Atlanta Regional Commission

Housing Forward 2035

Connecting Housing, Jobs and Opportunity

DRAFT – For ARC Board Review

First Read: ARC Board Meeting, August 12, 2026

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Introduction

The Challenge
The Atlanta region is one of the fastest-growing metropolitan areas in the country, attracting new business, workers and investment from across the United States. Over the past decade, the region's population has grown by 14 percent, driven by economic dynamism and historically affordable housing costs compared to other major metro areas. This growth is projected to continue; the Atlanta Regional Commission projects that the region will add 396,000 jobs and 350,000 new households by 2035.[1]

This growth has placed increasing pressure on our region's housing market. Home prices and rents are rising, leaving a growing share of households cost-burdened. Lower- and moderate-income residents, including essential workers in healthcare, education, public safety, and retail sectors who power the region's economy, face mounting challenges finding homes they can afford near jobs and with reasonable commute times. Market challenges are exacerbated by persistent policy barriers to housing production and preservation, including restrictive zoning, time-consuming permitting and entitlement processes, and limited subsidy.

The Opportunity
To remain economically competitive and ensure that growth benefits all residents, the Atlanta region will need to produce more homes at price points residents can afford and in places proximate to the region's job centers.

Communities across the region are already pursuing housing solutions in proactive and creative ways, including:

- Managing effective funds that leverage public and private sources to close financing gaps that make affordable housing development possible;
- Advancing innovative construction techniques that lower per-unit costs and shorten development timelines;
- Creating public-private partnerships that pair public land, incentives and streamlined approvals with private development capacity; and
- Administering resident-focused programs that address critical community needs, including renter stability, affordable homeownership and homelessness.

The impact of efforts around the region could be even greater with better coordination and alignment with clear goals. The Strategy will complement local housing efforts, offering a framework and infrastructure for aligning and amplifying the local work already underway.

Building on that momentum, the Housing Strategy identifies opportunities for greater coordination and collaboration to move the region towards a shared vision of more affordable, stable and opportunity-rich communities across metro Atlanta. A regional approach does not ask every community to do the same thing. It asks every community in our 11-county metro Atlanta region to work towards a common outcome.

[1] Job and household growth is calculated with a baseline of 2020, based on ARC Series 17 Forecast data.

The Strategy
Housing Forward 2035 ("The Strategy") articulates a path forward to align regional efforts to maximize impact. Developed through extensive engagement and analysis, the Strategy establishes a shared housing vision, sets regional housing goals, identifies the most significant, concrete steps and lead actors to meet future housing demand, and sets a foundation to monitor progress over the next decade.

ARC's Role

ARC championed and coordinated the development of the Strategy. As the regional planning agency for the 11-county Atlanta region, the Atlanta Regional Commission (ARC) is uniquely positioned to coordinate multi-jurisdictional action on housing production, preservation and stability.

Housing sits at the intersection of ARC's core strategic goals—livable communities, strategic investment, and an inclusive and competitive economy. Stable, attainable housing is foundational to each: it shapes where people can live and work, whether communities can attract and retain a diverse workforce, and how equitably the region's growth is shared.

ARC possesses four primary levers to advance regional housing goals.

1. **Funding:** As the recipient of various federal and state resources, ARC can deploy these funds in ways that support housing production, preservation, and stability.
2. **Convening Power:** ARC can align a broad network of stakeholders, from local governments, developers, and nonprofits to employers and community organizations, around shared priorities and coordinated action.
3. **Data & Policy Research:** ARC's data and policy research capacity enables it to monitor regional housing trends, evaluate policy options, highlight successes, and equip partners with practical tools and resources.
4. **Planning & Technical Assistance:** Through both long-range planning and local technical assistance, ARC can embed housing priorities into planning processes at every scale.

ARC brings a proven model to this work. For more than 25 years, ARC's Livable Centers Initiative (LCI) has demonstrated how regional planning, technical assistance, and competitive funding can help communities implement local visions. The Strategy applies these same principles to housing: supporting local decision-making while advancing shared regional priorities. Over the long term, ARC's role encompasses setting regional goals, supporting local implementation with technical assistance and funding, building the infrastructure to coordinate and communicate regional efforts, and monitoring and sharing progress.

With these capacities, ARC is strengthening the connective tissue that enables the region to act collectively in ways no single jurisdiction can accomplish alone.

The Region's Role
The Housing Strategy hinges on the contributions from a broad ecosystem of partners beyond ARC. Local government leaders have collective ownership of the strategy, and will play a critical role in implementation by identifying what works in their community and pushing towards regional progress across the 11 counties.

Similarly, developers, lenders, philanthropies, nonprofits, and employers each have distinct roles to play in expanding and preserving housing across the region. The Strategy identifies where each type of actor can contribute most effectively, and where ARC is best positioned to catalyze and coordinate collective action.

Together, we will achieve more than we can alone.

How Housing Forward 2035 was Developed

Over one year, ARC, supported by HR&A Advisors, developed Housing Forward 2035 (the "Strategy") to guide region-wide efforts to address growing housing challenges. The Strategy was shaped by rigorous analysis to understand future housing needs and extensive stakeholder engagement to understand what the region and its actors can do better to achieve housing goals.

Future Housing Needs Analysis

HR&A conducted a future needs analysis to inform regional and county-level housing production and preservation goals, and corresponding strategies to achieve those goals. The analysis was developed in collaboration with ARC staff and the Strategy Project Advisory Group. ARC Series 17 Forecasts for 2020 – 2035 serve as the foundation for this analysis.

The analysis addressed three questions:

1. **Future Housing Needs:** How many homes will be needed overall, and at what price points, considering the existing affordability gap and future household demand?
2. **Location:** Where should growth occur to achieve ARC's policy goals?
3. **Vacant, Public & Underutilized Land:** Where are there opportunities to leverage vacant, underutilized, and publicly owned land to meet future housing needs?

Key findings provided the analytical foundation for the housing production and preservation goals. Detailed methodology for each analytical component can be found in the Appendix.

Stakeholder Engagement

The Housing Strategy draws on input from a broad range of stakeholders across the 11 counties, capturing the varied housing needs, local expertise, and implementation barriers. The Housing Strategy team structured engagement activities to ground-truth emerging strategies at the regional level and build the cross-sector alignment needed to move the region toward a shared housing vision.

ARC Board
The ARC Board identified the need for a strategy that articulated a regional voice, charging the project team with establishing clear goals and actions.

Project Advisory Group
Throughout the strategy development process, the Project Advisory Group offered directional input and local insights. The group represented nonprofits, for-profit organizations, public entities and community leaders.

Thank you to the Project Advisory Group

- **Nicole Love Hendrickson**
  Chair, Gwinnett County Board of Commissioners
- **Carlotta Harrell**
  Chair, Henry County Board of Commissioners
- **Patti Garrett**
  Former Mayor, City of Decatur
- **Protip Biswas**
  Vice President, Homelessness & Place-Based Initiatives
  United Way of Greater Atlanta
- **Christie Cade**
  VP, Market Leader Southeast
  Enterprise Community Partners
- **Ann Carpenter**
  Chief Research & Innovation Officer
  Atlanta Regional Commission
- **Lorraine Collins**
  Community Engagement and External Affairs Manager
  Zillow
- **Michael Carnathan**
  Co-Founder, Neighborhood Nexus
- **Colin DeLargy**
  Senior Policy Analyst
  City of Atlanta
- **Marshall Guest**
  Chief Strategy Officer
  Metro Atlanta Chamber
- **Sara Haas**
  VP, Lending, Capital and Compliance
  ANDP
- **Kaela Hammond**
  Program Officer, Housing Funds
  Community Foundation for Greater Atlanta
- **Natallie Kaiser**
  Executive Director
  HouseATL
- **Sarah Kirsch**
  Former Managing Director, Housing Funds
  Community Foundation for Greater Atlanta
- **Betsy McGriff**
  Project Manager
  Georgia Tech Enterprise Innovation Institute
- **Marc Pollack**
  President and Board Chair
  EQ Housing Advisors
- **Richard Porter**
  Director, Master of Real Estate Development
  Georgia Tech College of Design, School of Building Construction
- **Amanda Rhein**
  Director, Housing & Community Development
  City of Atlanta
  Chair, ULI Atlanta District Council
- **Beth Stephens**
  Director, State and Local Policy, Southeast
  Enterprise Community Partners
- **Ashley West**
  Regional Economic Development Manager
  Georgia Power
- **Megan Weiss**
  Assistant Office Head for Capital and Metro Planning
  Georgia Department of Transportation

ARC Internal Assessment

The project team interviewed staff from all seven of ARC's internal departments to understand the scope of each department's work, its current alignment with housing goals, and opportunities to deepen that coordination. The assessment helped identify ARC's internal levers of influence and surface structural barriers to agency-wide alignment around housing.

Stakeholder Survey

The Regional Housing Strategy project team deployed a survey to understand the suite of available tools and approaches utilized in the metro Atlanta region to address housing production, preservation and stability. Over a 5-week survey period, over 140 responses were collected from municipal and county government staff, advocacy and policy organizations, nonprofit service providers and housing developers.

Focus Groups
The Housing Strategy team conducted five virtual focus groups with over 120 practitioners organized around key housing themes: funding across the region, innovative strategies for land and housing, tracking local and regional goals, connecting housing to jobs and transit, and regional approaches to housing stability and homelessness prevention. Participants included housing developers and operators of various types, service providers, municipal staff, funders, and advocates.

Housing Summit
The April 30, 2026 Housing Summit convened 250 regional leaders in Duluth to align on the future housing needs analysis findings and gather feedback on a preliminary set of strategies and actions.

The Housing Strategy synthesizes future housing needs analysis and input from stakeholders into a shared plan for housing across the 11-county region.

Appendix E. includes further details on stakeholder engagement and key takeaways.

The Strategy

Regional & County-Level Housing Production & Preservation Goals

The Housing Strategy sets three goals for housing production and preservation that our region aims to reach by 2035. Achieving these goals will take coordinated effort from partners across every county and sector. ARC will support and track progress; the work, however, belongs to the entire region.

Goal 1: Build 367,000 homes by 2035, in locations that reduce commutes and advance economic mobility, to meet the demands of a growing region.

Why this goal:

The Atlanta region will need to produce an additional 367,000 new homes by 2035 to accommodate future population and economic growth while maintaining a healthy number of available homes.[2] This increase in demand is driven by both changes to the existing population and by new households moving to the region. ARC forecasts that the 11-county region will add 396,000 new jobs and approximately 350,000 additional households over the next decade (see Figure 1). Assuming a healthy 5% housing vacancy rate, the region will need to add approximately 367,000 homes to house these future residents and support continued economic growth.

Where those homes are built matters as much as how many are built. Under current trends, growth is forecasted to continue sprawling outward, further away from major job centers and infrastructure. By 2035, approximately 80% of new households are projected to face commutes longer than 30 minutes, and only one in three will live within a half mile of high-capacity transit if current trends persist.[3] Only 6% of additional households are forecasted to live in the region's highest-opportunity census tracts — areas with strong job access, high-performing schools, and access to amenities.[4] These patterns increase transportation costs, limit economic mobility, and make it harder for employers to attract and retain workers across the region.

To translate this regional goal into action, each of the 11 counties has a specific housing production target through 2035. Every county will need to add new homes, though the amount and type of growth will vary across communities (see Figures 2 and 3).

What it will take:

Meeting future housing demand will require encouraging growth in areas where jobs, transit, and opportunity are concentrated, while sustaining current levels of overall housing production through

[2] Goal based on ARC Series 17 Population & Job Growth Forecast (2020-2035), which include baseline of 2020. A "healthy number of available homes" here reflects a 5% housing vacancy rate, recommended to support a healthy and balanced housing market.
[3] HR&A Analysis of ARC Series 17 Population & Job Growth Forecast (2020 – 2035). Transit includes existing and planned premium transit, sourced from ARC.
[4] Highest opportunity census tracts defined as top 10% of tracts according to HR&A's opportunity index measuring educational and economic outcomes, and access to amenities.

2035. While recent production has largely kept pace with demand, maintaining that pace cannot be taken for granted. Between 2020 and 2025, the region built approximately 26,300 new homes annually[5] — roughly aligned with the number of new homes needed annually to accommodate projected growth (24,500). However, a changing economic environment is making housing development increasingly difficult nationwide, for example:

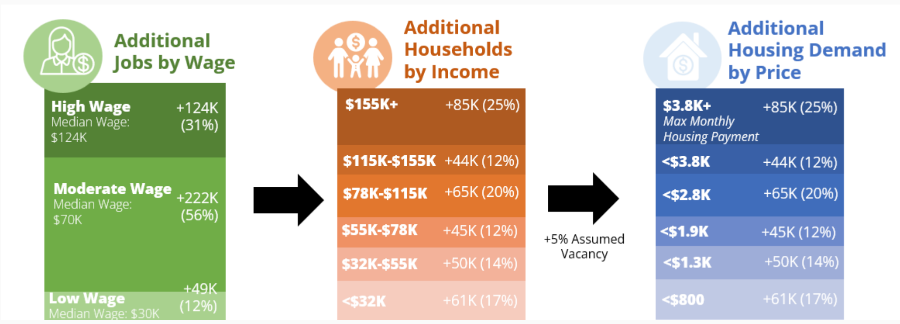
- **Rising Construction Costs:** Construction costs have increased by approximately 50% since 2019, contributing to slower housing production and challenging project feasibility.[6]
- **Higher Cost of Capital:** Average 30-year mortgage rates rose from 3.9% in 2019 to 6.5% in June 2025[7] while the 10-year Treasury yield increased from approximately 2.1% to 4.3%, raising financing costs for both developers and homebuyers.
- **Increasing Insurance Costs:** Property insurance premiums for both homeowners and multifamily properties have risen substantially, placing additional upward pressure on housing costs.

While many of these factors are outside the region's control, local and state actions will play a critical role in enabling housing production in the right locations. Sustaining current levels of development will require coordinated action to reduce barriers, expand development capacity, and support housing production across a range of communities and housing types.
Key stakeholders each have a role to play:

- **Local governments,** including counties, cities and townships, will need to work together, alongside employers, Community Improvement Districts (CIDs), and ARC, to translate county-level targets into local housing strategies. To achieve them, local governments can modernize zoning and land use regulations, streamline development approvals, leverage public land, and invest local housing resources.
- **Developers and real estate professionals** can expand housing supply by delivering a broader mix of housing types, price points, and locations.
- **State policymakers and advocates** can advance legislative and funding solutions that reduce barriers to development and strengthen local housing capacity.
- 9.2 Identify state building code changes to reduce cost of development while ensuring safety

[5] US Census Bureau National, State & County Housing Unit Totals, 2020-2025
[6] U.S. Bureau of Labor Statistics, Producer Price Index by Commodity: Special Indexes: Construction Materials [WPUSI012011], retrieved from FRED.
[7] Freddie Mac, 30-Year Fixed Rate Mortgage Average in the United States; June, 5, 2026

Figure 1. Job, Household & Housing Demand Growth, 2020-2035, 11-County Region



Source: HR&A Advisors analysis of ARC Series 17 Forecasts (2020-2040).

Figure 2. County-Level Housing Production Targets, 11-County Region, 2020-2035

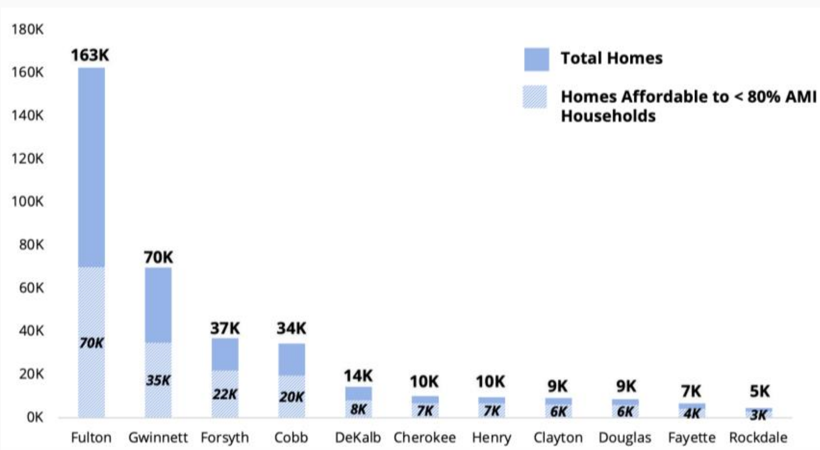
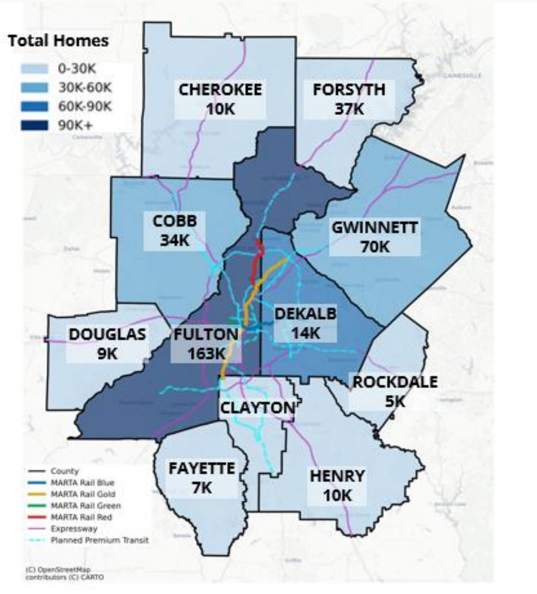


Figure 3. County-Level Housing Production Targets, 11-County Region, 2035



Goal 2: Shrink the housing affordability gap by 50% for households earning 50% AMI and below.

Why this goal:

The 11-county Atlanta region is currently short more than 200,000 homes that are affordable and available to households earning $55,000 per year or less (approximately 50% of Area Median Income).[8] As a result, many lower-income households are living in homes that are more expensive than what they can afford and are cost-burdened.

What people earn determines what they can afford, and therefore what the housing market needs to deliver. While the region's future job growth will include some high-wage occupations, 70% of new jobs are projected to be in low- and moderate-wage occupations. As a result, nearly one in three new

[8] HR&A Analysis of American Community Survey (ACS), US Census Bureau, Public Use Microdata Sample (PUMS) 2023. The Area Median Income for Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area in 2025 was $106,000 -- $55,000 is approximately 50% of AMI.

households are projected to earn less than $55,000 per year. These households would need monthly housing costs of approximately $1,300 or less to not be cost burdened.

Without intervention, this affordability gap is projected to grow substantially by 2035. The region is adding households at these income levels faster than it is producing homes they can afford. At the same time, the region risks losing existing affordable housing as deed-restricted affordability periods expire and naturally occurring affordable housing (NOAH) becomes more expensive over time. Together, these trends are projected to nearly double the affordability gap by 2035.

What it will take:

Shrinking the future affordability gap by half will require building homes at prices future residents can afford while preserving the region's existing affordable housing stock (see Figure 4). This will require sustaining current levels of housing production for middle- and higher-income households; significantly increasing production of homes affordable to households earning $55,000 or less; preserving existing affordable homes that are at risk of loss; and continuing to deploy tenant-based housing vouchers.

Specifically, meeting this goal means:

- **Increasing production of homes affordable to households earning $55,000 or less by approximately four times current levels**, to roughly 7,800 homes annually.
- **Preserving at least 104,000 existing affordable homes**—including both deed-restricted units and NOAH properties—that are at risk of loss.[9]
- **Continued deployment of tenant-based vouchers** at current or increased levels, to help households access affordable housing in the private market.

While the region faces real headwinds to meeting this goal—including uncertainty surrounding federal housing programs and funding, limited local funding, and the difficulty of tracking at-risk NOAH properties—there are immediate actions that can be taken to preserve affordability and ensure future housing growth better aligns with the needs of lower-income households. For example, local governments can expand viable locations for attainable housing through land use and zoning reform that allows for higher density and mixed-income development, and can utilize tools such as publicly owned land for affordable housing development. Public and nonprofit partners can work together to establish a coordinated NOAH monitoring system to enable proactive preservation.

[9] Preservation risk includes both approximately 30,000 deed-restricted affordable homes projected to reach the end of their affordability periods by 2035, based on National Housing Preservation Database (NHPD) data, and approximately 34,000 naturally occurring affordable housing (NOAH) units projected to filter up in price. NOAH filtering estimates are based on analysis of 2005–2023 Public Use Microdata Sample (PUMS) and American Community Survey (ACS) data accessed through IPUMS, using smoothed trends in median rents over time by building age, housing typology, and location.

Figure 4. Production & Preservation Targets by Affordability, 2020-2035, 11-County Region

Household Income	Production Target	Preservation Target	Max Affordable Rent	Max Affordable Sale Price
<32K	64,000	50,000	$800	$95K
$32K - $55K	53,000	54,000	$1,350	$190K
$55K - $78K	47,000	--	$1,950	$290K
$78K - $115K	68,000	--	$2,875	$450K
$115K - $155K	46,000	--	$3,875	$620K
$155K +	89,000	--	$3,875+	$620K+
Total	367,000	104,000	--	--

Goal 3: Create new homes on 10% of the region's vacant and underutilized parcels.

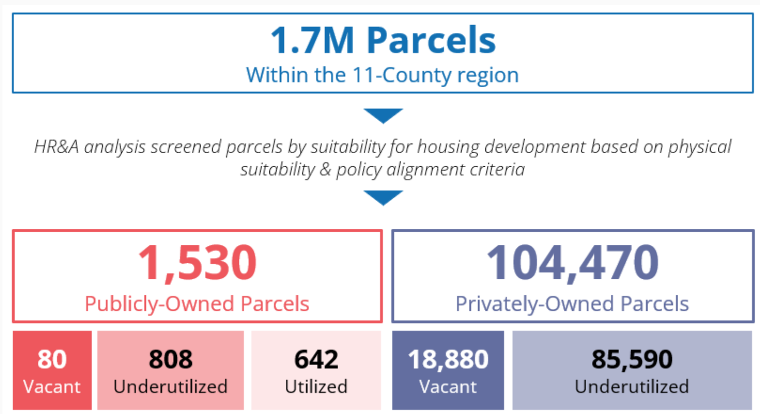
Why this goal:

Activating vacant, underutilized, and publicly owned land is a critical lever for meeting both the region's overall production targets (Goal 1) and its affordability goals (Goal 2). In particular, when publicly owned land is contributed to a housing project at low or no cost, those savings can be passed on to residents through lower rents and sale prices. Ensuring that the region's land inventory is working toward housing production is among the most direct actions ARC and its partners can take to advance both goals.

Across the 11-county region, an initial screening of more than 1.7 million parcels identified approximately 106,000 that may be suitable for housing development based on physical suitability and policy alignment criteria. Of these, 1,530 are publicly owned, 5% of which are vacant, and 53% are underutilized. Out of the 104,470 privately owned parcels identified, 18% are vacant and 82% are underutilized. This inventory is a starting point; activating these sites to create future homes will require additional evaluation, local coordination, and targeted tools to identify the highest priority parcels and advance housing development on them.

Importantly, these parcels are a mix of publicly and privately owned land (see Figure 5), which may require different tools and strategies depending on ownership. Public land can be conveyed directly for affordable housing development or structured as ground leases to retain long-term public benefit. Privately owned vacant and underutilized parcels will require different approaches, including zoning reform, financial incentives, and targeted outreach, to encourage owners to bring sites into productive use.

Figure 5. Parcel Inventory by Type, 11-County Region



Source: ATTOM Assessor Data; HR&A Advisors analysis, 2026.

What it will take:

Creating new homes on at least 10% of the region's identified vacant and underutilized parcels will require moving beyond a regional inventory and establishing local processes to evaluate, prioritize, and activate sites for housing. This work will require coordination among local governments, landowners, developers, and community partners.

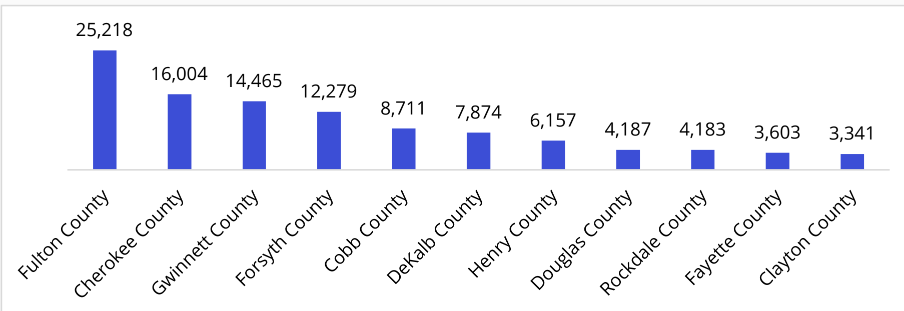
Specifically, meeting this goal means:

- Working with counties and municipalities to refine the initial inventory using local parcel, ownership, zoning, and land use information.
- Prioritizing sites that support regional objectives, including proximity to jobs and transit, access to opportunity, redevelopment potential, and the ability to deliver homes affordable to lower-income households.
- Removing barriers to development on priority sites through zoning changes, infrastructure investments, streamlined approvals, land assembly, and other local actions.
- Advancing development by tapping available subsidy sources and implementing effective transaction and partnership strategies.
- Creating pipelines of housing opportunity sites that can be advanced over time as market conditions, funding opportunities, and community priorities evolve.

Identified opportunity parcels exist across all 11 counties (see Figures 6 and 7), and because development feasibility, infrastructure conditions, and community priorities vary substantially across the region, implementation must occur at the local level. Counties and municipalities will need to work with landowners, Community Improvement Districts, transit agencies, housing developers, and

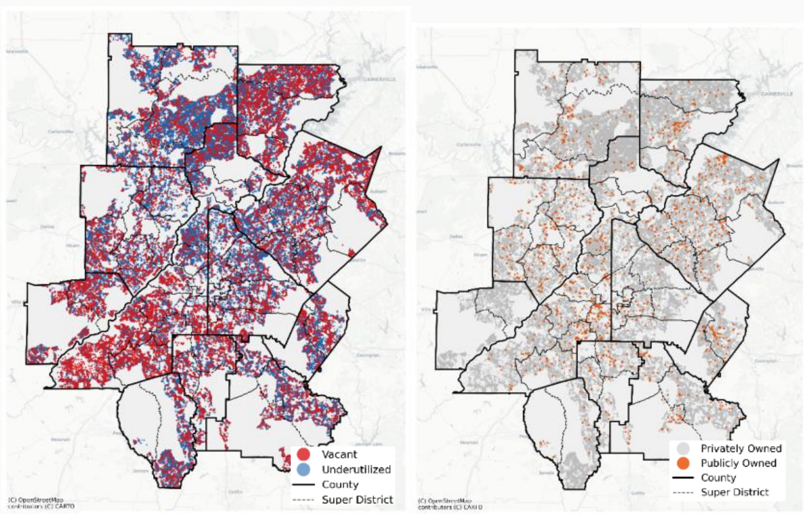
ARC to identify the sites that are best positioned to support housing production and advance them toward redevelopment. For example, parcels within ARC Livable Centers Initiative (LCI) areas represent an opportunity for near-term housing activation, in alignment with existing community planning investments (see Figure 8).

Figure 6. Parcel Inventory by County



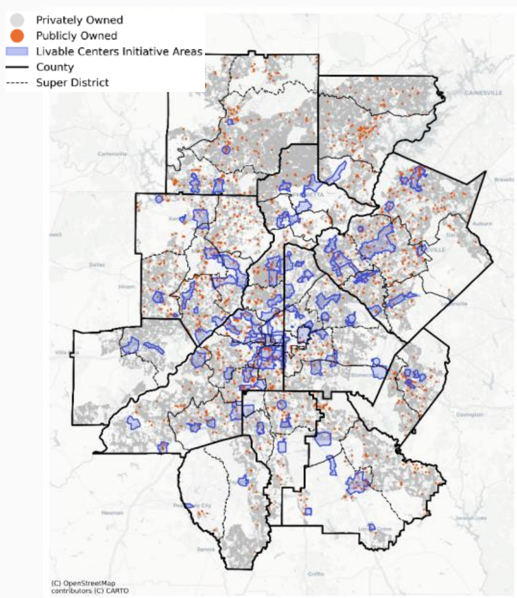
Source: ATTOM Assessor Data; HR&A Advisors analysis, 2026.

Figure 7. Parcel Inventory by Type, 11-County Region



Source: ATTOM Assessor Data; HR&A Advisors analysis, 2026.

Figure 8. Parcel inventory by Ownership with Livable Centers Initiative (LCI) Overlay



Initiatives & Actions

Housing Forward 2035 includes 10 initiatives, spanning funding and investment, production and preservation, accountability and data, housing stability, and partnerships, communications, and policy. Each of the 10 initiatives encompasses specific actions which describe initial steps, name accountable leads and partners and target timeline.

Many organizations are already leading significant efforts that are critical to completing these actions. The actions build on that work, intended to knit together the efforts of many partners rather than placing ownership solely with ARC.

Each action is assigned a target timeline to guide sequencing, accountability, and resource allocation.

Short Term (Year 1 – 2)
Actions could be started or completed in the next 2 years as they directly build on the strategy development process, rely on existing mechanisms and capacity, or have low complexity.

Medium Term (Year 3 – 4)
Actions require additional engagement and assessment before implementation, but the nature of the opportunity and current momentum make them a priority within the strategy period.

Long Term (Year 5)
These are the most complex actions requiring the development of new programs and policies, significant buy-in from multiple parties or scaled capacity.

Initiative 1. Link ARC Transportation and Land Use Programs to Local Housing Actions

- **How does this initiative help advance the regional housing goals?** Through the Livable Centers Initiative (LCI) Transportation Program, ARC has committed approximately $1.1 billion in transportation funding between 2000 and 2050 to support healthy, safe, and livable communities throughout the Atlanta region. This is one of ARC's most significant tools for influencing where growth occurs and incentivizing local jurisdictions to support regional housing goals. ARC will evaluate the LCI program to ensure it effectively advances the goals, actions, and initiatives of this strategy while also supporting the agency's broader objectives, including economic development and economic mobility. This evaluation will consider how the program can strengthen investment in both areas of opportunity and historically under-resourced and underinvested communities across the region.

1.1 Tie ARC funding (Livable Centers Initiative, Community Development Assistance Program, Transportation Improvement Program, Comprehensive Transportation Plan) to housing objectives

Description:

- ARC will integrate housing-related considerations into its planning processes, funding programs, and project evaluation criteria, including the Transportation Improvement Program (TIP), Livable Centers Initiative (LCI), Community Development Assistance Program (CDAP), Metropolitan Transportation Plan (MTP), and Community Transportation Plans (CTPs).

Why do this?

- Economic development, transportation, and housing are deeply connected, as where homes are located directly shapes residents' access to jobs and economic opportunity. The regional housing goals are grounded in this understanding and are intended to better connect residents to these core needs while protecting natural resources. Aligning available funding and incentives with the regional housing objectives can help local jurisdictions advance these goals.

Potential Lead: ARC
Potential Partner: Local jurisdictions, transportation agencies, Community Improvement Districts (CIDs)
Timing: Short

Commented [KS1]: Are we adding what timing means?

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5 year action plan
Short - year 1-2
Medium - year 3-4
Long - year 5

Initiative 2. Create a Regional Housing Certification Program and Toolkit

How does this initiative help advance the regional housing goals? Meeting the region's goal of producing 367,000 additional homes by 2035 will require communities across the region to create local conditions that support housing production, preservation, and affordability. A certification program and toolkit will help jurisdictions identify and implement policies, processes, and best practices that reduce barriers to housing development, expand housing choice, and accelerate progress toward regional housing goals.

2.1 Develop a voluntary regional certification

Description:

- Development of a voluntary certification program that recognizes communities implementing best practices to support housing readiness, including land use and zoning policies, development review processes, funding strategies, local housing programs, permitting practices, and other actions that expand housing opportunity.
- Development of a practical toolkit that provides jurisdictions with actionable strategies to improve policies, programs, funding approaches, zoning, and development processes. Communities that implement these best practices may be eligible to advance certification.

Why do this?

- Meeting the region's housing needs will require more than increasing funding—it will also require communities to create local conditions that support housing production and preservation. A housing certification provides jurisdictions with a clear roadmap to strengthen policies, zoning, development processes, funding strategies, and housing programs while recognizing communities that are taking meaningful steps to become more housing-ready.

Potential Lead: Georgia Tech Center for Economic Development Research
Support: ARC
Potential Partners: Council for Quality Growth, Georgia Department of Community Affairs (DCA), Georgia Land Development Association, Georgia Municipal Association, Georgia's County Association (ACCG), Georgia State University, local jurisdictions
Timing: Short

2.2 Equip communities through example ordinances and policy best practices

Description:

- ARC will expand the existing resource library in the Metro Atlanta Housing Toolkit to include example ordinances, policy best practices, and implementation resources that support housing production, preservation, and affordability. Resources will highlight a variety of strategies that communities can adapt to expand housing choice, reduce barriers to development, encourage innovative housing solutions, and advance local housing goals.
- ARC will identify local policy, regulatory, and land use barriers that limit the adoption of innovative housing technologies, construction methods, and development practices. ARC will develop example ordinances, policy resources, and technical assistance to help jurisdictions evaluate and support emerging housing solutions, informed by collaboration with industry experts and local governments.

Why do this?

- Local land use policies, development regulations, and administrative practices play a significant role in shaping housing outcomes across the region.
- Sharing example ordinances, policy best practices, and implementation resources can help communities identify proven approaches, reduce implementation barriers, and strengthen local decision-making.

Potential Lead: Local jurisdictions, land use and zoning experts, modular home builders, homebuilders associations
Support: ARC
Potential Partners: HouseATL, Enterprise Community Partners
Timing: Medium

2.3 Launch technical assistance through ARC Community Development Assistance Program to assist local jurisdictions in adoption of housing development readiness certification

Description:

- ARC's Community Development Assistance Program (CDAP) provides planning assistance to local governments, Community Improvement Districts (CIDs), and nonprofit organizations to advance regional priorities, including housing. ARC will expand the program to support

Commented [KA3]: Edit title: Launch Technical Assistance through the ARC CDAP to assist local jurisdictions in adopting measures of the Housing Ready Certification Program. This will include permitting, but will also focus on zoning, incentives, etc. We would most likely do this through increasing the number of CDAP options that are led not only by staff but by partner agencies and grant funded CDAP planning.

Commented [MH4R3]: Will edit title and description implementation of the regional community certification program by providing technical assistance, in partnership with regional organizations, to help communities evaluate and adopt housing-supportive policies, programs, development processes, funding strategies, and other certification best practices.

Why do this?

- ARC's regional perspective and relationships with local governments position the agency to identify effective practices, evaluate emerging approaches, and help communities implement solutions that reflect their unique needs, priorities, and development context.

Potential Lead: ARC, partner technical assistance agencies, local jurisdictions
Potential Partner: CIDs, housing partners
Timing: Medium

Commented [SS5]: not in our wheelhouse

Commented [SS6R5]: we need to talk to GMA, ACCG, or a university

Commented [SC7R5]: When available, let us know who to list in public draft. Updated to TBD for now.

Initiative 3. Develop a Regional Housing Dashboard to Track Progress

How does this initiative help advance the regional housing goals? A regional housing dashboard provides a shared, up-to-date view of the region's progress toward its housing goals. Making this information easily accessible will help align the many actors working toward these goals and highlight where additional effort is needed most.

3.1 Build methodology and public-facing dashboard for tracking progress and aligning regional efforts

Description:

- ARC will design and publish a dashboard that tracks units permitted and delivered by affordability, typology, and location, and indicates available incentives by location, data permitting. ARC will consider the feasibility of tracking pipeline activity in addition to completions. Alongside the quantitative tracking tool, ARC may also share qualitative successes, highlighting recent developments — including incentives utilized and people served — to celebrate regional wins, with locally tailored communications tied to geographic goals.
- ARC will work with local planning departments to develop a standardized system for submitting housing data to the regional dashboard on a regular basis — including identifying agreed-upon data sources, defining reporting metrics, and creating a simple digital intake process that minimizes administrative burden on local staff.

Why do this?

- The dashboard will provide public visibility into where the region is on pace to meet its goals, where investment is needed, and which jurisdictions require additional support. A well-designed dashboard creates accountability, informs investment decisions, and builds public understanding of the region's housing challenges and progress.

Potential Lead: ARC
Potential Partners: Local jurisdictions, Georgia Institute of Technology, Federal Reserve Bank of Atlanta, Zillow, Metro Atlanta Chamber, Georgia State University, and Community Improvement Districts (CIDs)
Timing: Short

3.2 Set local housing goals via sub-regional work groups

Description:

- ARC will convene interested local jurisdictions to translate regional goals into local goals and action plans, taking into account transit and employment proximity, zoning, development feasibility and other local factors.

Why do this?

- Housing is an inherently local issue. To reach county-level goals, local jurisdictions will need to assess feasibility in specific areas of their communities.

Potential Lead: ARC
Potential Partner: Local jurisdictions
Timing: Short

3.3 Assess progress annually and identify targeted action to address goals

Description:

- ARC will use dashboard data to conduct an annual assessment of regional progress toward housing goals. Goals themselves will be revisited and updated if market conditions or underlying housing dynamics shift materially.
- ARC will produce an annual update for leadership.
- ARC will also encourage regional partners to use dashboard findings to inform key policy and investment processes, including zoning updates, infrastructure prioritization, and funding allocations.

Why do this?

- Housing markets are dynamic, and a strategy developed in 2026 will need to evolve as conditions change. An annual review discipline ensures that the Strategy remains a living management tool rather than a document that sits on a shelf, and creates a regular moment of public accountability for regional progress.

Potential Lead: ARC
Potential Partner: Local jurisdictions
Timing: Short

Initiative 4. Activate Underutilized Sites for Housing Development and TOD

- **How does this initiative help advance the regional housing goals?** The Strategy analysis identified an initial inventory of 106,000 underutilized parcels and set a goal for activating a portion of underutilized parcels. These parcels also represent an opportunity to further the region's priority of transit-oriented development to increase connectivity between jobs and homes and reduce commute times. Converting these sites to homes will require dedicated work from local governments and their partners.

4.1 Identify and prepare priority sites

Description:

- **Identify top-priority sites:** Convene county-level working groups to refine and prioritize specific sites from the identified 106,000 parcels for housing development, accounting for ownership, infrastructure capacity, and community interests. Prioritization will be informed by ARC analytical support.
- **Evaluate & develop site plans:** Local jurisdiction or other landholders will complete site-specific, community-informed planning for sites, including market and financial analysis.
- **Site prep & solicitation:** Implement zoning changes, if necessary, and develop a solicitation for developer proposals.

Why do this?

- Vacant and underutilized land represents a significant opportunity to add housing supply, but translating a regional parcel inventory into actual development requires local knowledge and multi-stakeholder coordination. Sub-regional working groups can help turn broad regional analysis into action, including working directly with local jurisdictions to pre-zone priority sites.

Potential Lead: Local jurisdictions, landowners
Support: ARC
Potential Partner: Public school systems, institutional landholders, faith-based organizations, transit agencies, HouseATL, Georgia Tech Center for Economic Development Research
Timing: Short

4.2 Support land bank formation

Description:

- ARC will work with the Georgia Association of Land Bank Authorities and other partners to educate local governments about the role of land banks in supporting housing production and preservation. Through peer learning, case studies, implementation resources, and technical assistance, ARC will help communities evaluate whether a land bank is an appropriate tool for advancing their local housing goals.

Why do this?

- Land banks can be effective tools for acquiring, clearing title to, and repositioning vacant or tax-delinquent properties for housing. However, establishing and operating a land bank can involve significant legal, administrative, and financial complexity, particularly for smaller jurisdictions. Education, technical assistance, and peer learning can help communities evaluate

Commented [KA8]: Be sure to incorporate TOD language and goals here

Commented [SC9R8]: Will expand here to include TOD reference. 4.4 is TOD focused.

Commented [KA10]: This needs to be led by the local jurisdiction and combined with their planning efforts. I think we can restart meetings with MARTA and transit agencies to focus on the TOD sites, and we can help local jurisdictions plan for the identified sites - especially publicly owned, but they need to take the lead on this in their planning processes with ARC assistance.

Commented [MH11R10]: We will make sure to include local jurisdictions as a lead here in addition to landowners and ARC as a partner whether a land bank or other land-based strategies are appropriate for their local needs and capacity.

Potential Lead: Georgia Association of Land Bank Authorities, Metro Atlanta Land Bank
Potential Partners: Land banks, local jurisdictions, institutional landholders
Support: ARC
Timing: Medium

4.3 Support long-term affordability, access to homeownership and wealth building through community land trusts

Description:

- Develop educational resources and provide technical assistance to help local governments and partners better understand community land trusts (CLTs) as a tool for supporting long-term housing affordability and homeownership. Resources may include case studies, best practices, peer learning opportunities, and implementation guidance from successful CLTs in Georgia and across the country.

Why do this?

- Community Land Trusts (CLTs) are mechanisms that can preserve the long-term affordability of homes and provide access to homeownership and wealth creation for low- and moderate-income residents.

Potential Lead: Community land trusts
Support: ARC
Potential Partner: Community-based organizations
Timing: Medium

4.4 Advance Transit-Oriented Development (TOD)

Description:

- Identify underutilized sites in TOD areas and work together with landowners — including transit agencies — to drive TOD in strategic areas. Analyze the housing potential of MARTA stations and publicly owned park-and-ride and set goals for development.
- Conduct a last-mile connectivity gap analysis to inform development decisions in areas between transit services.
- Pursue Federal Transit Administration planning funds for site planning

Why do this?

- Homes located near transit reduce commute times and transportation costs for residents, connecting more people to jobs and economic opportunity. Sites near transit stations offer an efficient opportunity to add housing supply — on below-market land — while also meeting broader policy objectives to reduce commutes for the region's residents.

Potential Lead: ARC, MARTA, transportation agencies, local jurisdictions
Potential Partner: Developers, Urban Redevelopment Agencies (URAs), development authorities
Timing: Medium

Commented [KS12]: Same

Initiative 5. Enhance Regional Utilization of Housing Funds

How does this initiative help advance the regional housing goals? Diversifying and expanding the financing toolkit to support affordable housing production and preservation is key to meeting regional housing goals, especially since LIHTC solves just one piece of the housing continuum and can be geographically constrained. Utilizing existing sources effectively and leveraging new sources is critical to building and preserving homes needed to house the region's growing population.

5.1 Build on Momentum to Further Expand Funding for Production and Preservation

Description:

- **Establish a baseline:** Assess the housing funding available to counties, local governments, housing authorities, and other partners to better understand how state, federal, local, philanthropic, and private resources are being accessed and deployed across the region.
- **Evaluate successful funding models.** Convene housing finance partners to examine existing regional funding models—including the GoATL Fund, ANDP Loan Fund, HouseATL's Pipeline Review Committee, and other innovative financing approaches—to identify opportunities to expand, replicate, or better coordinate successful practices across the Atlanta region.
- **Assess opportunities to strengthen regional housing finance.** Working with housing finance experts and regional partners, evaluate strategies to improve coordination, leverage additional public, private, and philanthropic investment, and determine whether existing funding mechanisms can be expanded or enhanced to better support housing production and preservation.

Why do this?

- Meeting the region's housing goals will require sustained investment from public, private, and philanthropic partners. While the Atlanta region already has several successful housing finance initiatives, funding remains fragmented and unevenly distributed. Better coordination and strategic expansion of proven financing approaches can increase investment, improve access to resources, and accelerate housing production and preservation across the region.

Potential Lead: HouseATL, Community Foundation of Greater Atlanta, ANDP, Invest Atlanta
Support: ARC
Potential Partner: Local jurisdictions, CDFIs, banks, employers, Metro Atlanta Chamber
Timing: Medium

5.2 Expand non-LIHTC and mixed-income financing tools

Description:

- Convene housing finance leaders—including Enterprise Community Partners, HouseATL, LISC, Community Development Financial Institutions (CDFIs), local jurisdictions (for example, Atlanta AUDC and Gwinnett AHDF), philanthropic organizations, lenders, developers, and other partners—to identify financing gaps and opportunities to strengthen the region's housing finance ecosystem. Through collaboration and shared learning, partners will explore strategies to expand access to the financing tools needed to support a broader range of housing types, income levels, and development models.

Why do this?

- The region's housing needs require a diverse and coordinated housing finance ecosystem. Convening housing finance leaders can help identify opportunities to better align existing resources, encourage innovation, and expand investment in housing production and preservation.

Potential Lead: Enterprise Community Partners, LISC, ANDP, local jurisdictions, housing authorities
Support: ARC
Potential Partners: HouseATL, Community Foundation of Greater Atlanta
Timing: Long

Initiative 6. Engage Employers on Housing

How does this initiative help advance the regional housing goals? Employers have a direct economic stake in housing affordability, as workforce recruitment, retention, and productivity all depend on employees being able to find and maintain stable housing. By engaging employers as partners, the region can broaden support for housing solutions, leverage private-sector expertise and investment, and advance progress toward the goal of delivering 367,000 additional homes by 2035.

6.1 Explore Opportunities for Employer Partnerships for Housing Needs

Description:

- ARC and the Metro Atlanta Chamber will convene employers, business organizations, and housing partners to better understand workforce housing challenges and identify opportunities for employer engagement in regional housing solutions.
- Based on stakeholder input, ARC and the Metro Atlanta Chamber will evaluate the value of developing an Employer Housing Playbook that highlights promising practices, case studies, and strategies employers can use to support workforce housing through employee benefit programs, strategic partnerships, community investment strategies, and other collaborative approaches.
- As employer engagement evolves, partners will identify opportunities to encourage employer participation in workforce housing initiatives by exploring successful models, facilitating peer learning, and fostering partnerships that align employer interests with regional housing goals.

Why do this?

- Housing affordability has become a business competitiveness issue across the Atlanta region, affecting workforce recruitment, retention, and economic growth. By convening employers and sharing successful practices, ARC and its partners can help employers better understand the role they can play in advancing workforce housing and identify opportunities for strategic partnerships, community investment strategies, and other collaborative approaches that support regional housing goals.

Potential Lead: Metro Chamber, CIDs, major employers
Support: ARC

Potential Partner: Chamber of Commerce employers, advocacy groups, Emory University, Georgia Institute of Technology, Georgia State University
Timing: Medium

Initiative 7. Build a Regional Approach to Homelessness Prevention and Response

How does this initiative help advance the regional housing goals? Improving the homelessness response and prevention system is complementary to shrinking the affordability gap, helping to curtail a worsening crisis.

Commented [KA13]: Add study to understand spatial locations of supports: shelters, day centers, PSH etc., and to help understand what gaps exist to address regionally.

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7.1 Launch Regional Coordination and Convenings to Address Homelessness

Description:

- **Convene Stakeholders:** ARC will continue to convene homelessness prevention stakeholders — including Continuums of Care (CoCs), service providers, housing authorities, local governments, and funders — to explore a more unified regional approach to homelessness.
- **Analyze spatial distribution of existing support:** Conduct a regional assessment of shelters, day centers, transitional housing, permanent supportive housing, and other homelessness resources to identify service gaps, geographic disparities, and opportunities for improved coordination.
- **Develop a regional framework for collaboration**: Working with the region's Continuums of Care and other partners, identify opportunities to strengthen coordination, improve information sharing, align regional priorities where appropriate, and support more consistent approaches to addressing homelessness across jurisdictions.
- **Support alignment of Homeless Management Information System (HMIS):** Support partner-led efforts to strengthen regional HMIS collaboration by convening stakeholders, sharing regional data and analysis, and advancing opportunities for coordinated reporting and cross-jurisdiction understanding of homelessness trends, system capacity, and outcomes.

Why do this?

- Homelessness crosses jurisdictional boundaries and requires coordinated regional action. Supporting partner-led collaboration and providing regional analysis can help position the Atlanta region to more effectively utilize resources, identify funding opportunities, and advocate for investments that strengthen homelessness prevention and response.

Potential Lead: CoCs, United Way, ARCHI
Support: ARC
Potential Partners: nonprofit service providers, housing authorities, local jurisdictions, employers, CoCs, Community Foundation of Greater Atlanta, Status: Home
Timing: Medium

Initiative 8. Deploy a Regional Housing Communication Strategy

- **How does this initiative help advance the regional housing goals?** Achieving the region's housing goals will require a shared understanding of the relationship between housing, economic opportunity, quality of life, and regional competitiveness. A regional communications strategy can equip local governments, employers, advocates, developers, and other stakeholders with consistent messaging, data, and storytelling that builds public understanding, addresses common misconceptions, and fosters broader support for housing solutions across the Atlanta region.

8.1 Support effective communication with stakeholders utilizing tailored graphics and messaging

Description:

- Develop a regional communications toolkit that local governments, employers, advocates, community organizations, and other partners can adapt for local audiences. Resources will include consistent messaging, graphics, local data, storytelling, and other communication tools developed in collaboration with community-centered artists and communications partners.
- Provide communications resources that help regional partners communicate consistently about housing needs, housing choices, and the connections between housing, transportation, economic competitiveness, and community outcomes while allowing flexibility for local context.
- Messaging will clarify common housing terminology, address misconceptions, highlight the diversity of housing needs across the region, and explain how a range of housing strategies can support thriving communities and economic opportunity.

Why do this?

- Housing challenges are often misunderstood, making it difficult to build consensus around local and regional solutions. A shared communications framework can equip employers, local governments, advocates, developers, and other regional partners with consistent, data-informed messaging that increases understanding of housing production, preservation, and stability while fostering more informed conversations about the housing choices needed to support a thriving and economically competitive Atlanta region.

Potential Lead: ARC, HouseATL
Potential Partner: Welcoming Neighbors Network, community advocates and storytellers, elected officials, development community, Metro Atlanta Chamber
Timing: Short

Initiative 9. Identify, Convene & Educate on High-Impact State Policy Changes

How does this initiative help advance the regional housing goals? Throughout the engagement process, stakeholders identified state-level policies as important factors influencing housing production, preservation, and stability across the Atlanta region. By helping regional partners better understand the potential impacts of state policy and identify opportunities for collaboration, ARC can support more informed decision-making and implementation of the Regional Housing Strategy.

Commented [SC15]: Note for ARC: changed from "Effectuate" given concerns raised about advocacy in departmental meeting

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Commented [MH17R15]: Will change.

9.1 Identify, convene and educate on potential state policy changes with high impact to the success of the Strategy

Description:

- Convene regional housing leaders, local governments, business organizations, housing practitioners, and state partners to identify and evaluate state policy issues that may influence implementation of the Regional Housing Strategy. ARC will provide region-specific research, data, and analysis to support informed dialogue and collaborative decision-making.

Potential Lead: Metro Chamber, HouseATL, Enterprise Community Partners
Support: ARC
Potential Partner: local jurisdictions, state agencies, Greater Atlanta Homebuilders Association, Georgia Residential Land Development Council, public agencies, advocacy and community organizations, developers, Georgia Municipal Association (GMA), Georgia's County Association (ACCG), Georgia Department of Community Affairs (DCA)
Timing: Short

Initiative 10. Evaluate Ways to Increase Preservation & Stabilization Efforts

Meeting the region's housing goals requires both increasing housing production and preserving existing affordable homes. In addition to preserving more than 100,000 deed-restricted and naturally occurring affordable housing (NOAH) units, regional partners must continue supporting efforts that help households remain safely and stably housed.

Commented [SC18]: Note for ARC: changed from "Effectuate" given concerns raised about advocacy in departmental meeting

Commented [KA19R18]: Use the terminology we listed on the Board slides.

Commented [MH20R18]: Will change.

10.1 Develop a preservation monitoring methodology

Description:

- **Scale LIHTC preservation monitoring:** Expand existing methodology, such as the HouseATL Preservation Tracker, to the full 11-county region to provide a comprehensive inventory of deed-restricted properties and affordability expirations.
- **Assess NOAH preservation methodology:** Convene local government staff, realtors, and community development organizations to develop a standardized methodology for tracking naturally occurring affordable housing (NOAH) across the region, including a risk

index to identify properties most at risk of conversion to market-rate use. The methodology will help identify properties most at risk of conversion and provide regional partners with consistent information to prioritize preservation efforts.

Why do this?

- Low-Income Housing Tax Credit (LIHTC)-assisted properties represent the largest source of income-restricted, subsidized homes in the region and are integral to housing affordability for households earning below 60% area median income. However, LIHTC affordability restrictions expire and once expired, owners can convert units to market-rate. Preserving existing LIHTC inventory is critical to supporting low-income households and far less costly than replacing lost units through new construction.
- NOAH — naturally occurring affordable housing, or housing that is affordable to households earning below-median income but does not receive subsidy — is at risk of being sold and converted to market-rate housing, but is notoriously difficult to track systematically. NOAH can disappear quickly when acquired by investors seeking to reposition properties at higher rents. Without a shared regional methodology for monitoring NOAH, communities often lack the information needed to identify at-risk properties and coordinate timely preservation efforts. Building this shared analytical infrastructure is the first step toward a more strategic approach to preservation.

Potential Lead: HouseATL
Support: ARC
Potential Partner: Local jurisdictions planning and/or housing staff, realtors, community development organizations
Timing: Medium

10.2 Establish a regional preservation playbook

Description:

- Develop a comprehensive preservation playbook that pairs a monitored inventory of at-risk properties with preservation strategies, financing approaches, owner resources, rehabilitation guidance, and technical assistance that communities and preservation partners can adapt to local circumstances.
- The playbook will encourage focusing preservation investments in areas experiencing significant transit investment, job growth, and infrastructure improvement — where displacement pressure is most acute and where the cost of losing affordable housing to the region's households is greatest.

Why do this?

- Knowing which properties are at risk is not enough — practitioners need clear guidance on what to do when a property is flagged. A well-designed playbook shortens the time between identifying a threatened property and taking action, which is often the decisive factor in whether affordable housing can be preserved before market forces price out the possibility of acquisition.

Potential Lead: HouseATL Rental Housing Preservation Group
Support: ARC
Potential Partner: Enterprise Community Partners, funders, nonprofit developers, local jurisdictions, community advocates, ANDP, Atlanta Habitat for Humanity

Commented [KA21]: We need to rethink this with emphasis on expiring LIHTC with a strike force for these units. Also, to understand how each jurisdiction can identify NOAH properties and what the best interventions are - a playbook.

Commented [MH22R21]: We will expand to include LIHTC

Commented [SC23R21]: Playbook is next action

Commented [KA24]: Preservation Playbook

Timing: Long

10.3 Support housing preservation through sustainability, resilience, and energy-efficiency improvements for older affordable homes

Description:

- Regional partners – including ARC, local jurisdictions, and nonprofits – will continue to support sustainability and energy efficiency retrofits, with a specific focus on support for older affordable homes. Programs may include home repair, weatherization, energy and water efficiency improvements, resilience upgrades, and other investments that reduce operating costs while extending the life of affordable homes.

Why do this?

- Improving the safety, resilience, and energy efficiency of existing affordable homes can reduce household costs, extend the useful life of housing, improve resident health and comfort, and help preserve affordability over the long term.

Potential Lead: Georgia Power, sustainability organizations, nonprofits
Support: ARC
Potential Partner: Developers, utilities, local jurisdictions, HouseATL, Urban Land Institute (ULI), Community Foundation of Greater Atlanta
Timing: Short

10.4 Continue and expand aging-in-place efforts

Description:

- Support local governments interested in expanding housing options that enable residents to age in place through planning resources, example policies, technical assistance, and education.
- ARC (Aging & Independence Services) will also continue to provide grant funding and support, such as Behavioral Health Coaching and Empowerline, to nonprofits that provide home modifications and rehab to address safety and accessibility for older adults and people with disabilities.

Why do this?

- As the region's population ages, housing options that would allow seniors to remain in their communities as their housing needs change are limited. Many seniors are forced to leave neighborhoods where they have deep roots because they cannot maintain their homes or find suitable nearby alternatives.

Potential Lead: ARC
Potential Partner: Nonprofit service providers, local jurisdictions
Timing: Short

10.5 Scale eviction prevention and housing stabilization education

Description:

- Assist local governments in assessing and expanding access to potential eviction prevention and stabilization measures, and increasing knowledge of partners in this space.

Why do this?

- Eviction filing rates have been elevated in the region since the pandemic, indicating increased housing instability. Additionally, coordinated support is required to help keep families in their homes.

Potential Lead: United Way
Potential Partner: ARC, nonprofit service providers, legal aid organizations
Timing: Long

10.6 Evaluate Existing Workforce Support Programs

Description:

- Evaluate workforce support programs that can reduce housing cost burdens, improve access to employment, and strengthen housing stability for cost-burdened households.

Why do this?

- Housing and transportation costs are deeply intertwined; households that spend a disproportionate share of income on housing feel transportation costs more acutely, and long commutes compound the burden of unaffordable housing. Strategically targeting assistance to the most cost-burdened households could help reduce total cost burden.

Potential Lead: ARC
Potential Partner: Nonprofit service providers, Community Foundation of Greater Atlanta
Timing: Medium

Implementation

As the region turns towards implementation of the Strategy, partners will prioritize actions over the five-year strategy period. Each action is assigned a target timeline to guide sequencing, accountability, and resource allocation.

Short Term (Year 1 – 2)
Actions could be started or completed in the next 2 years as they directly build on the strategy development process, rely on existing mechanisms and capacity, or have low complexity.

Medium Term (Year 3 – 4)
Actions require additional engagement and assessment before implementation, but the nature of the opportunity and current momentum make them a priority within the strategy period.

Long Term (Year 5)
These are the most complex actions requiring the development of new programs and policies, significant buy-in from multiple parties or scaled capacity.

Short Term (Year 1 – 2)

Action	Lead	Partner
1.1 Tie ARC funding (Livable Centers Initiative, Community Development Assistance Program, Transportation Improvement Program, Comprehensive Transportation Plan) to housing objectives	ARC	Local jurisdictions, transportation agencies, Community Improvement Districts (CIDs)
2.1 Develop a voluntary regional certification to modernize and standardize development processes across jurisdictions	ARC, Georgia Tech Center for Economic Development Research	Council for Quality Growth, Georgia Department of Community Affairs (DCA), Georgia Land Development Association, Georgia Municipal Association, Georgia's County Association (ACCG), Georgia State University, local jurisdictions
3.1 Build methodology and public-facing dashboard for tracking progress and aligning regional efforts	ARC	Local jurisdictions, Georgia Institute of Technology, Federal Reserve Bank of Atlanta, Zillow, Metro Atlanta Chamber, Georgia State University,

		Community Improvement Districts (CIDs)
3.2 Set local housing goals via sub-regional work groups	ARC	Local jurisdictions
4.1 Identify and prepare priority sites	ARC, local jurisdictions, landowners	Public school systems, institutional landholders, faith-based organizations, transit agencies, HouseATL, Georgia Tech Center for Economic Development Research
8.1 Support effective communication with stakeholders utilizing tailored graphics and messaging	ARC, HouseATL	Welcoming Neighbors Network, community advocates and storytellers, elected officials, development community, Metro Atlanta Chamber
9.1 Identify, convene and educate on potential state policy changes with high impact to the success of the Strategy	Metro Chamber, HouseATL, Enterprise Community Partners	ARC, local jurisdictions, advocacy and community organizations, Georgia Municipal Association (GMA), Georgia's County Association (ACCG), Georgia Department of Community Affairs (DCA)
9.2 Identify state building code changes to reduce cost of development while ensuring safety	ARC	HouseATL, Georgia Residential Land Development Council, homebuilders, developers
10.3 Support sustainability and energy efficiency upgrades for older affordable homes	ARC, local jurisdictions, nonprofits	Developers, utilities, HouseATL, Urban Land Institute (ULI), Community Foundation of Greater Atlanta
10.4 Continue and expand aging-in-place efforts	ARC	Nonprofit service providers, local jurisdictions
10.6 Target workforce support to cost-burdened households	ARC	Nonprofit service providers, Community Foundation of Greater Atlanta

Medium Term (Year 3 – 4)

Action	Lead	Partner
2.2 Unlock diverse housing typologies through example ordinances	ARC	Local jurisdictions, land use and zoning

		experts/attorneys, modular home builders, homebuilder associations and trade groups, HouseATL, Enterprise Community Partners
2.3 Launch technical assistance through ARC Community Development Assistance Program to assist local jurisdictions in adoption of housing development readiness certification	ARC, partner technical assistance agencies	Local jurisdictions, CIDs, housing partners
3.3 Assess progress annually and identify targeted action to address goals	ARC	Local jurisdictions
4.2 Support land bank formation	Georgia Association of Land Bank Authorities, Metro Atlanta Land Bank	ARC, Land banks, local jurisdictions, institutional landholders
4.3 Support long-term affordability, access to homeownership and wealth building through community land trusts	ARC	Community land trusts, community-based organizations
4.4 Advance Transit-Oriented Development (TOD)	ARC, MARTA, Atlanta Region Transit Link Authority	Developers, local jurisdictions, Urban Redevelopment Agencies (URAs), development authorities
5.1 Build on Momentum to Further Expand Funding for Production and Preservation	HouseATL, Community Foundation of Greater Atlanta, ANDP, Invest Atlanta, ARC	Local jurisdictions, CDFIs, banks, employers, Metro Atlanta Chamber
6.1 Develop an Employer Housing Playbook	Metro Chamber, ARC	Chamber of Commerce employers, advocacy groups, Emory University, Georgia Institute of Technology, Georgia State University
7.1 Deeply coordinate Continuums of Care	ARC	CoCs, Partners for Home, United Way, nonprofit service providers, local jurisdictions, Community Foundation of Greater Atlanta, Status: Home
7.2 Standardize and share homelessness and prevention data region-wide	CoCs	ARC (convenor), nonprofit service providers, local jurisdictions

10.1 Develop a preservation monitoring methodology to inform a regional preservation strike force	ARC, HouseATL	Local jurisdictions planning and/or housing staff, realtors, community development organizations

Long Term (Year 5)

Action	Lead	Partner
5.2 Expand non-LIHTC and mixed-income financing tools	Enterprise Community Partners, HouseATL, LISC	ARC, ANDP, Community Foundation of Greater Atlanta
6.2 Pilot employer- and philanthropy-matched investment vehicle	HouseATL, Community Foundation of Greater Atlanta, ARC	Local jurisdictions, CDFIs, banks, employers, philanthropies, Chamber of Commerce, pilot program administrator
10.2 Establish a regional preservation playbook	HouseATL Rental Housing Preservation Group	ARC, Enterprise, funders, nonprofit developers, local jurisdictions, community advocates, ANDP, Atlanta Habitat for Humanity
10.5 Scale eviction prevention and housing stabilization toolkits	United Way	ARC, nonprofit service providers, legal aid organizations

Appendix

Appendix A. Affordable Housing Glossary: Key Terms Defined

Affordable Housing: Under a standard determined by the U.S. Department of Housing and Urban Development (HUD), housing is affordable when housing costs are less than 30% of the household's gross income. HUD uses Area Median Income (AMI) for a family of four as the primary metric to determine affordability in various regions in the country.

Area Median Income (AMI): represents the midpoint in the distribution of household incomes within a certain geographic region. HUD publishes annual AMI levels for regions, adjusted for family size. The HUD-provided AMI is used to determine applicants' eligibility for both federally and locally funded housing programs where participation is dependent on income levels.

Community Improvement District (CID): Community areas that use self-imposed tax revenues from commercial businesses in the area to make improvements in their community and drive economic development.

Cost Burden: A household is considered cost burdened when 30% or more of household income is spent on gross housing costs. This term can apply to both renters and homeowners.

Deed-Restricted Units: Otherwise known as subsidized units or covenanted units, these homes may receive forms of government subsidy and typically have some form of covenant that restricts rent growth.

Equity: Equity is the portion of a property's value that a property owner and/or investor owns. It is determined by the difference between the market value of a property and the debt owed against it.

Gap Financing: Public or philanthropic financing that covers the 'gap' between the senior debt, LIHTC or other grant funding, and the total cost of development. It is typically "soft pay" in that interest and principal payments can be deferred if the project does not have enough cashflow.

Hard Costs: Costs associated with the physical construction of a project including site work, building materials, labor and on-site infrastructure.

Low-Income Housing Tax Credit (LIHTC): The Low-Income Housing Tax Credit Program is a federal program that provides a dollar-for-dollar tax credit to support the development of affordable rental housing. The LIHTC program distributes federal income tax credits to developers through state housing finance agencies, which are responsible for determining which projects receive tax credits under the state's allocation. There are two general types of credits that can be awarded. 9% credits are higher-value credits that cover a greater percentage of projects' development costs and are awarded on a competitive basis. 4% credits are lower-value credits that cover a lower percentage of projects' development costs and are generally awarded to any projects that meet specific programmatic requirements and are financially feasible. 4% credits are usually paired with tax-exempt bond financing to make up the difference.

Mixed-Income Housing: A mixed-income housing project is a residential development that includes units that are affordable to households with different income levels. Typically, mixed-income housing refers to non-LIHTC developments that include a mix of market-rate and income-restricted units.

Naturally Occurring Affordable Housing (NOAH): Market-rate housing (for rent or purchase) that is priced at levels affordable to low- or moderate-income residents without public subsidy. NOAH is often more affordable because of its age, size and/or location. Because NOAH is not protected by the regulations that come with public subsidy, this type of housing is most vulnerable to being lost through redevelopment.

Qualified Allocation Plan (QAP) Per federal requirements, every jurisdiction receiving tax credits must develop an annual Qualified Allocation Plan (QAP) to competitively allocate LIHTC across the jurisdiction. This includes geographic and income specific requirements. In the state of Georgia, the QAP is established by Georgia Department of Community Affairs.

Severe Cost Burden: A household is considered severely cost burdened when 50% or more of household income is spent on housing.

Appendix B. Future Housing Needs Methodology

Data Sources

ARC's Series 17 Forecasts (2020-2040) are the foundation for all projections of job, population, and household change in this analysis. Series 17 forecasts are provided at the Traffic Analysis Zone (TAZ) level and simulate how people and jobs are likely to locate in the future, taking into account the availability of developable land, parcel-level data on existing uses, and local zoning regulations as defined in ARC's Unified Growth Policy Map (UGPM) future land use map. To arrive at 2035 growth forecasts, HR&A averaged ARC's 2030 and 2040 forecast values.

Throughout analysis, HR&A uses income bands derived from ARC Series 17 Forecasts, which are in 2020 dollars, and inflation-adjusts them to 2024 dollars using FRED CPI. This allows Series 17 forecasts to be used alongside more recent data sources such as the 2024 U.S. Census American Community Survey, and ensures income bands more closely match the current economic environment.

The analysis draws on several additional primary data sources, including:

- American Community Survey (ACS) / IPUMS: Used to disaggregate household income bands, estimate ownership rates by income and household size, and characterize the existing housing stock by tenure and affordability.
- ATTOM Assessor Data: Parcel-level records used to identify vacant and underutilized parcels, and characterize single-family sales prices.
- U.S. Census Bureau National, State & County Housing Unit Totals, 2020-2025: Used to estimate recent regional housing production rates.
- ARC-provided GIS datasets including 100-year floodplains, current and future planned premium transit, greenspaces, and regionally important resources.

Section 1: *How Many Homes Are Needed and at What Prices?*

To size the region's housing need, this analysis accounts not only for the increase in future household demand but for the existing affordability gap. Figure 1 illustrates the analytical framework used. Future demand is estimated based on ARC's household projections by income band. Future supply accounts for both changes to the existing stock and net new construction. The gap between what households will need and the existing supply across affordability levels defines the region's total housing production need through 2035.

Figure 1. Framework for Estimating Future Housing Need

Future Demand	**Future Households:** ARC's projection of the future households by income based on demographic and economic trends.
Future Supply	**Existing Supply:** Estimated change in the current housing stock. Key Assumptions: • **Loss:** *How many existing homes will be lost due to redevelopment, structural loss, demolition, etc.?* • **Filtering:** *How will the prices of existing homes change (i.e., filtering)?* **+** **New Supply:** How many new homes we think will be built by price point based on current trends, taking into account market-rate and deed-restricted homes.

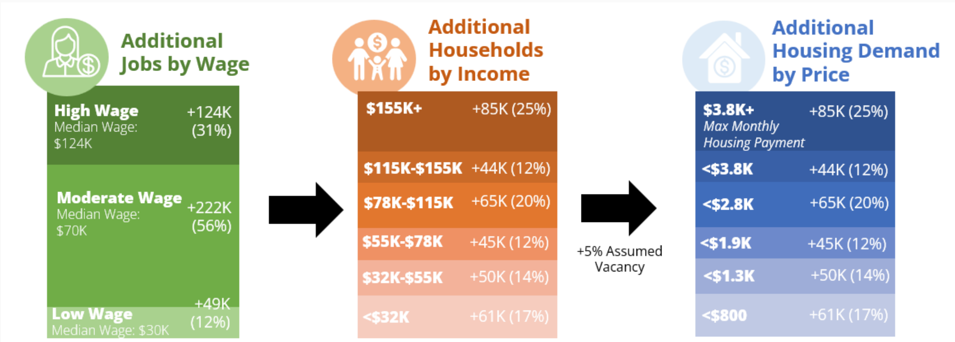
Source: HR&A Advisors, 2026.

Future Demand

Two components drive the region's future housing need through 2035. The first is scale: population and employment growth will require the region to produce a substantial number of new homes to accommodate an expanding household base. The second is affordability alignment: the homes produced must be affordable to the households that will need them, and the existing affordable stock must be preserved against ongoing loss and upward filtering. ARC's Series 17 Forecasts project the addition of 350,000 net new households to the 11-county region between 2020 and 2035, driven primarily by employment growth, as illustrated in Figure 2. With a 5% vacancy rate applied—the level of turnover necessary for a functional housing market—the region will need approximately 367,000 additional homes to accommodate this demand.[10]

[10] Maintaining an adequate vacancy rate is critical to a functioning housing market. A modest supply of available homes allows households to move in response to changing employment opportunities, household formation, life events, and other circumstances. When vacancy rates fall too low, housing costs tend to rise as households compete for a limited number of available units.

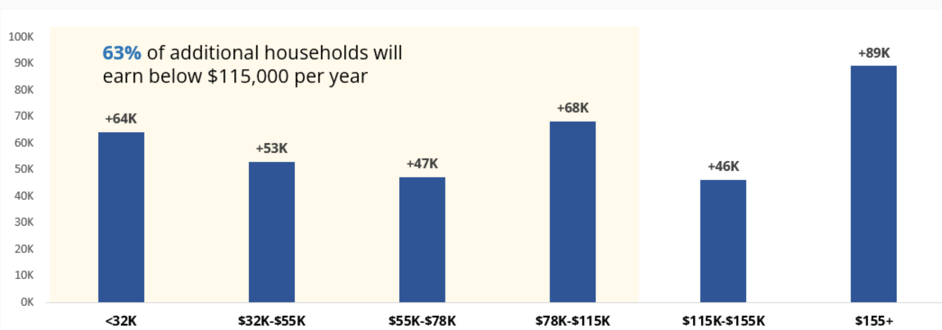
Figure 2. Job, Household & Housing Demand Growth, 2020-2035, 11-County Region



Source: HR&A Advisors analysis of ARC Series 17 Forecasts (2020-2040).

Figure 3 presents projected new household demand by income band, based on ARC Series 17 income forecasts adjusted to 2024 dollars. Nearly two out of three new households (63%) will earn below $115,000 per year, meaning they need a monthly rent or mortgage payment of $2,875 per month or less to avoid cost burden, based on a standard 30% housing cost-to-income threshold.

Figure 3. Net Change in Households by Income, 2020-2035



Source: HR&A Advisors analysis of ARC Series 17 Forecasts (2020-2040). Max affordable housing payment is based on the standard of 30% of pre-tax income going towards a household's rent or mortgage payment.

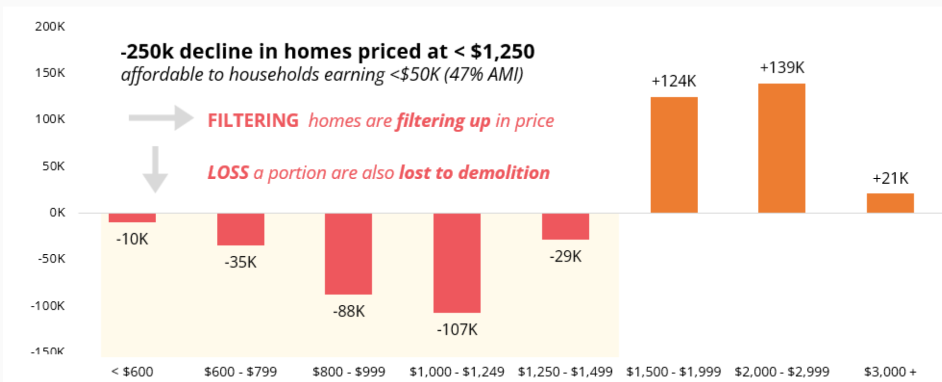
Future Supply

The analysis models two dynamics through which the existing housing stock will shift in availability and affordability by 2035. The first is unit loss: a portion of the existing inventory will be permanently removed through demolition, redevelopment, or structural deterioration. The second is price filtering: units shift up or down in price over time as a function of market conditions, building age, and reinvestment. In the Atlanta region, upward filtering has been the dominant trend.

__Changes to the Existing Housing Stock__

Historically, as supply pressures increase, the Atlanta region has seen existing homes filter up the price ladder. Between 2019 and 2024, the region lost approximately 250,000 rental units priced below $1,250 per month, while units priced above $1,500 per month grew substantially (Figure 4).

Figure 4. Change in Homes by Rent, 11-County Region, 2019-2024

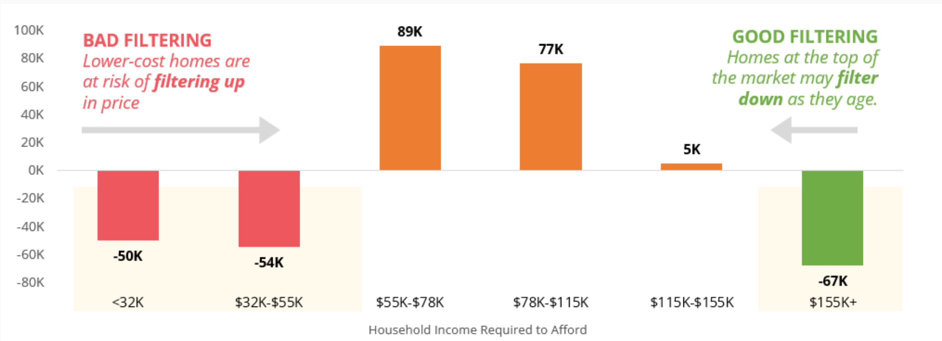


Source: HR&A Advisors analysis of American Community Survey (ACS), U.S. Census Bureau, 2019-2024.

By 2035, the region could lose approximately 104,000 more homes currently affordable to households earning below $55,000 (approximately 50% AMI), as naturally occurring affordable housing (NOAH) filters up in price or deed-restricted homes lose affordability restrictions. This reflects the loss of approximately 30,000 deed-restricted affordable units that are projected to reach the end of their affordability restriction periods by 2035, based on National Housing Preservation Database (NHPD) data, and loss due to filtering.[11] As units age and depreciate, some will filter down in price, becoming affordable to lower- and moderate-income households, while rising market pressures will push other units up in price, placing them out of reach for lower-income households. In the Atlanta region, upward filtering is projected to be the dominant trend, and the net effect is a loss of NOAH affordable at below $55,000 annually. Figure 5 presents the projected change in the existing stock by affordability level through 2035.

[11] HR&A estimates filtering for rental and owner-occupied homes separately. For rental stock, filtering is projected from 2024 U.S. Census Bureau PUMS tract-level data on unit age, applying building-typology-specific filtering rates and PUMA-level rent drift trends over a ten-year horizon. For ownership stock, filtering estimates draw on Zillow long-term price trends and 2022-2024 HMDA buyer profiles, assuming 3-5% annual turnover with the remainder of the existing stock held out of available supply.

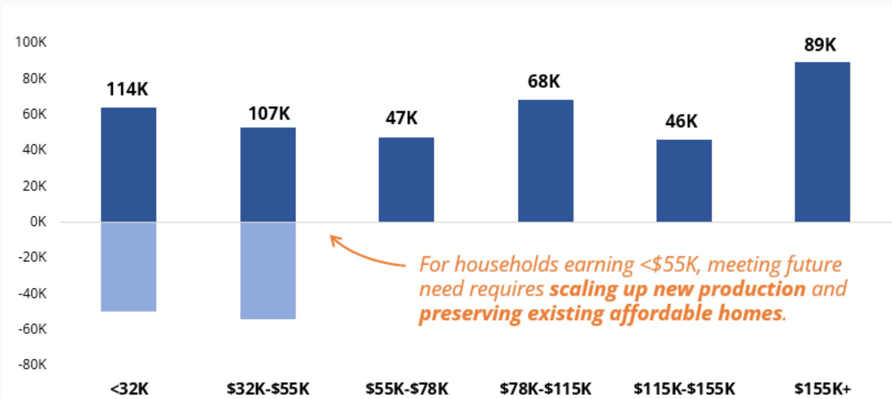
Figure 5. Change in Homes by Affordability, 11-County Region, 2020-2035 (Projected)



Source: HR&A Advisors analysis of U.S. Census Bureau PUMS (2024); Zillow long-term price trends; HMDA buyer profiles (2022-2024).

Figure 6 summarizes the combined production and preservation need by income band between 2020-2035 for the 11-county region. For households earning above $55,000, sustaining current market production rates would broadly meet the need, though rising construction costs, interest rates, and insurance and operating costs will make that baseline increasingly difficult to maintain. For households earning below $55,000, the challenge is more acute and cannot be addressed by the market alone. An examination of recently delivered typologies confirms that the market is not producing homes at price points accessible to these households. Even the lowest-cost typologies being delivered today—including small-lot cottages, townhomes, and build-to-rent product in suburban and greenfield locations—are not reaching households at this income level. Meeting future housing needs for this population will require both scaling up subsidized production and preserving existing affordable homes, both deed-restricted and NOAH.

Figure 6. Total Future Housing Need by Income, 2035



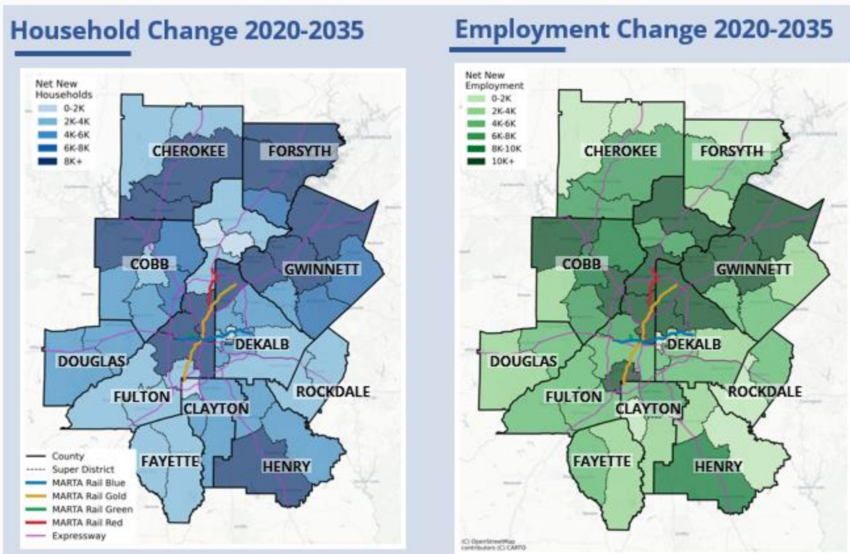
Source: HR&A Advisors analysis of ARC Series 17 Forecasts (2020-2040); NHPD; U.S. Census Bureau PUMS; HR&A Advisors analysis, 2026.

Section 2: Location

Where should growth occur to achieve ARC's regional policy goals?

Under current ARC Series 17 forecasts, the region is expected to continue to grow outward, pushing new households farther from jobs, limiting transit access, and concentrating growth away from high-opportunity areas. In collaboration with ARC and the Strategy Project Advisory Group, HR&A developed three alternative growth scenarios that reallocate household growth in alignment with four ARC policy objectives, then combines them into a single recommended composite scenario. The scenarios do not change the total amount of projected growth, they ask where that growth should be directed to better serve the region's long-term goals. This analysis, combined with analysis from Section 1, informs the Strategy's county-level housing production goals.

Figure 7. ARC Series 17 Baseline Household & Job Growth Forecasts, 2020-2035



Source: HR&A Advisors analysis of ARC Series 17 Forecasts (2020-2040).

A. Approach

The following policy objectives were identified in collaboration with ARC and the Strategy Project Advisory Group to guide the development of ARC's recommended future regional growth scenario:

1. **Align Housing and Job Growth:** ***What if new households could afford to live within a 30-minute commute of new jobs?*** This policy objective aims to locate new households closer to major job centers to reduce commute times, improve the jobs-housing balance, and shift growth away from low-density patterns that increase sprawl and infrastructure costs.
2. **Lower Combined Housing and Transportation Costs:** ***What would the region look like if new households lived within half a mile of transit?*** This policy objective aims to encourage transit-oriented growth by locating future households along existing and planned MARTA, BRT, and high-frequency bus corridors to reduce combined housing and transportation costs, expand access to walkable neighborhoods, and support long-term mobility and climate goals.
3. **Increase Equitable Access to Opportunity**: ***What if lower-income households could find housing in high-opportunity areas?*** This policy objective aims to expand access to high-opportunity neighborhoods, support mixed-income communities and broad economic mobility by directing a share of future households, particularly lower-income households, to areas with strong schools, amenities, and low environmental and social vulnerability.
4. **Promote Climate Resilience**: ***What would the region look like in 2035 if growth was limited in areas with high climate risk?*** This policy objective aims to steer growth toward resilient,

transit-accessible, and infill locations while reducing development pressure in flood-prone, heat-vulnerable, and priority conservation areas.

Policy objective 4 is incorporated as a baseline constraint across all scenarios, excluding areas with high flood risk, protected natural resources, and regionally important resources as defined by ARC's Regional Resource Plan, including parks, protected mountain areas and nature preserves, and National Register historic districts. TAZs containing National Register districts receive a reduced weight to account for limitations on new development in these areas. Incompatible uses, including airports, hospitals, landfills, cemeteries, and military bases, are excluded across all scenarios.

Policy Objective 1: Align Housing and Job Growth

Objective: Redistribute future household growth to locations within a 30-minute commute of projected job growth.

Methods: Commute times are determined using a multimodal network model built on OpenStreetMap's road network. Three modes of transportation are modeled: driving only, transit only, and park-and-ride. Regional transit feeds incorporate MARTA, CobbLinc, Connect Douglas, Gwinnett County Transit, and Xpress, as well as future planned premium transit from ARC's Metropolitan Transportation Plan (MTP).[12]

Policy Objective 2: Lower Combined Housing and Transportation Costs

Objective: Redistribute future household growth to TAZs based on proximity to high-frequency transit.

Methods: Locations are weighted based on proximity to high-frequency transit, with closer proximity receiving a proportionally larger share of reallocated household growth. The scenario incorporates both existing and planned premium transit, including MARTA rail and high-frequency bus routes operated by MARTA, CobbLinc, Connect Douglas, Gwinnett County Transit, and Xpress, as well as future alignments from the MTP 2050 vision.

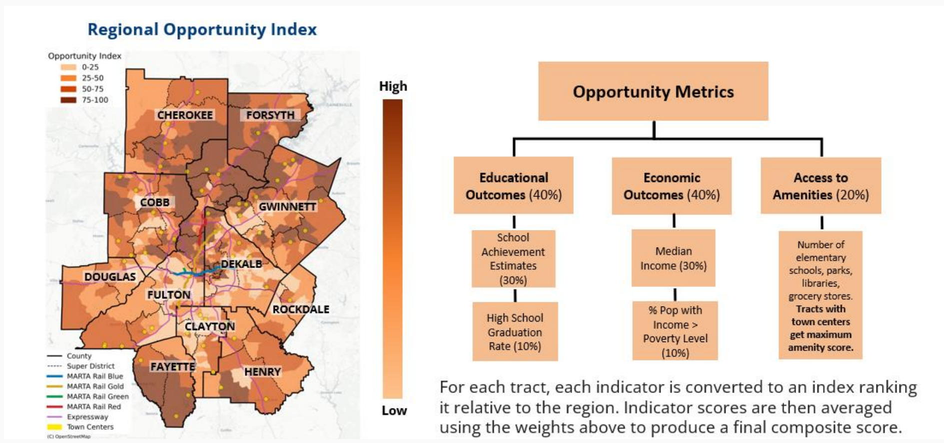
Policy Objective 3: Increase Equitable Access to Opportunity

Objective: Shifts household growth for households earning less than 80% Area Median Income to census tracts with high scores on HR&A's composite opportunity index.

Methods: The index considers three categories of outcomes: educational outcomes, including school achievement scores from the Stanford Education Data Archive (SEDA) and high school graduation rates; economic outcomes, drawn from ACS; and access to amenities, including proximity to schools, parks, libraries, grocery stores, and town centers, based on OpenStreetMap and ARC local data.

[12] Commute times are determined using a multimodal network model built on OpenStreetMap's road network. Three modes of transportation are modeled (driving only, transit only, and park-and-ride). The fastest mode of transport between Traffic Analysis Zones (TAZ) determines commute times. Traffic speeds are adjusted using Georgia Department of Transportation (GDOT) annual average daily traffic data. Regional transit feeds come from MARTA, CobbLinc, Connect Douglas, Gwinnett County Transit, and Xpress. The model also incorporates future transit from the Metropolitan Transportation Plan (MTP).

Figure 8. Opportunity Index Methodology

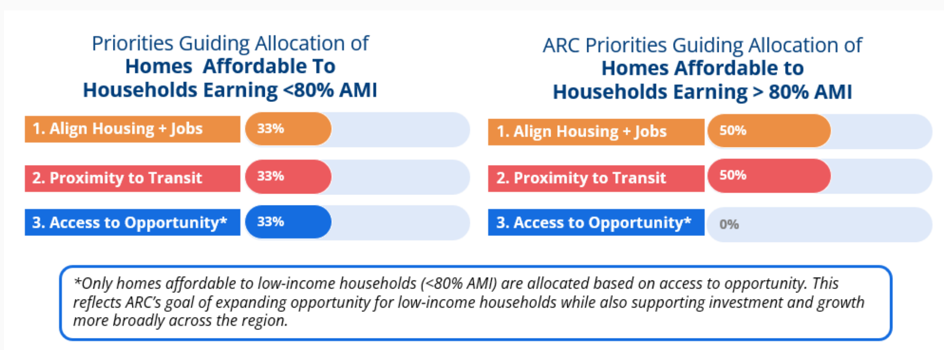


Source: HR&A Advisors analysis of ARC Open Data; U.S. Census Bureau ACS 5-Year 2023; OpenStreetMap; Stanford Education Data Archive (SEDA).

Preferred Future Growth Scenario

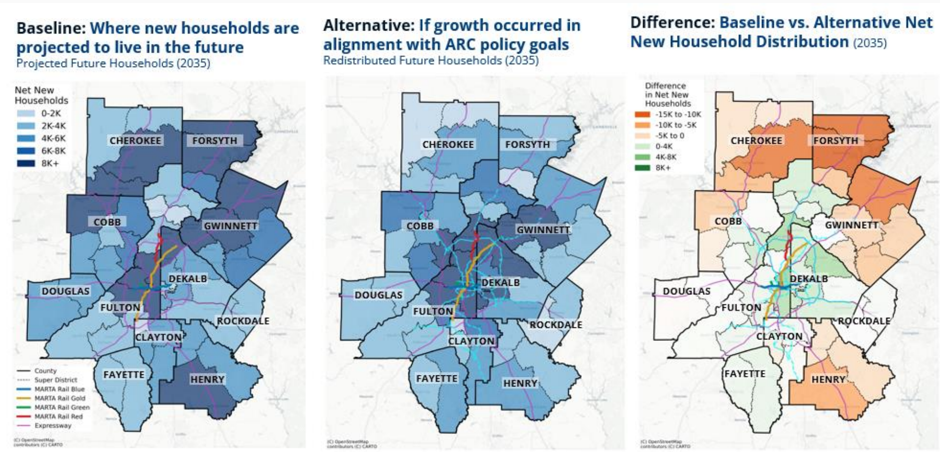
The final recommended scenario combines the three policy-driven scenarios into a single composite growth scenario, weighting proximity to jobs, access to transit, and access to opportunity for households earning less than 80% AMI equally. This reflects ARC's goal of expanding access to economic mobility for households that would not otherwise be able to afford homes in high-opportunity areas, while allowing growth from higher-income households to be distributed more broadly across the region, including in areas that are underserved or overlooked by the market, to support economic growth and development.

Figure 9. Composite Scenario Weighting Approach



Source: HR&A Advisors, 2026.

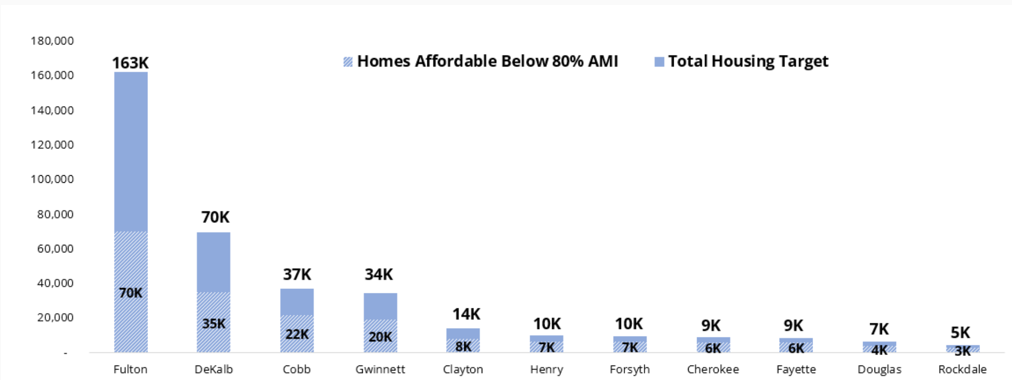
Figure 10. Alternative Combined Scenario—Policy-Aligned Growth



Source: HR&A Advisors analysis of ARC Series 17 Forecasts (2020-2040).

Policy-aligned growth shifts new homes toward job centers and transit-served areas, moving housing production inward and away from suburban and exurban edges. Every county will still need new homes; the shift is in how much growth occurs where. Figure 11 shows new homes needed under this scenario alongside the subset affordable to households earning below 80% AMI. The composite scenario directs the largest share of regional growth to Fulton County, which would need to add approximately 163,000 new homes by 2035, reflecting its concentration of jobs, transit access, and high-opportunity neighborhoods. DeKalb, Cobb, and Gwinnett follow as the next largest recipients of future growth.

Figure 11. New Homes Needed by County and Affordability Level, 2020-2035



Source: HR&A Advisors analysis of ARC Series 17 Forecasts (2020-2040).

Even in counties that receive a smaller share of regional growth, the housing need is substantial relative to existing stock. As shown in Figure 12, meeting projected demand would require the region to expand its total housing stock by 20% between 2020 and 2035. The need varies significantly by county: Fulton County would need to expand its housing stock by 36%, and DeKalb, which receives 19% of projected regional growth, by 23%. Counties receiving a smaller share of regional growth face similarly meaningful housing needs. Clayton County, for example, accounts for approximately 4% of projected regional household growth, but that still represents a 14% increase relative to its 2020 housing stock. Even counties with the smallest projected housing need under this scenario, including Douglas, Cherokee, Henry, and Rockdale, face housing needs equivalent to 10% or more of their existing stock.

Figure 12. Total New Homes Needed by County, 2020-2035

County	2035 New Homes Needed	Share of Regional Growth	2020 Homes	New Homes as % of 2020 Homes	Approximate Share of Homes < 80% AMI
Fulton	163,000	44%	449,000	36%	43%
DeKalb	70,000	19%	302,000	23%	50%
Cobb	37,000	10%	292,000	13%	60%
Gwinnett	34,000	9%	317,000	11%	57%
Clayton	14,000	4%	106,000	14%	57%
Henry	10,000	3%	83,000	12%	65%
Forsyth	10,000	3%	84,000	12%	69%

County	2035 New Homes Needed	Share of Regional Growth	2020 Homes	New Homes as % of 2020 Homes	Approximate Share of Homes < 80% AMI
Cherokee	9,000	2%	96,000	10%	67%
Fayette	9,000	2%	43,000	20%	68%
Douglas	7,000	2%	51,000	13%	64%
Rockdale	5,000	1%	33,000	14%	64%
11-County Region	**367,000**	**100%**	**1,855,000**	**20%**	**51%**

Source: HR&A Advisors analysis of ARC Series 17 Forecasts (2020-2040).

Figure 13. Reference: Under 50% AMI Distribution by County

County	< 50% AMI Allocation
Fulton	40,000
DeKalb	20,000
Cobb	12,000
Gwinnett	11,000
Clayton	5,000
Henry	4,000
Forsyth	4,000
Cherokee	3,000
Fayette	3,000
Douglas	2,000
Rockdale	2,000
11-County Region	**106,000**

Appendix C. Vacant, Underutilized & Public Parcels

A. Approach

HR&A created a publicly owned, vacant, and underutilized land inventory and asset scan to begin to identify priority sites for housing development within the 11-county region. Initial screening of over 1.7 million parcels for physical suitability and policy alignment revealed 106,100 parcels that are suitable for housing development and are either vacant, publicly owned, or underutilized. This inventory is the first step in the process of leveraging these sites for housing; ARC's next steps will involve working with counties and municipalities to refine the inventory and prioritize sites for action (see Next Steps below).

The site evaluation process follows three steps, illustrated in Figure 14:

- **Threshold Criteria:** Establish baseline eligibility based on current use, site dimensions, and environmental constraints.
- **Development Potential:** Identify parcels that are publicly owned, vacant, or underutilized.
- **Prioritization:** Score eligible parcels based on ARC policy priorities, market context, and development incentives.

Figure 14. Site Evaluation Process

Source: HR&A Advisors, 2026.

Data Sources

Parcel records used in this analysis are from ATTOM's assessor data. Using ATTOM data ensures consistency with the ARC's Research & Innovation team which relies on ATTOM's proprietary parcel database for its Series 17 work. ARC-provided GIS datasets used include TAZ/Super District boundaries, 100-year floodplains, current and future transit, greenspaces and regionally important resources such as town centers and National Register sites. HR&A also relies on publicly available or open-source data from the US Census Bureau (American Community Survey), OpenStreetMap, the Economic Innovation Group and the Stanford Education Data Archive.

Step 1: Eligibility Filters

A multi-step exclusion filter removes parcels that are environmentally constrained, in incompatible use, or otherwise unsuitable for housing redevelopment. After applying all filters, parcels are included in the candidate pool if they are vacant, publicly owned, or underutilized.

1. **Floodplain:** Parcels within 100 feet of a 100-year floodplain are excluded.
2. **Regionally Important Resources:** Parcels that intersect regionally important resources—including greenspaces, centennial farms, and National Register sites and districts—are excluded.
3. **Incompatible Uses:** Parcels with land uses incompatible with housing redevelopment are excluded, including infrastructure (airports, rail, pipelines), heavy industrial uses, agricultural and rural land, water areas, and civic/institutional uses (military, hospitals, and similar).
4. **Minimum Size Threshold:** Only parcels with at least one acre in lot area are included.
5. **Candidate Pool:** After all filters are applied, parcels are included if they are: (a) vacant; (b) publicly owned; or (c) underutilized—defined as a parcel utilization rate below 60% (building area / lot area) or an improvement-to-land-value ratio below 0.6.

Step 2: Priority Scoring

After passing the eligibility criteria outlined in **Step 1**, parcels are scored based on their Development Capacity (25%), Access to Opportunity (30%), Proximity to Transit (30%) and Market Incentives (15%).

Criterion	Max Pts	Description
Development Capacity[13]	25 pts	Unit yield (5-15 pts based on estimated wrap/podium units: <75 / 75-150 / 150+ per lot) plus assemblage potential (0-10 pts based on adjacent parcel count: 0 / 1-2 / 3+ neighbors). Combined raw score normalized to 25 points.
Access to Opportunity	30 pts	Parcel's census tract opportunity index score (0-30), derived from a composite of educational outcomes (40%), economic outcomes (40%), and neighborhood amenities (20%). Normalized linearly to 30 points.
Proximity to Transit[14]	30 pts	Binary flag: 30 points if one or more high-frequency current or future transit stops fall within a 0.25-mile buffer of the parcel centroid; 0 points otherwise.
Market Incentives	15 pts	15 points if the parcel falls within a Federal Opportunity Zone or an Opportunity Zone 2.0-eligible census tract; 0 points otherwise.

[13] Wrap/podium unit yield calculations are based on an assumed 95 units per acre yield applied to the parcel's total lot acres. Assemblage potential is calculated based on an adjacency threshold. An adjacent parcel must be vacant, publicly owned or underutilized. Additionally, its centroid to the centroid of the parcel of interest must be within the square root of the parcel of interest's lot area.

[14] Parcels are awarded 30 points if they are within 0.25 miles of a high frequency transit stop. Existing transit feeds from the region are included along with future transit plans provided by ARC's Metropolitan Transportation Plan (MTP). A transit stop is considered high frequency if it is on a route that completes an end-to-end trip at least 4 times per hour on an average weekday morning.

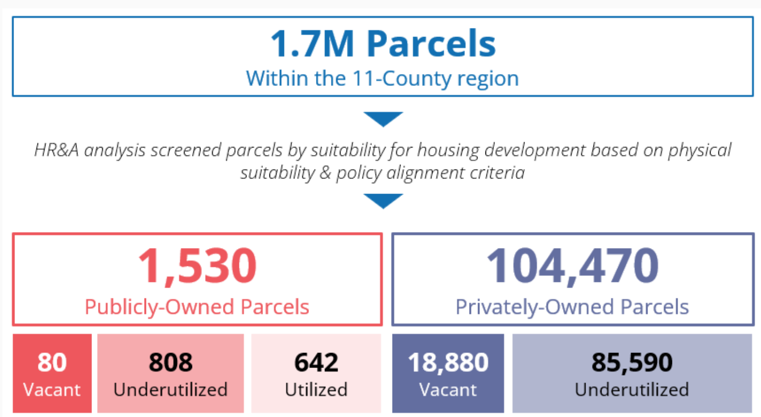
B. Results

Applying the eligibility filters and scoring criteria described above, HR&A identified approximately 106,000 vacant, underutilized, or publicly owned parcels across the 11-county region that are physically suitable for housing development and aligned with ARC's policy priorities.

This is an initial inventory and asset scan. ARC will need to work with local municipalities to incorporate additional local data, context, and priorities before sites can be advanced for housing development. Recommended next steps include:

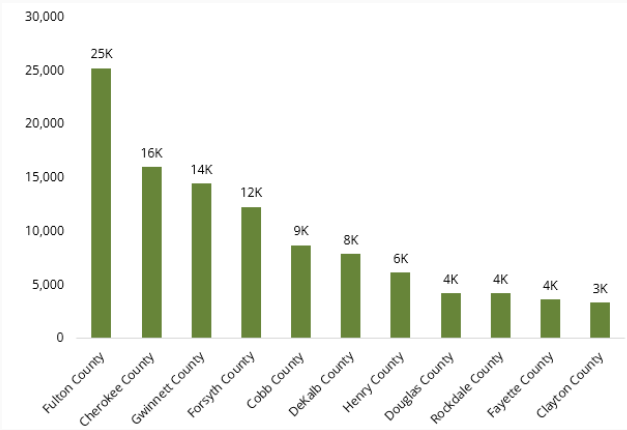
1. Work with counties and municipalities to compare the initial inventory to locally managed parcel and assessor datasets to obtain the most up-to-date information on ownership and existing use.
2. Evaluate parcels against additional physical and suitability criteria, such as lot rectangularity, setbacks and frontage, available infrastructure, and current zoning.
3. Consider existing development plans, legal constraints, community sentiment, and other public priorities that should inform site prioritization.

Figure 15. Parcel Inventory by Type, 11-County Region



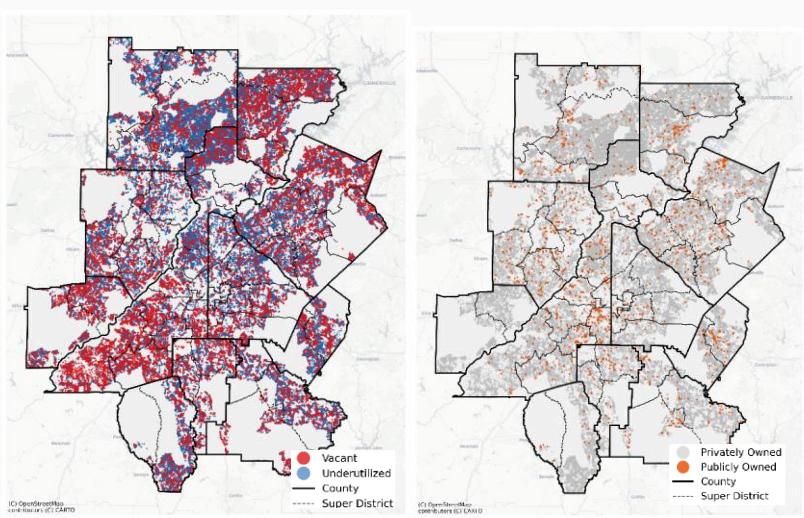
Source: ATTOM Assessor Data; HR&A Advisors analysis, 2026.

Figure 16. Parcel Inventory by County, 11-County Region



Source: ATTOM Assessor Data; HR&A Advisors analysis, 2026.

Figure 17. Parcel Inventory by Type, 11-County Region



Source: ATTOM Assessor Data; HR&A Advisors analysis, 2026.

Appendix D. Tracking Progress

Housing Forward 2035 sets regional and county-level housing production and preservation goals. Tracking progress toward those goals and related outcomes is critical to measuring the success of the plan and the region's overall progress. This appendix outlines key considerations for what to measure, how local governments currently collect and share this information, and what it will take to track affordability, including both income-restricted housing and naturally occurring affordable housing (NOAH).

Indicators fall into three categories: core accountability metrics that measure progress toward RHS goals, supporting context indicators that help explain market conditions and drivers of housing need, and future indicators that require additional data infrastructure or reporting systems before they can be tracked reliably.

Core Accountability Metrics

These metrics serve as the primary indicators for assessing progress toward the RHS production and preservation goals. Tracking progress toward these goals will require data on housing production, affordability conditions, and county-level progress toward targets. Suggested indicators include:

- Housing permits issued, by unit type and breakdown of market versus affordable
- Certificates of occupancy (COs) issued
- Demolitions and net new housing units
- Affordable housing units produced
- Affordable housing units preserved
- Subsidized affordable units at risk of affordability expiration
- Tenant-based housing vouchers deployed

Defining "production": ARC should decide early what counts as production for tracking purposes. Permits are the earliest and most available signal but do not confirm completed units. COs reflect actual delivery but require jurisdictions to track and report this data consistently, which not all currently do. Tracking demolitions alongside production provides a more accurate picture of net new units. ARC should consider whether it plans to gather this data directly from local jurisdictions, the feasibility of that process, and what technical assistance may be required.

Findings from HR&A's housing actor survey give some insight into the feasibility of local data reporting. Among survey respondents who identified as municipal or county government, 45% already track progress on housing production and preservation, with common metrics including permitting data, units constructed, and units demolished. This suggests there is already some consistency in how jurisdictions approach tracking and a clear opportunity to standardize metrics across the region. Several respondents noted relying on internal spreadsheets; a standardized regional reporting process could significantly advance these communities' data practices. Some respondents also noted already using ARC resources, including the Metro Atlanta Housing Strategy Toolkit, to track progress, suggesting jurisdictions are receptive to ARC playing a coordinating role.

The Portland Council of Governments in Maine, with state support, developed a regional data collection effort for permits, COs, and demolitions that has since become a statewide reporting requirement for municipalities over 4,000 in population. The COG provided technical assistance to lower-capacity municipalities to build their data collection and reporting capacity. The Portland COG Housing Dashboard offers a useful model for how regional data collection can scale.

NOAH preservation: There is currently no reliable, scalable method for tracking preservation of naturally occurring affordable housing at the regional level. Stakeholders flagged NOAH as a priority, but attempting to track it without the right data infrastructure risks producing unreliable figures. NOAH preservation should be flagged as a known measurement gap in the near term, with the data infrastructure needed to track it credibly built out over time and the metric revisited as that infrastructure matures.

Supporting Context Indicators

These indicators provide important context on regional housing conditions and can support policymakers, developers, advocates, and researchers seeking a deeper understanding of housing market dynamics. Potential indicators may include:

- Median rents and home prices
- Housing cost burden
- Vacancy rates
- Household growth and demographic trends
- Jobs to homes ratios
- Income distributions and affordability gaps

During the Strategy development process, stakeholders shared they would like to see qualitative metrics and success stories tracked alongside the numbers, such as development spotlights, policy wins, and community impact stories. Incorporating these narrative metrics would support a shared regional housing narrative and make tracking more accessible and engaging to a general audience. This could include:

- Featured developments: key projects, incentives used, and populations served
- Jurisdiction highlights: local governments demonstrating progress on RHS goals
- Policy wins: zoning changes, new programs, or funding secured that advances RHS priorities

Future Indicators

The following are longer-term tracking priorities, contingent on building the necessary data infrastructure:

- Naturally Occurring Affordable Housing (NOAH) preservation
- Local housing policy adoption
- Zoning and land use reforms

Appendix E. Stakeholder Engagement Events & Takeaways

The Strategy draws on input from a broad range of stakeholders across the 11 counties, capturing the varied housing needs, local expertise, and implementation barriers. The Strategy team structured engagement activities to ground-truth emerging strategies at the regional level and build the cross-sector alignment needed to move the region toward a shared housing vision. A list of key engagement events and takeaways is listed below.

4 ARC Board Presentations • January 2026, March 2026, May 2026 & August 2026

The ARC Board identified the need for a strategy that articulated a regional voice, charging the project team with establishing clear goals and actions.

4 Project Advisory Group Meetings • October 2025, January 2026, April 2026 & August 2026

Throughout the strategy development process, the Project Advisory Group offered directional input and local insights. The group represented nonprofits, for-profit organizations, public entities and community leaders. The Project Advisory Group identified priorities including bringing employers into the conversation, land and zoning innovation, coordinated regional funding, housing stability, and state policy. The Project Advisory Group also defined ARC's role as convenor, educator, and data partner.

ARC Internal Engagement

The project team interviewed staff from all seven of ARC's internal departments to understand the scope of each department's work, its current alignment with housing goals, and opportunities to deepen that coordination. The assessment helped identify ARC's internal levers of influence and surface structural barriers to agency-wide alignment around housing.

In addition to interviews, the project team had several debriefs with ARC staff, outside the Community Development Department, to gain buy-in on analytical approach and seek input from interdisciplinary practitioners.

Stakeholder Survey • November – December 2025

The Strategy project team deployed a survey to understand the suite of available tools and approaches utilized in the metro Atlanta region to address housing production, preservation and stability. Over a 5-week survey period, over 140 responses were collected from municipal and county government staff, advocacy and policy organizations, nonprofit service providers and housing developers. The survey had a 58% completion rate. 44% of respondents identified as working for a municipal or county government.

Respondents identified key barriers to housing production, preservation, and stability: land use and zoning restrictions, community opposition, high development and operating costs, limited availability of public subsidy and gap financing, rising housing costs that outpace local wage growth, and a lack of affordable rental and ownership options for low- and moderate-income households.

5 Focus Groups • February – March 2026

The Strategy team conducted five virtual focus groups with over 120 practitioners organized around key housing themes: funding across the region, innovative strategies for land and housing, tracking local and regional goals, connecting housing to jobs and transit, and regional approaches to housing stability and homelessness prevention. Participants included housing developers and operators of various types, service providers, municipal staff, funders, and advocates.

Key themes and potential solutions surfaced in focus groups included:

- Uplift land use & zoning practices to support regional housing goals
- Reduce development costs through regulatory and process reform
- Strengthen connection between housing & economic development
- Increase private sector engagement in regional housing ecosystem
- Support Transit Oriented Development
- Develop a tool to track progress towards regional housing goals
- Build public support and narrative change
- Preserve the region's existing affordable housing stock
- Build more mixed-income housing
- Increase effectiveness of homeless services through a unified, regional approach

Housing Summit • April 2026

The Housing Summit convened 250 regional leaders in Duluth to align on the future housing needs analysis findings and gather feedback on a preliminary set of strategies and actions. The most-repeated message: the region has great ideas and plans; what is missing is the mechanism to support local jurisdictions to act on them. Participants called for funding access, recognition, and technical assistance, paired with public accountability for housing progress. Cross-cutting themes included ARC as convener and framework-builder, communications and narrative change, private-sector leadership, and state policy and regional collaboration.

Appendix F. Development of Potential Partners

Housing Forward 2035 is powered by an already active ecosystem of leaders and stakeholders. Throughout the strategy development process, organizations across the public, private, institutional and philanthropic sectors have raised their hand to help support the implementation of the Housing Strategy. Their early commitments show that the region's housing challenges are already being met with real capacity, expertise, and momentum.

Yet many actions still need additional hands to bring additional expertise and capacity to the table, particularly among employers, philanthropic funders, financial institutions, and community-based organizations. ARC welcomes organizations across the private, public, and nonprofit sectors to join this effort: to co-lead an action, offer technical expertise, or connect the Strategy team to the residents and communities they serve. Meeting the region's goal of 367,000 new homes by 2035 will take a broader coalition than any single organization can build alone. There is room, and need, for more partners to help carry this work forward.

Partner outreach is in the initial phases, and below are responses from potential partners that supplement the list of Lead and Partner organizations listed in each of the 10 Housing Actions in the strategy:

Regional Housing Task Force Sign-Up: Partner Interest by Action

At the July 16, 2026 Regional Housing Task Force meeting, attendees had the opportunity to sign up for the actions they are most interested in helping advance. The table below summarizes the organizations that indicated interest in each action, supplementing the leads and partners identified throughout this Strategy. A number of respondents signed up without listing an organization and are not reflected below.

Action	Organizations Expressing Interest
Action 1 – Link ARC Transportation and Land Use Programs to Local Housing Actions	Decide DeKalb Development Authority; DeKalb County; DeKalb County Planning and Sustainability; Evermore CID; KB Advisory Group; Metro Atlanta Land Bank; PCIDs
Action 2 – Create a Regional Housing Ready Community Certification and Toolkit	City of Atlanta (Housing Help Center); Decide DeKalb Development Authority; DeKalb County Planning and Sustainability; Georgia State University; Georgia Tech Center for Economic Development; Gwinnett County; KB Advisory Group; Sovereign Realty & Management, LLC
Action 3 – Develop a Regional Housing Dashboard to Track Progress	City of Atlanta (Housing Help Center); Decide DeKalb Development Authority; DeKalb County Planning; DeKalb County Planning and Sustainability; Georgia State University; KB Advisory Group; PCIDs
Action 4 – Activate Underutilized Sites for Housing Development and TOD	Decide DeKalb Development Authority; DeKalb County; DeKalb County Planning; DeKalb County Planning and Sustainability; Georgia Tech Center for Economic Development; Gwinnett County; KB Advisory Group; Metro Atlanta Land Bank; Sovereign Realty & Management, LLC; Status: Home
Action 5 – Enhance Regional Utilization of Housing Funds	City of Atlanta (Housing Help Center); Decide DeKalb Development Authority; DeKalb County; DeKalb County

	Planning; DeKalb County Planning and Sustainability; Gwinnett County; KB Advisory Group; Metro Atlanta Land Bank
Action 6 – Engage Employers on Housing	City of Atlanta (Housing Help Center); DeKalb County; DeKalb County Planning and Sustainability; Gwinnett County; Gwinnett Housing Corp and Lawrenceville Housing Authority; KB Advisory Group; Sovereign Realty & Management, LLC
Action 7 – Build a Regional Approach to Homelessness Prevention and Response	City of Atlanta (Housing Help Center); DeKalb County Planning; DeKalb County Planning and Sustainability; Evermore CID; Gwinnett County; Status: Home
Action 8 – Deploy a Regional Housing Communication Strategy	City of Atlanta (Housing Help Center); DeKalb County Planning and Sustainability; Metro Atlanta Land Bank
Action 9 – Identify, Convene & Educate on High-Impact State Policy Changes	DeKalb County; DeKalb County Planning and Sustainability; KB Advisory Group; PCIDs
Action 10 – Evaluate Ways to Increase Preservation & Stabilization Efforts	Atlanta Habitat for Humanity; City of Atlanta (Housing Help Center); Gwinnett County; Gwinnett Housing Corp and Lawrenceville Housing Authority; KB Advisory Group; Metro Atlanta Land Bank; Status: Home

HouseATL

HouseATL opportunities to support implementation through:

- Communications and education: Leveraging its annual Housing Expo and communications channels to promote housing education, best practices, and implementation resources.
- Convening: Hosting and supporting work groups, focus groups, and stakeholder collaboration.
- Financing: Building on its Pipeline Review Committee to explore expanded participation from funders, local governments, and regional housing initiatives.
- Best practices and implementation resources: Sharing research, case studies, policy examples, and other implementation resources through its regional network.
- Owner-occupied rehabilitation: Sharing prior research and serving as a thought partner on improving coordination and access to home repair and rehabilitation programs.

Metro Atlanta Chamber

The Metro Atlanta Chamber confirmed interest in Actions 3, 5, 6, 8, and 9, distinguishing between actions ARC leads directly (Actions 3 and 8, with Chamber support) and actions partners lead with ARC support (Actions 5, 6, and 9).

Appendix G. ARC Internal Department Alignment and Actions

Implementing Housing Forward 2035 runs through every ARC department — the funding programs, plans, data assets, and stakeholder networks each already operates. This appendix consolidates the internal alignment work from the June 17, 2026 Internal Department Meeting, prepared with HR&A Advisors and updated to reflect the final ten-action framework presented to the Board.

Regional Housing Action	ARC Departments Involved
1. Link ARC Transportation & Land Use Programs to Housing	CD, TP, R&I, A&IS
2. Create a Regional Housing Ready Certification & Toolkit	CD, TP, NR, A&IS
3. Develop a Regional Housing Dashboard	CD, TP, R&I, A&IS
4. Activate Underutilized Sites & Advance TOD	CD, TP, MS
5. Assess Housing Funds & Regional Housing Fund Feasibility	CD, R&I, WD
6. Engage Employers & Workers on Housing	CD, WD, MS, A&IS
7. Build a Regional Approach to Homelessness	CD, R&I, A&IS
8. Deploy a Regional Housing Communication Strategy	CD, TP, R&I, WD, A&IS
9. Identify, Convene & Educate on State Policy Changes	CD, R&I, NR, A&IS
10. Actions for Evaluation: Preservation & Stabilization	CD, TP, R&I, NR, A&IS

CD = Community Development · TP = Transportation Planning · R&I = Research & Innovation · WD = Workforce Development · MS = Mobility Services · NR = Natural Resources · A&IS = Aging & Independence Services. ARC's Office of External Affairs additionally supports Action 2 through DCA engagement and potential expansion to other Regional Commissions.

ARC Plans and Programs with Housing Embedding Opportunities

- **Metropolitan Transportation Plan (MTP)** *(Transportation Planning, updated every 4 years)* — Incorporate housing production criteria into project scoring; TOD scenario planning is already underway.
- **Transportation Improvement Program (TIP)** *(Transportation Planning, 2-year cycle)* — Weight funding eligibility toward jurisdictions demonstrating housing progress.
- **Comprehensive Transportation Plan (CTP)** *(Transportation Planning, local/ongoing)* — Include housing-supportive land use goals in local CTP reviews.
- **Unified Growth Policy Map (UGPM)** *(Transportation Planning, MTP cycle)* — Align growth designations directly with the Strategy's housing production and preservation goals.
- **Transportation Demand Management (TDM)** Plan *(Mobility Services, ongoing)* — Add housing density and TOD objectives; link TMA commuter incentives to cost-burdened household locations.
- **Regional Trail Plans** *(Transportation Planning, ongoing/periodic update)* — Prioritize trail and multi-use path investments that connect affordable housing to job centers, schools, and transit; align trail planning with TOD and last-mile connectivity goals.
- **Livable Centers Initiative (LCI)** *(Community Development, competitive cycle)* — Revise the scoring rubric to reward housing policy adoption and production progress.
- **Community Development Assistance Program (CDAP)** *(Community Development, annual)* — Reorient priorities to tie technical assistance to housing performance; create options for land banks and land trusts.
- **Local Comprehensive Plans** *(Community Development, every 5–10 years)* — Strengthen housing elements; develop model ordinances for ADUs, parking overlays, and pre-zoning near job centers.

- **Comprehensive Economic Development Strategy (CEDS)** *(Community Development, 5-year update cycle)* — Align regional economic development priorities and funding designations with the Strategy's housing production and preservation goals; position housing as workforce and competitiveness infrastructure.
- **Live Beyond Expectations Strategy** (2026–2031) *(Aging & Independence Services, every 5 years)* — Align with the Strategy on aging-in-place typologies, co-living ordinances, and housing needs of older adults.
- **Age Friendly Atlanta Region Action Plan** *(Aging & Independence Services)* — Inform the Strategy and support collaborative implementation on housing needs of older adults.
- **Metro Atlanta Speaks Survey** *(Research & Innovation, annual)* — Expand housing questions beyond the current single item; track cost burden, typology needs, and housing satisfaction.
- **PECAS Regional Growth Model** *(Research & Innovation, MTP cycle)* — Run housing scenarios tied to the Strategy's production targets; model equity and climate policy objectives.
- **Regional Resilience Plan** *(Natural Resources, in development)* — Align housing density and infill goals; flag climate-risk areas where growth should be limited or adapted.
- **Metro North Georgia Water Management Plan** *(Natural Resources, ~every 5 years)* — Use infrastructure policy to reduce barriers to housing in appropriate locations; compliance enforced via GA EPD.
- **Regional Workforce Plan** (Workforce Development) — its labor forecast by industry could highlight the need for a residential construction workforce.
- **Age Friendly Atlanta Region Action Plan** (Aging & Independence Services) — distinct from Live Beyond Expectations, this could also inform the Strategy.

Department Roles, Levers, and Barriers

Community Development — *Positioned to Advance Housing Goals.* Community Development holds ARC's strongest levers — funding, convening power, plans and technical assistance, and data and policy — and leads five of the ten actions (1, 2, 5, 8, and 9) plus preservation (10), largely through the LCI and CDAP scoring rubrics, its most direct tools for influencing local housing decisions. It also convenes the regional Continuum of Care alignment work (Action 7). Key barriers: LCI/CDAP scoring changes require ARC Board authorization before September 2026; local political resistance to zoning reform and missing-middle typologies remains significant in many jurisdictions; and CDAP's technical assistance capacity is limited for smaller counties standing up new land bank or land trust models.

Transportation Planning — *Positioned to Advance Housing Goals.* Transportation Planning brings funding, convening power, and planning levers through the MTP, TIP, and CTP — including a two-step path to weighting TIP funding toward jurisdictions that demonstrate housing progress — and leads the MARTA ground-lease and Transit-Oriented Development work central to Action 4. Barrier: funding and plan changes require ARC Board approval.

Research & Innovation — *Positioned to Advance Housing Goals.* Research & Innovation's primary lever is data and policy: its dashboards, PECAS growth model, and Metro Atlanta Speaks survey are the core infrastructure behind the Regional Housing Dashboard (Action 3, department lead) and support data needs across most of the other actions, including preservation tracking and state policy framing. Barrier: as a responsive department, R&I will need consistent leadership direction to prioritize housing work alongside its other demands.

Workforce Development — *Vested Interest.* Workforce Development leads Action 6, connecting workforce program participants to housing resources and engaging employers through the Metro Atlanta Exchange for Workforce Solutions (MAX), and supports anchor-employer recruitment for

Action 5. Barrier: WIOA rental assistance paperwork is burdensome enough that few eligible participants currently use it.
Mobility Services — *Vested Interest.* Mobility Services contributes plans/TA and data/policy levers, using its Transportation Management Association (TMA) and CID relationships to build support for denser TOD zoning (Action 4) and employer engagement (Action 6). Barriers: federal funding rules narrow what the department can fund, and TMAs have no direct housing programming authority.
Natural Resources — *Positioned to Advance Housing Goals.* Natural Resources brings funding, plans/TA, and data/policy levers, including an existing preservation-adjacent program (a toilet rebate for pre-1994 multifamily properties) and state-level infrastructure policy influence through the Metro North Georgia Water Planning District, which it can use to reduce infrastructure barriers to housing and support state policy asks (Action 9). Barrier: the Water Planning District's boundaries extend beyond ARC's 11 counties, and its update cycle is not aligned with the Strategy's timeline.
Aging & Independence Services — *Positioned to Advance Housing Goals.* Aging & Independence Services holds all four levers and touches the most actions of any department after Community Development, contributing age-friendly principles to scoring rubrics (Actions 1 and 2), a senior housing data layer (Action 3), lived-experience input and eviction-prevention programming to the homelessness work (Action 7), and home modification and housing-type recommendations to preservation (Action 10). Barriers: funding constraints limit how far existing programs can expand, and persistent NIMBYism makes it difficult to broaden the range of housing types available to older residents.

Appendix H. Housing as a Driver of Economic Mobility

Why Housing Is Economic Mobility

- **Where a child lives determines their school, and neighborhood quality is the strongest predictor of a child's future income — stronger than their family's income at birth** (Chetty & Hendren, 2018).
- **Distance from jobs costs workers dearly.** When housing and transportation costs are combined, low-income households in auto-dependent parts of the region frequently spend 50–60% of income on the two together.
- **Cost burden kills the ability to save.** Families spending more than 30% of income on housing cannot save, retrain, or weather a financial crisis. The market is on track to meet only about 25% of demand from households earning below $55,000.
- **Instability causes lasting damage.** Children who experience eviction before age 10 show persistent educational deficits, and housing instability is concentrated in the region's most disinvested communities.
- **Housing is economic development infrastructure.** Housing that fits income at every life stage — rental, ownership, and aging-in-place — keeps workers in the region and lets wage growth build wealth instead of being absorbed by rising rents.

The Market Will Not Close the Gap on Its Own

- The market is projected to meet only about 25% of housing demand from households earning below $55,000 between 2020 and 2035.
- An estimated 250,000 homes affordable below $1,250/month were lost from the region's supply between 2019 and 2024.
- More than 100,000 naturally occurring affordable homes (NOAH) are at risk of filtering out of reach by 2035.
- Under current trends, only 6% of new households will land in high-opportunity census tracts.

How the Housing Strategy Responds

The analysis organizes ARC's response around five pillars that map directly onto Housing Forward 2035's ten actions:

- **Increase supply across the income spectrum** — Actions 1, 2, and 4 (funding-policy alignment, the housing-ready certification and toolkit, and TOD/underutilized sites)
- **Preserve affordable homes** — Action 10 (NOAH monitoring, the Regional Housing Fund, and community land trusts)
- **Promote housing stability** — Action 7 (homelessness prevention and eviction reduction)
- **Enhance capital resources** — Action 5 (regional housing fund feasibility and employer-aligned capital)
- **Plan, track progress, and adapt** — Action 3 (the regional housing dashboard and annual reporting)