



2025 ANNUAL REPORT



COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY



**Comprehensive Economic Development Strategy (CEDS) 2025 Annual
Report**

Atlanta Regional Commission

October 8, 2025

**Prepared by the Atlanta Regional Commission and TSW for the U.S.
Department of Commerce-Economic Development Administration**

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www.atlantaregional.com

Cover Photo: F11Photo, Adobe Stock

Vision

ONE **great** REGION

Mission

Foster thriving communities for all within the Atlanta region through collaborative, data-informed planning and investments.

Goals



Healthy, safe, livable communities in the Atlanta Metro area.



Strategic investments in people, infrastructure, mobility, and preserving natural resources.



Regional services delivered with **operational excellence** and **efficiency**.



Diverse stakeholders engage and take a regional approach to solve local issues.



A competitive economy that is inclusive, innovative, and resilient.

Values

Excellence – A commitment to doing our best and going above and beyond in every facet of our work allowing for innovative practices and actions to be created while ensuring our agency's and our colleague's success.

Integrity – In our conduct, communication, and collaboration with each other and the region's residents, we will act with consistency, honesty, transparency, fairness and accountability within and across each of our responsibilities and functions.

Equity – We represent a belief that there are some things which people should have, that there are basic needs that should be fulfilled, that burdens and rewards should not be spread too divergently across the community, and that policy should be directed with impartiality, fairness and justice towards these ends.



Atlanta Regional Commission

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An aerial night photograph of a city skyline, likely Atlanta, Georgia. The image shows a dense cluster of skyscrapers and buildings, many of which are illuminated with lights. In the foreground, a large multi-lane highway interchange is visible, with light trails from cars creating a sense of motion. The overall scene is captured in a dark blue and black color palette, with the city lights providing a strong contrast. The word "INTRODUCTION" is overlaid in large, white, bold, sans-serif capital letters across the center of the image.

INTRODUCTION

1. INTRODUCTION

The Atlanta Regional Commission (ARC) had a very successful year implementing the Comprehensive Economic Development Strategy (CEDS) Action Plan and supporting economic efforts in the Atlanta Region. We will build off our growing network and utilize our region's resources to continue to move toward our vision of **One Great Region**.

ONE **great** REGION



Source: Venti Views (cover image); Atlanta Regional Commission (above)

THE ARC BOARD

The ARC Board acts as the designated Economic Development District (EDD) for the eleven-county region by the Economic Development Administration (EDA). ARC is composed of forty-one members: twenty-five public elected officials, fifteen citizen members, and one non-voting representative of the Georgia Department of Community Affairs.



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John William Bowers



Megan Harris

THE COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

The Atlanta Regional Commission developed and adopted the CEDS through a yearlong process in 2022 as required by the EDA: [Comprehensive Economic Development Strategy \(CEDS\) - Atlanta Regional Commission](#).

The CEDS is a strategy for economic competitiveness. The 2022 CEDS process was an opportunity to adapt to changing global and national economic conditions and community needs. It is a post-recession, post-COVID-19 Action Plan to reset the economy. This CEDS acknowledges the successes of past economic achievements in the eleven-county EDD but also acknowledges limitations. The CEDS includes an Action Plan that adopts practical solutions and optional experimental strategies from business leaders, universities, educational entities, NGOs (non-governmental organizations), and professionals in economic development. It also includes solutions from an expanded base of nontraditional stakeholders such as non-profits, creative sector professionals, small businesses (women and minority), and faith-based organizations.



Source: Atlanta Regional Commission

The CEDS will ensure that economic mobility is at the forefront in metro Atlanta including access to good jobs, a well-trained workforce, and the regional collaboration needed to invigorate economic growth. The CEDS allows communities and organizations to receive grants and assistance from the U.S. Economic Development Administration for projects and technical assistance that support the six (6) focus areas and four (4) goals.

The groundwork for the CEDS Action Plan was laid in 2023, paving the way for continued progress through 2024 and 2025. Several projects and initiatives reached completion, while many others were launched and remain ongoing as part of the broader Five-Year Plan.

THE FOCUS AREAS



EQUITY, INCLUSION,
AND ACCESS



HOUSING PRODUCTION
AND PRESERVATION



INFRASTRUCTURE
EXPANSION AND
MAINTENANCE



EDUCATION AND
WORKFORCE
DEVELOPMENT



ENTREPRENEURSHIP,
INNOVATION, AND
SMALL BUSINESS
DEVELOPMENT



NATIONAL AND
GLOBAL BUSINESS
COMPETITIVENESS

THE GOALS



GOAL 1
BUILD ON
SUCCESS



GOAL 2
REINFORCE
EQUITY



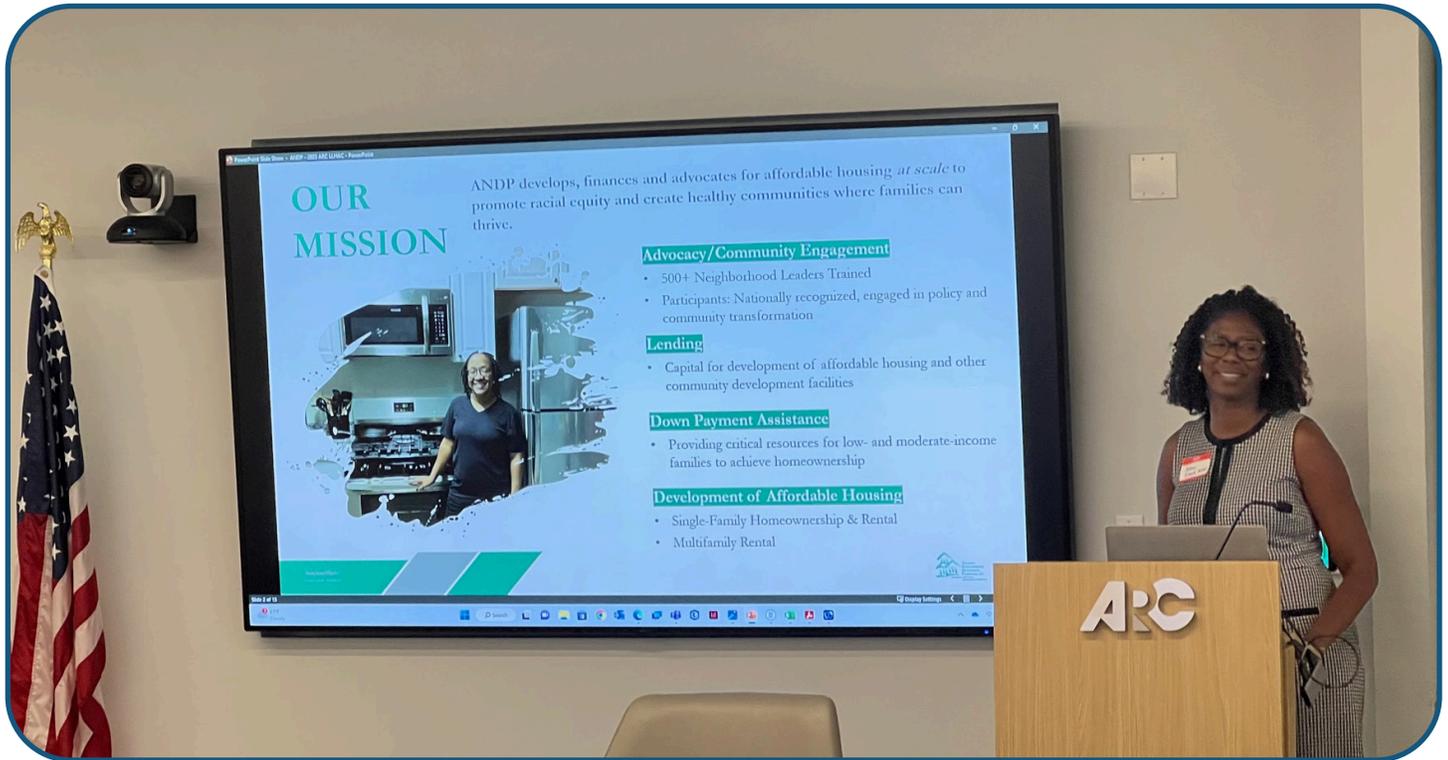
GOAL 3
BUSINESS
INNOVATION



GOAL 1
ECONOMICALLY
COMPETITIVE

REGIONAL COLLABORATION FOR METRO ATLANTA'S ECONOMIC COMPETITIVENESS

It all happens through collaboration and cooperation of leaders from across the region's public, private, and nonprofit spheres. A variety of stakeholders, organizations, and government leaders need to work together to solve problems and promote projects and programs utilizing resources more efficiently.



Source: Atlanta Regional Commission

PROJECT FINANCING

Specific CEDS actions and projects are independently financed depending on the nature and scope of individual projects.

The Atlanta Regional Commission has a Partnership Planning Grant (3-year cycle) from EDA.



Source: Kelly M Lacy

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An aerial view of a city skyline at dusk, with a golden glow. The image shows numerous skyscrapers and buildings, some with illuminated windows. The text "REGIONAL ECONOMIC DASHBOARD" is overlaid in the center in a large, white, bold, sans-serif font. The background is a dense urban landscape with various building heights and architectural styles. The overall color palette is dominated by warm, golden-yellow tones, suggesting a sunset or sunrise. The text is centered and occupies a significant portion of the image, making it the primary focus.

REGIONAL ECONOMIC DASHBOARD

2. REGIONAL ECONOMIC DASHBOARD

SUMMARY BACKGROUND UPDATE

This annual report represents the halfway point through the CEDS 5-year planning period. To that end, this data overview will highlight some key changes from the CEDS itself in addition to providing updates from the previous annual report. The CEDS provided an understanding of the local economic environment, largely using 2020 data across four broad categories: demographic, business community, housing, and workforce resources. This CEDS 2025 Annual report provides data updates—under “We’re Halfway There”—to these four profiles, highlighting post-pandemic economic conditions using the most recent data from the 2023 American Community Survey (ACS) 5-year estimates and other sources.



DEMOGRAPHIC



BUSINESS COMMUNITY



WORKFORCE RESOURCES



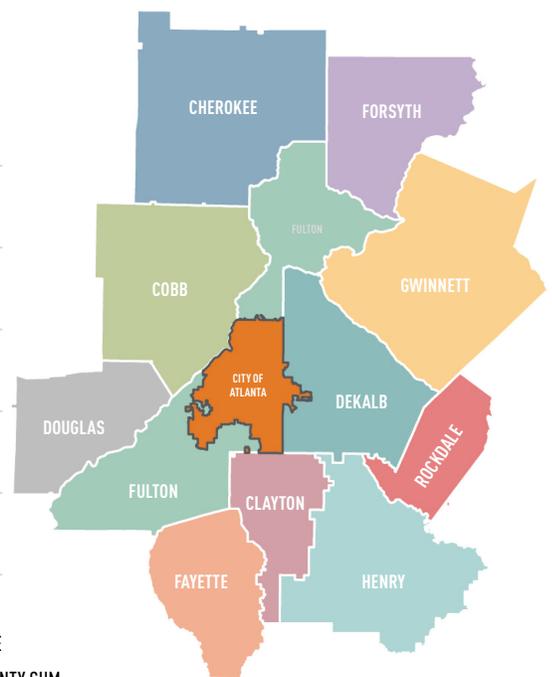
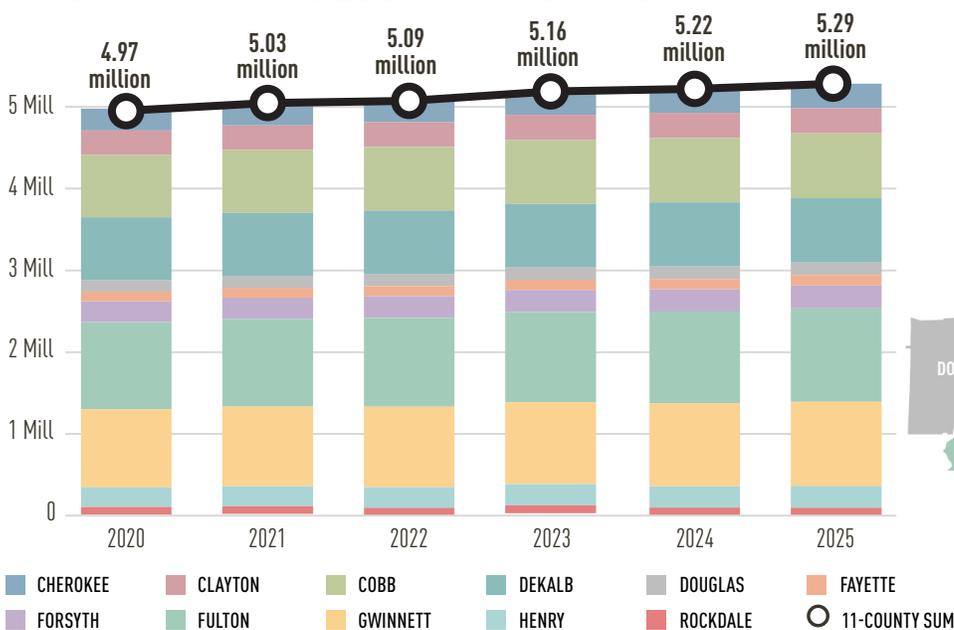
HOUSING

DEMOGRAPHIC PROFILE

Population

The eleven-county Atlanta region is now home to 5,285,474 residents as of August 25, 2025, up 64,400 new residents since April 1, 2024. This represents a slight uptick of regional population growth compared to the 62,700 increase in 2023-24. From 2024 to 2025, Fulton added 18,800 new residents, the largest single-year numeric increase in the region. Next were Gwinnett with 15,200 new residents, Cherokee with 7,100 new residents, and Forsyth with 6,700 new residents. The City of Atlanta continued to set the pace in the leading county of Fulton with a net increase of 10,600. Growth continued to ease somewhat from the record-high levels (14,300) of 2022-23. In the region, Cherokee and Forsyth Counties tied for first in percentage increase 2024-25, at 2.4 percent. Henry lands at second place with 1.8, with Fulton and Gwinnett following at 1.7 and 1.5, respectively. DeKalb (0.4) and Cobb (0.4) had the slowest growth rates between 2024-2025.

POPULATION GROWTH IN THE ELEVEN-COUNTY ATLANTA REGION



Source: Atlanta Regional Commission Population Estimates

WE'RE HALFWAY THERE



DEMOGRAPHIC

CEDS Demographic Profile Update

The following data overview highlights some key changes from the CEDS demographic profile of the 11-county Economic Development District (EDD). The “THEN” data comes from the 2023 CEDS; however, the data provided was from 2020 census data. The “NOW” data represents post-pandemic economic conditions using the most recent data from the 2023 ACS 5-year estimates, unless otherwise noted.

Population in Poverty

DATA	THEN	NOW	KEY TAKEAWAY
Population in Poverty	11-County EDD-2020 (Decennial Census)	11-County EDD-2023 (ACS 5-Year Estimates)	
Poverty - TOTAL	533,485	535,233	In the 11-County EDD, poverty rates have stayed roughly the same, only modestly increasing by 0.33% from 2020.
Poverty-White	164,803	129,085	While poverty amongst the black population remains greater than other groups, the <u>number of black people in poverty has decreased by 1% since 2020</u> , or approximately 2,650 people.
Poverty-Black/ African American	268,075	265,424	
Poverty-Asian	32,004	31,787	
Poverty-Hispanic	102,428	107,041	



DEMOGRAPHIC

Population in Poverty by County

DATA	THEN		NOW		KEY TAKEAWAYS
County	TOTAL '20 (Decennial Census)	YOUTH '20 (Decennial Census)	TOTAL - '23 (ACS 5-Year Estimates)	YOUTH - '23 (ACS 5-Year Estimates)	
Cherokee County	17,381	5,657	17,693	4,939	<p>The number of people in poverty remains high amongst the region's most populous counties like Dekalb, Fulton, and Gwinnett. Notably, <u>the number of people in poverty in Dekalb and Fulton decreased by over 5% and 1.75% respectively.</u></p> <p>The total number of youths in poverty continued its decline between 2020 and 2023, <u>diminishing by 4% to 177,568.</u> Gwinnett (35,276), Cobb (19264), and Clayton (20223) still have significant numbers of impoverished youths. However, both Gwinnett and Cobb Counties witnessed a decline. <u>Dekalb had one of the largest declines at -11% or 4,279 people while Clayton County had one of the sharpest gains at +5% or 1,033 youths.</u></p>
Clayton County	46,679	19,200	49,531	20233	
Cobb County	64,079	19,487	64,760	19264	
Dekalb County	106,725	38,623	101,298	34,344	
Douglas County	16,427	5,618	16,295	5,547	
Fayette County	5,237	1,176	6,603	1,595	
Forsyth County	12,331	4,104	11,712	3,682	
Fulton County	136,164	43,629	133,805	40,614	
Gwinnett County	96,753	35,595	100,570	35,276	
Henry County	20,842	7,950	22,940	8,749	
Rockdale County	10,867	3,952	10,026	3,325	
TOTAL	533,485	184,991	535,233	177,568	

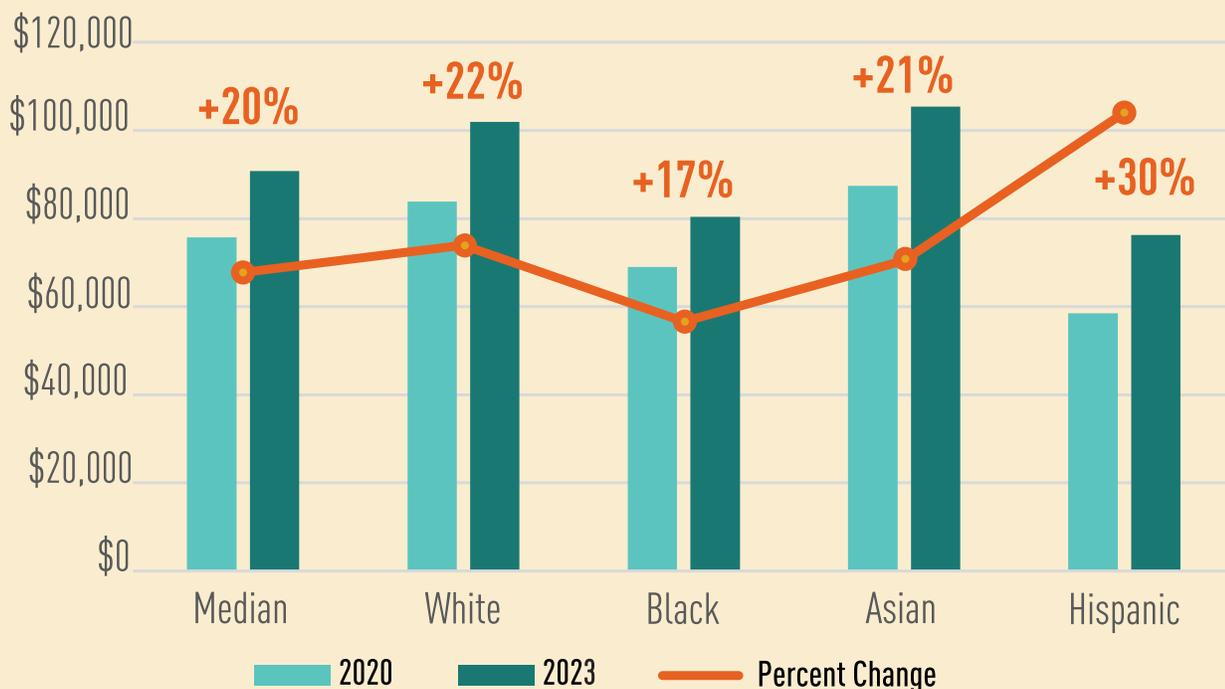


DEMOGRAPHIC

Median Income by Race

DATA	THEN	NOW	KEY TAKEAWAY
Median Income	11-County EDD-2020 (Decennial Census)	11-County EDD-2023 (ACS 5-Year Estimates)	<p>Since 2020, Black residents experienced the lowest gains (17%) in median household income during a period known as the “great resignation.” Starting in 2021, millions of Americans quit their jobs largely in search of better pay. On the other hand, Hispanic residents saw the greatest percent increase (30%) in median income during that time.</p>
Median Income - TOTAL	\$75,784	\$90,761	
White	\$83,860	\$101,947	
Black/African American	\$68,972	\$80,360	
Asian	\$87,467	\$105,439	
Hispanic	\$58,492	\$76,247	

Change in Median Income by Race for 11-County EDD



EMPLOYMENT + BUSINESS COMMUNITY PROFILE

Over the past decade, metro Atlanta’s employment growth has been more robust than that of the nation. In fact, when compared to some of our peer metros, metro Atlanta’s job recovery since the pandemic is among the strongest. In looking at how that demand has changed, occupations that were decimated during the pandemic – fast food workers, laborers, stockers, pre-school teachers – are more in-demand today. Other occupations, such as engineering, are also seeing increased demand in response to federal infrastructure investment initiatives.

Information (data processing, publishing and distributing information) and Management (corporate HQ) are relative strengths of metro Atlanta’s economy. As has been the case historically, Registered Nurses and Software Developers are the two most in-demand occupations based on job postings from employers.

Inflation gains have outpaced wage gains over the past two years, but the pace of inflation has slowed dramatically in metro Atlanta recently.

WE’RE HALFWAY THERE

CEDS Business Community Profile Update

The following data overview highlights some key changes from the CEDS business community profile of the 11-county Economic Development District (EDD). The “THEN” data comes from the 2023 CEDS; however, the data provided was from 2020 census data. The “NOW” data represents post-pandemic economic conditions using the most recent data from the 2023 ACS 5-year estimates, unless otherwise noted.



BUSINESS COMMUNITY

Top 20 Employers (29-County MSA)

■ EDUCATION
 ■ PRIVATE
 ■ HEALTHCARE
 ■ GOVERNMENT

DATA	THEN		NOW	
	2020	Employees	2024	Employees
1	Emory University	32,594	Delta Air Lines	40,000
2	Delta Air Lines	27,535	Emory University	34,749
3	Northside Hospital	23,600	Piedmont Healthcare	29,646
4	Gwinnett County Public Schools	21,493	Northside Hospital, Inc	28,000
5	The Home Depot	18,600	Gwinnett County Public Schools	24,168
6	Wellstar Health Systems	17,740	Publix	23,660
7	Piedmont Healthcare	16,000	United Parcel Service Inc.	17,037
8	Cobb County Public Schools	12,179	Cobb County School District	12,179
9	UPS	11,300	Fulton County School District	11,581
10	Fulton County Public Schools	11,172	Children's Healthcare of Atlanta	9,961



BUSINESS COMMUNITY

Top 20 Employers (29-County MSA) - Continued

DATA	THEN		NOW	
	2020	Employees	2024	Employees
11	Publix	10,757	Georgia Institute of Technology	8,435
12	Children's Healthcare of Atlanta	7,711	Northeast Georgia Health System	7,880
13	Cox Enterprises	7,417	Cox Enterprises	7,752
14	Argenbright Holdings	7,410	Grady Health System	7,274
15	State Farm	7,300	State Farm	7,262
16	Georgia Institute of Technology	7,180	Georgia State University	5,195
17	Northeast Georgia Health Center	7,035	Gwinnett County Government	5,128
18	Georgia State University	5,550	Cherokee County School District	5,000
19	Cherokee County Public Schools	5,000	Lockheed Martin Aeronautics	5,000
20	Grady Health System	4,928	Argenbright Holdings	4,921

Key Takeaways

As of December 2023, healthcare and education systems remain among the region's top 20 employers, but **Delta Air Lines (40,000) leapfrogged Emory University (34,749) for the top Metro Atlanta employer.**

Although healthcare employment grew, the **closure of Atlanta's Wellstar Medical Center in 2022 decreased the Wellstar's share of employees in the region, bumping them out of the top 20 employers altogether** and diminishing the healthcare industry's share of employment.



Source: miglagoa - stock.adobe.com

School systems are still among the region's largest employers. Along with Emory University and Gwinnett County Public Schools, **several county districts (Cobb, Fulton, Cherokee) and universities (Georgia Tech, Georgia State) rank in the top 20**, each with 5,000+ employees—totaling 101,307.



Top Five Most Concentrated Industry Clusters

DATA	THEN	NOW	KEY TAKEAWAY
Rank	Atlanta MSA-2020 (BLS/Metro Atlanta Chamber)	Atlanta MSA-2024 (BLS/Metro Atlanta Chamber)	Information and management remained primary industry sectors between 2020 and 2024; however, <u>three new industry clusters took the remaining top spots, including education and health services, leisure and hospitality, and manufacturing.</u>
1	Information	Education & Health Services	
2	Management	Management	
3	Transportation and Warehousing	Information	
4	Admin, and Waste Management	Leisure & Hospitality	
5	Wholesale Trade	Manufacturing	

Employment and Payroll Share by Firm Size

DATA					KEY TAKEAWAY
Firm Size		<100	100-499	500+	
Percent of Total Firms					As of 2022, the distribution of total businesses, percent of total employees, and share of annual payroll mirrors 2019: about 57% of workers are employed by firms with 500+ employees, which comprise roughly 3% of businesses yet generate nearly two-thirds of payroll.
THEN	2019	94%	3%	3%	
NOW	2022	95%	2%	3%	
Percent of Metro Atlanta Employees					
THEN	2019	29%	12%	59%	
NOW	2022	30%	13%	57%	
Percent of Annual Payroll					
THEN	2019	23%	11%	66%	
NOW	2022	23%	13%	64%	

Source: U.S. Census Annual Business Survey (2019, 2022) and Business Dynamics Survey (2019, 2022)



BUSINESS COMMUNITY

High Demand Jobs

DATA	THEN		NOW	
	Rank	Job	Median Income	Job
1	Transportation	\$34,351	Office & Admin	\$37,380
2	Healthcare	\$71,786	Transportation	\$35,410
3	Sales	\$31,620	Sales	\$29,210
4	Management	\$117,307	Business & Finance	\$60,680
5	Computer & Math	\$96,742	Food Prep	\$23,110
6	Office & Admin	\$39,770	Management	\$83,200
7	Business & Finance	\$73,489	Healthcare	\$64,180
8	Food Prep	\$22,100	Education	\$38,390
9	Install., Maint. & Repair	\$50,887	Production	\$36,750
10	Production	\$35,943	Computer & Math	\$76,310

Source: Bureau of Labor Statistics (BLS), 2020-2024

Key Takeaway

High-demand jobs in the Atlanta MSA continue to not offer the highest wages. After cost-of-living adjustment, computer & mathematical and management occupations remain among the highest-earning of the top jobs, but fell further in demand in 2024 compared with 2021.



Source: Nina Lawrenson - stock.adobe.com

EDUCATION + WORKFORCE RESOURCES PROFILE

Roughly 22% of the eleven-county population received as high as a high school education, 28% holds attained a Bachelors Degree, and 17.7% hold a graduate degree.

WE'RE HALFWAY THERE

CEDS Workforce Resources Profile Update

The following data overview highlights some key changes from the CEDS workforce resources profile of the 11-county Economic Development District (EDD). The "THEN" data comes from the 2023 CEDS; however, the data provided was from 2020 census data. The "NOW" data represents post-pandemic economic conditions using the most recent data from the 2023 ACS 5-year estimates, unless otherwise noted.



WORKFORCE RESOURCES

College Degree Attainment by County

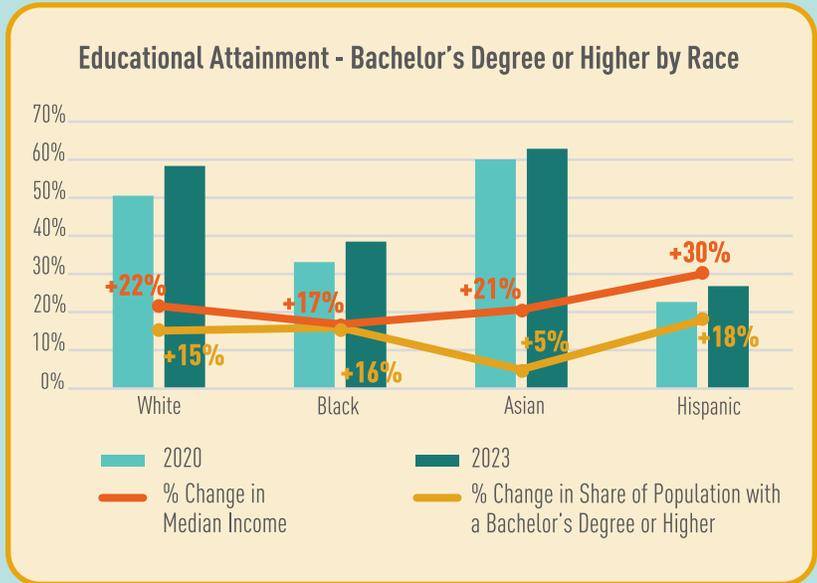
DATA	THEN	NOW	KEY TAKEAWAYS
County	% with College Degree and Above - '20 (Decennial Census)	% with College Degree and Above - '23 (ACS 5-Year Estimates)	Overall, Northern EDD counties continue to have higher shares of those with a bachelor's, graduate or professional degree; however, <u>most counties had modest gains (1-4%) in the share of college graduates with Fulton County increasing by 4% to share the top spot with Forsyth County.</u>
Cherokee County	45%	48%	
Clayton County	29%	30%	
Cobb County	56%	58%	
Dekalb County	53%	54%	
Douglas County	37%	40%	
Fayette County	55%	57%	
Forsyth County	62%	64%	
Fulton County	60%	64%	
Gwinnett County	47%	48%	
Henry County	39%	39%	
Rockdale County	36%	38%	



WORKFORCE RESOURCES

Educational Attainment by Race

Throughout the EDD, Hispanic populations continue to have a much lower educational attainment concerning bachelor's degrees or higher. During the same time period, however, both the share of hispanic residents with a bachelor's degree or higher AND median income increased at a faster rate than any other racial/ethnic group.



Source: ACS 5-Year Estimates, 2020-2023

Drop-Out Rates

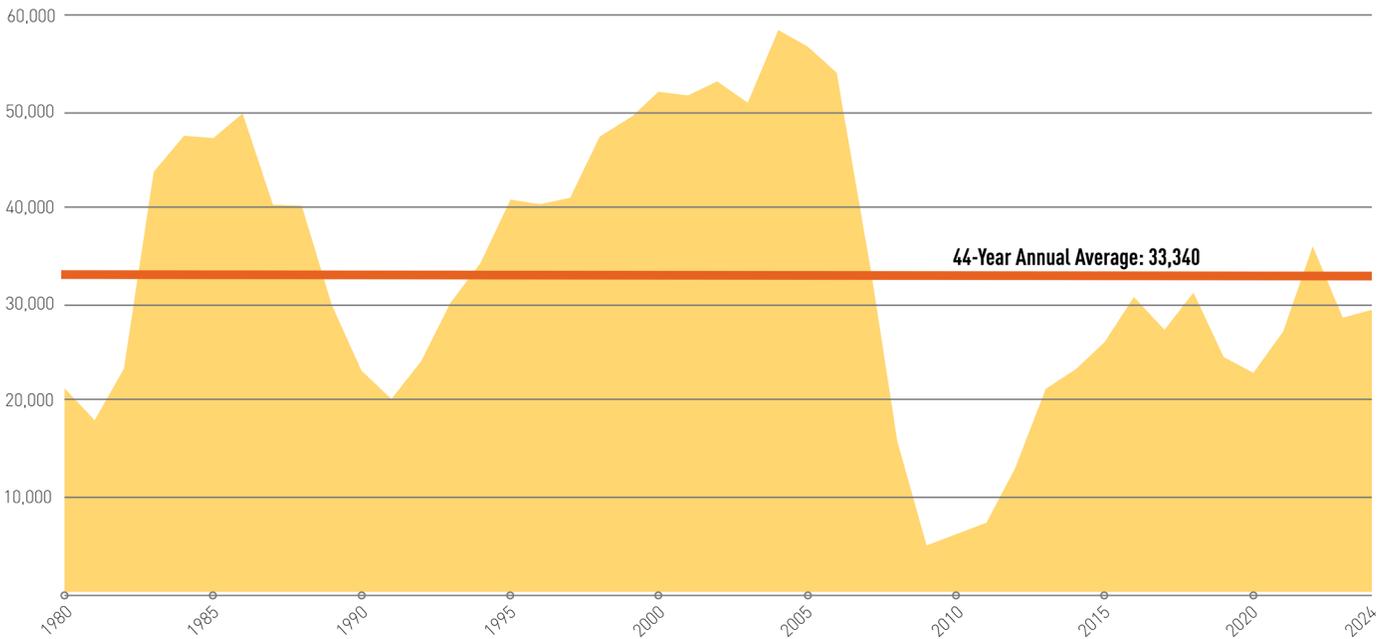
DATA	THEN	NOW	COMP	KEY TAKEAWAYS
School District	2020-2021	2023-2024	% Change	
Cherokee County	1.1	0.9	-18%	<p>From 2021 to 2024, dropout rates rose in most districts with only a quarter of districts seeing declines. <u>DeKalb County has the highest dropout rate for both 2021 and 2024, experiencing a significant increase during that timeframe—nearly reaching 5%.</u></p>
Clayton County	3.5	3.8	9%	
Cobb County	2.5	2.3	-8%	
DeKalb County	4.0	4.9	23%	
Douglas County	1.8	2.7	50%	
Fayette County	0.4	0.8	100%	
Forsyth County	0.4	0.6	50%	
Fulton County	1.8	2.4	33%	
Gwinnett County	2.7	2.6	-4%	
Henry County	1.8	2.4	33%	
Rockdale County	2.2	3.0	36%	
Atlanta Public Schools	2.2	3.3	50%	

Source: The Governor's Office of Student Achievement (2020-2021; 2023-2024)

HOUSING PROFILE

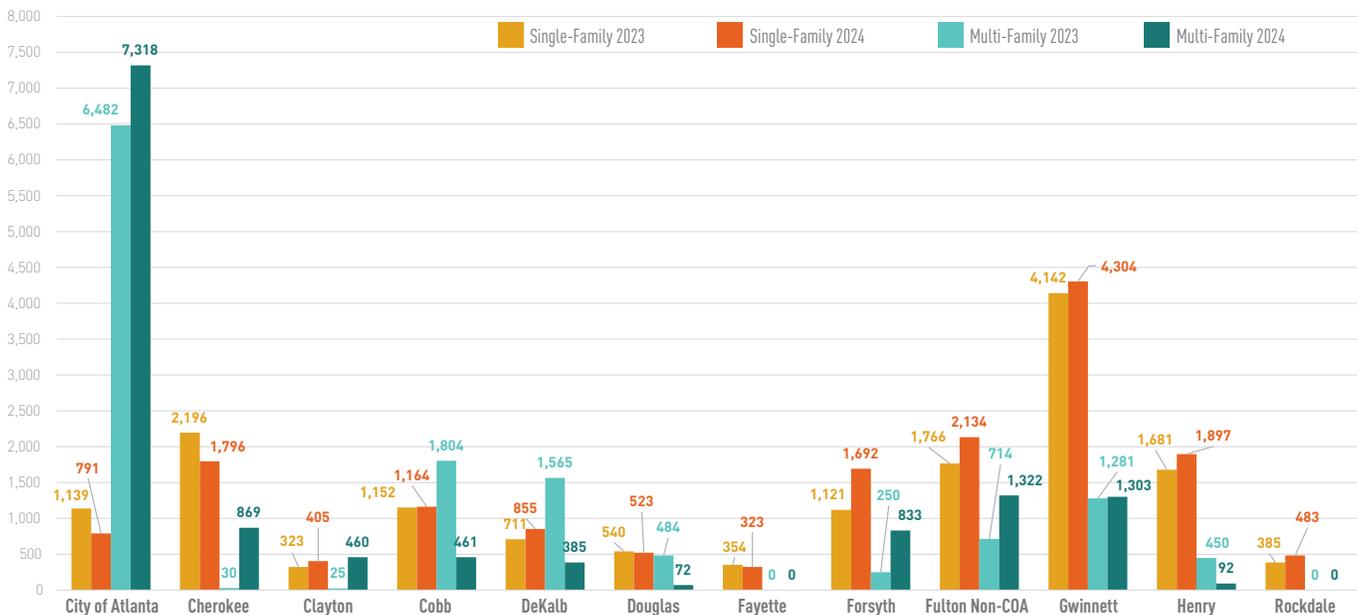
The median household income in the eleven-county region is \$90,761 with 10.9% of the population in poverty. In 2024, there were 29,482 new residential building permits in the eleven-county region, which was a slight increase of nearly 887 permits from 2023 calendar year totals of 28,595. Despite this increase, current building permit activity for the eleven-county region remains lower than pre-Great Recession permit levels (53,978 in 2006 and 35,932 in 2007) and below the 1980-2024 average annual level of 33,340. In 2024, single-family permits remained constrained, echoing 2023 numbers while multifamily permits increased overall, but varying at the county level. Notably, multi-family permits significantly increased in Cherokee, Clayton, and Fulton Counties. Despite the overall increase in building permit activity, factors like high interest rates and inflation are stifling housing demand even with limited supply, particularly looking ahead to 2025.

BUILDING PERMITS IN THE ELEVEN-COUNTY REGION 1980-2024



Source: Atlanta Regional Commission Metro Atlanta Building Permit Tracker

BUILDING PERMITS IN THE ELEVEN-COUNTY REGION 2023-2024



WE'RE HALFWAY THERE

CEDS Housing Profile Update

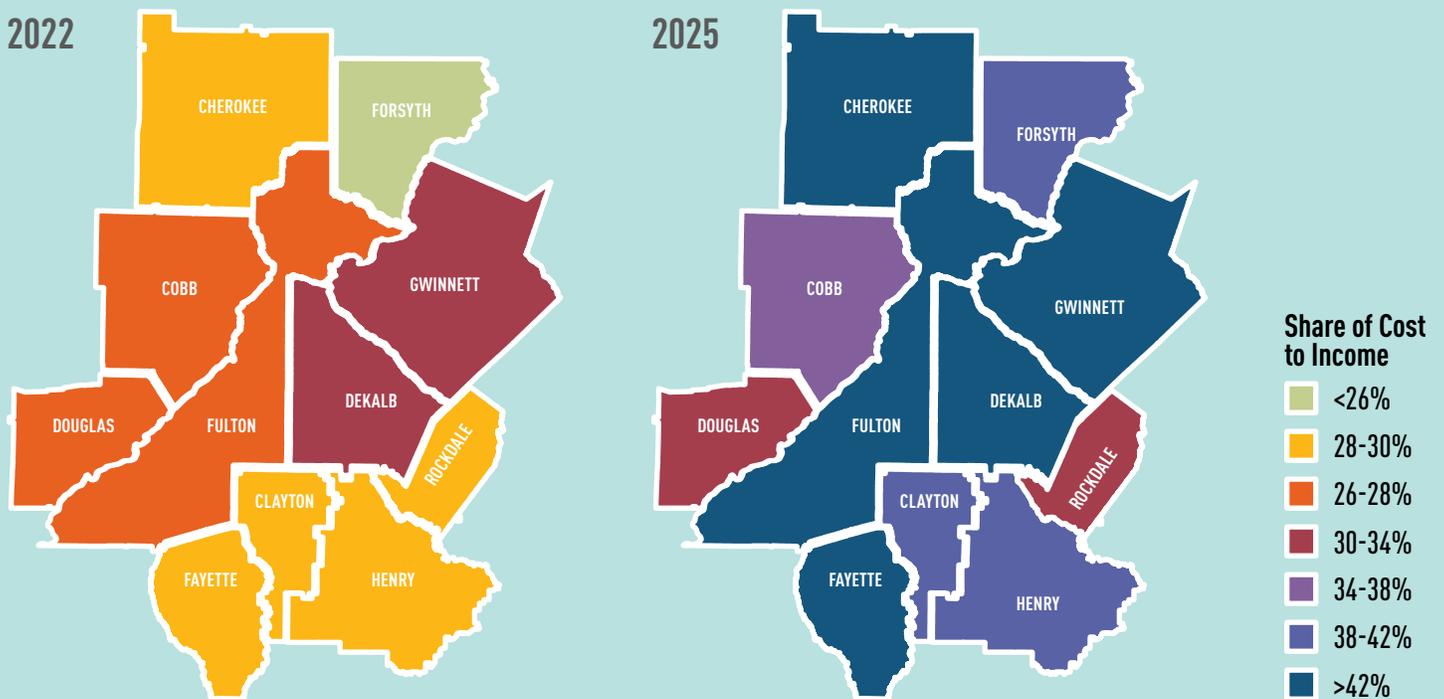
The following data overview highlights some key changes from the CEDS housing profile of the 11-county Economic Development District (EDD). The “THEN” data comes from the 2023 CEDS; however, the data provided was from 2020 census data. The “NOW” data represents post-pandemic economic conditions using the most recent data from the 2023 ACS 5-year estimates, unless otherwise noted.



HOUSING

Affordability

Ability for a Median-Income Household to Afford and Median Priced Home (by County)



Perhaps the **greatest difference in the last three years is the change in housing affordability**. Median incomes across the 11-county region did not keep up with the median home sale price, particularly considering rising interest rates. As recent as June 2025, **each county exceeds the 30% share of cost-to-income threshold**, whereas in 2022, only two counties—Gwinnett and DeKalb—crossed this threshold. **Fayette County experienced the most change in affordability**, topping Gwinnett and DeKalb as the most unaffordable using this metric.

Source: Federal Reserve Bank of Atlanta, 2022, June 2025



HOUSING

Housing Tenure

DATA	THEN		NOW		KEY TAKEAWAY
County	% Own	% Rent	% Own	% Rent	
Cherokee County	76%	24%	77%	23%	<p>Clayton (47%), Fulton (46%), DeKalb (42%) counties still have the highest percentage of renter-occupied housing units, but <u>each of these counties have gained a greater share of owner-occupied units</u> over a three-year period.</p>
Clayton County	50%	50%	53%	47%	
Cobb County	53%	47%	67%	33%	
Dekalb County	56%	44%	59%	42%	
Douglas County	66%	35%	66%	34%	
Fayette County	82%	19%	81%	19%	
Forsyth County	84%	16%	85%	15%	
Fulton County	53%	47%	54%	46%	
Gwinnett County	67%	34%	67%	33%	
Henry County	71%	29%	73%	28%	
Rockdale County	67%	34%	66%	34%	

Renter Cost Burden

DATA	THEN	NOW	KEY TAKEAWAY
County	% Cost Burdened Renters - 2020	% Cost Burdened Renters - 2023	
Cherokee County	50%	52%	<p>The share of cost-burdened renters across the 11-county EDD continue to rise, except for <u>Douglas and Forsyth Counties which experienced a 3-4% decline.</u></p>
Clayton County	52%	55%	
Cobb County	46%	47%	
Dekalb County	53%	55%	
Douglas County	48%	45%	
Fayette County	45%	54%	
Forsyth County	46%	42%	
Fulton County	48%	48%	
Gwinnett County	53%	56%	
Henry County	45%	48%	
Rockdale County	49%	54%	

VISION & GOALS



3. VISION & GOALS

Building from the regional vision of “One Great Region” being promoted in the ARC regional Policy Framework, the vision and goals reflect meeting traditional economic benchmarks and those focused on developing a more inclusive economy for the region. As such, the overall vision for the CEDS is as follows:

THE VISION

“Accelerate economic development to be the U.S. leader for innovation, and rated the #1 global metropolitan area for prosperity, equity, talent, and eliminating poverty.”

THE GOALS



GOAL 1: BUILD ON SUCCESS

Build on Previous Successes to Promote the Economic Resiliency and Prosperity of all Residents, Businesses, and Communities in the Region.



GOAL 2: REINFORCE EQUITY

Reinforce Equity as the Foundation for Regional and Local Initiatives.



GOAL 3: BUSINESS INNOVATION

Focus on Business Innovation to Support the Development of Small- and Mid-Sized Businesses.



GOAL 4: ECONOMICALLY COMPETITIVE

Ensure the Global and National Competitiveness of the Regional Economy.

FOCUS AREAS



EQUITY, INCLUSION, AND ACCESS

Poverty is one of the most prevalent weaknesses in the Atlanta regional economy. Despite its reputation as a welcoming home for a diverse population, the six-million-person Atlanta region (MSA) has the nation's highest level of inequality by some measures and fast-growing suburban poverty, with the largest pockets of poverty concentrated in southern portions of the region. Further, the eleven-county EDD is home to over 187,000 youth in poverty (while the overall Atlanta MSA has roughly 250,000 youth in poverty) with unfortunate and costly generational impacts. Communities with high demographics of brown and Black residents often lack access to healthy food choices and quality of life amenities. Access to technology such as WiFi and broadband lags other peer regions, as does access to quality healthcare. From a business perspective, in most if not all industry segments, African American-owned firms generate almost 30-50% less revenue than white-owned firms.



HOUSING PRODUCTION AND PRESERVATION

While traditionally Metro Atlanta has been an affordable alternative to similar metros in the Southeast, the significant rise in population, constrained housing production and stagnant real wages have contributed to a housing affordability crisis. Within the ARC region, the ability of households earning the region's median income to afford a median-priced home overall has diminished. With the projected growth of the Atlanta Metro on track to add an additional 1.3 million residents by 2030, housing availability and affordability will continue to be an issue contributing to significant displacement of historical demographics in the Atlanta Metro region. Additionally, people of color are more subject to being displaced from historical communities due to lack of housing availability and affordability.



INFRASTRUCTURE EXPANSION AND MAINTENANCE

For Metro Atlanta to remain competitive in a global economy, transportation connectivity is critical to supporting a growing and diversifying the economy.

For the metro region to maintain its position in the global economy, a transportation network and advanced communication tools must provide alternatives to automobile reliance and allow for convenient, affordable, and safe travel alternatives.

The federal Infrastructure Investment and Jobs Act presents a historic opportunity to build a better future for metro Atlanta.



EDUCATION AND WORKFORCE DEVELOPMENT

While deficiencies in certain areas of Metro Atlanta exist, overall access to education and talent development is high throughout the region. Regional coordinating efforts like Learn4Life, Metro Atlanta Exchange for Workforce Solutions (MAX) and Aerotropolis Atlanta Alliance Education Collective have developed cross-jurisdictional strategies to help eliminate systemic deficiencies and inefficiencies in education. While great strides have been made, measurable performance-based metrics are still needed to create access and lower poverty rates. The pandemic took a heavy toll on learning gains over the past two years. According to the 2020 Census, Blacks in America make up only 9% of the STEM workforce. The large disconnect among the hundreds of thousands of minority youth and their potential STEM and entrepreneurship careers is a real economic concern. Scaling up the numbers of low-income students who receive hands-on tutoring for high paying careers is essential, recognizing that blue collar employment is subject to automation. Formally connecting education to the innovation economy, to entrepreneurship, fintech, blockchain, and the creative sectors (digital, gaming, streaming, information, music, fashion, food and arts), offers the promise of a tsunami of new talent, lower government costs, and net new tax revenues.



ENTREPRENEURSHIP, INNOVATION, AND SMALL BUSINESS DEVELOPMENT

Due in part to pro-business policies, affordable fees and local colleges and universities, Metro Atlanta is blossoming into a business startup powerhouse. Atlanta is often named among the best regions in the U.S. in which to launch a startup. Increasing job opportunities in innovation and technology have positioned the region as a fast-emerging technology region. Software development and computer support roles have grown tremendously in the past decade (about 20 percent higher than the national average). Growing software innovation and entrepreneurship among minorities will diversify and strengthen the regional economy. The challenges, solutions and opportunities for minority-owned and small businesses remain large.



NATIONAL AND GLOBAL BUSINESS COMPETITIVENESS

Georgia's pro-business environment and generous incentive offerings make Metro Atlanta a desirable place to do business. The 10th largest economy in the United States, Metro Atlanta accounts for roughly 60% of all jobs in the state of Georgia. Additionally, Metro Atlanta is home to over 15 Fortune 500 companies. Due to the state's business-friendly environment, Georgia is consistently ranked the "top state for doing business" by Area Development, a leading corporate site selection magazine. Global companies and startups alike enjoy access to students who matriculate from some of the best colleges and universities in the country.



GOAL 1: BUILD ON SUCCESS

Six actions support the strategy to build on previous ARC-administered economic development efforts and programs to promote equity and entrepreneurship. Many of these actions capitalize on existing ARC transportation and community planning frameworks to promote infrastructure and access in under-served areas and foster a more equitable environment.

SWOT Critical Indicators and Relationships*



Action Items

Action Items	Equity, Inclusion, and Access	Housing Production and Preservation	Infrastructure Expansion and Maintenance	Education and Workforce Development	Entrepreneurship, Innovation, and Small Business Development	National and Global Business Competitiveness
1.1 Fully support Learn4Life and replicate similar cradle-to-career initiatives throughout the EDD	◐	○	○	●	◐	◐
1.2 Expand the Metro Atlanta Housing Strategy in coordination with the Local Leadership Housing Action Committee (LLHAC) and continue the LLHAC with a new group of local leaders	◐	●	○	○	○	◐
1.3 Support the collaborative approach to economic development	◐	○	○	◐	●	●

*SWOT Critical Indicators and Relationships Key

○ Not Related

◐ Secondary Relationship

● Primary Relationship



Equity, Inclusion, and Access



Housing Production and Preservation



Infrastructure Expansion and Maintenance



Education and Workforce Development



Entrepreneurship, Innovation, and Small Business Development



National and Global Business Competitiveness



GOAL 1

SWOT Critical Indicators and Relationships*



Action Items

<p>1.4 Further amplify and activate the Aerotropolis Atlanta by facilitating and supporting the implementation of Blueprint 2.0 and other Alliance Activities</p>	◐	●	◐	●	◐	◐
<p>1.5 Prioritize the provision of transit, bicycle, and pedestrian improvements to increase safe and affordable access to and from Historically Disadvantaged Communities (as defined by the USDOT) to reduce dependence and associated costs for auto travel</p>	●	◐	●	○	◐	○
<p>1.6 Support CareerRise initiatives and other workforce programs to address workforce needs in the EDD.</p>	◐	○	○	◐	◐	●



Source: Atlanta Regional Commission



GOAL 2: REINFORCE EQUITY

This goal places a greater emphasis on equitable achievement than previous CEDS for the region. Several action items target a more equitable economic environment by focusing on clearer dialogue to better define an equitable economy and effective solutions. It also highlights the importance of affordable housing and transportation in leveling the economic playing field. Lastly, leveraging the region's diversity offers an opportunity to enhance the global presence of regional industries.

SWOT Critical Indicators and Relationships*

Action Items						
2.1 Address commercial gentrification for communities and businesses	●	●	●	●	●	●
2.2 Update local and state procurement regulations and/or access to facilitate participation for small and minority businesses	●	○	●	●	●	○
2.3 Update procurement contracting for infrastructure, adding professional service (i.e., legal, engineering, etc.) contractors bonus points for mentorships and internships for traditionally under-served youth	●	●	●	●	●	●

***SWOT Critical Indicators and Relationships Key**

○ Not Related

◐ Secondary Relationship

● Primary Relationship



Equity, Inclusion, and Access



Housing Production and Preservation



Infrastructure Expansion and Maintenance



Education and Workforce Development



Entrepreneurship, Innovation, and Small Business Development



National and Global Business Competitiveness



GOAL 2

SWOT Critical Indicators and Relationships*



Action Items

Action Items	Indicator 1 (Gear)	Indicator 2 (House)	Indicator 3 (Highway)	Indicator 4 (Group)	Indicator 5 (Lightbulb)	Indicator 6 (Globe)
2.4 Encourage municipalities to develop local comprehensive plans with an Economic Development element containing strategies to reduce poverty and promote the creative sector	◐	●	○	●	◐	●
2.5 Eliminate poverty of information by expanding Broadband access in coordination with the Georgia DCA's Georgia Broadband Deployment Initiative to all Metro Atlanta rural and urban communities	●	○	●	◐	◐	○
2.6 Investigate the potential for a housing real estate investment trust (REIT) through ongoing housing forums and discussions to address housing challenges	◐	●	○	○	◐	○
2.7 Inventory available deteriorating government-owned, faith-based, or non-profit properties for possible reuse by small and minority businesses and affordable housing	●	●	●	○	◐	○
2.8 Convene an Economic Development Forum on the role of minority chambers of commerce to undertake tasks, help form merchant associations in minority communities, and develop ways to assist these communities in thriving by presenting a variety of resources and opportunities	●	○	○	●	●	●



GOAL 2

SWOT Critical Indicators and Relationships*

Action Items



Action Items	Equity, Inclusion, and Access	Housing Production and Preservation	Infrastructure Expansion and Maintenance	Education and Workforce Development	Entrepreneurship, Innovation, and Small Business Development	National and Global Business Competitiveness
2.9 Capitalize on the federal Bipartisan Infrastructure Law (BIL) in order to implement transportation projects that promote economic opportunities in under-served communities	●	○	●	○	◐	◐
2.10 Support the use of EDA and other state and federal equity-based programs, including Economic Recovery Corps and Equity Impact Investments Programs	●	◐	●	●	●	◐
2.11 Increase business engagement with all schools from cradle to career-elementary, secondary, post-secondary, and beyond to form vital partnerships and options for internships, mentoring, and training programs	●	○	○	●	●	◐
2.12 Address gaps in workforce development across the region	●	○	○	●	◐	○

***SWOT Critical Indicators and Relationships Key**

○ Not Related ◐ Secondary Relationship ● Primary Relationship



Equity, Inclusion, and Access



Housing Production and Preservation



Infrastructure Expansion and Maintenance



Education and Workforce Development



Entrepreneurship, Innovation, and Small Business Development



National and Global Business Competitiveness



GOAL 2

SWOT Critical Indicators and Relationships*

Action Items



2.13 Create a regional policy discussion on addressing youth in poverty in the region and how to scale long-term solutions



2.14 Utilize the Atlanta Housing Forum to gather input on regional housing strategies



2.15 Foster access to capital for entrepreneurs by convening lending institutions, venture capital, angel investors, and stockbroker leadership to provide access to capital for innovators, startups, and small businesses



Source: Atlanta Regional Commission



GOAL 3: BUSINESS INNOVATION

The growth of small and mid-size businesses is a key element in strengthening the resilience and equity of the region's economy. Many actions for reinforcing equity in the region also promote small businesses and vice-versa. Much like the Goal 2 strategy, growing small and mid-sized businesses start with collaboration with a diverse range of regional partners to truly understand the baseline environment, opportunities, and challenges of small businesses in the Atlanta region. After the initial discussions to identify this baseline, the actions work to identify means to provide a more favorable environment moving forward.

SWOT Critical Indicators and Relationships*

Action Items



3.1

Incorporate strategies for innovation hubs and business incubators in employment centers in the LCI program and areas



3.2

Invite CEO leadership from the 1) Metro Atlanta Chamber of Commerce, 2) Technology Association of Georgia, and GA Department of Economic Development GA Center of Innovation, 3) HBCUs and other educational institutions with strong science and STEM membership, and 4) other appropriate stakeholders to help assemble a forum to foster innovation hubs



*SWOT Critical Indicators and Relationships Key



Not Related



Secondary Relationship



Primary Relationship



Equity, Inclusion, and Access



Housing Production and Preservation



Infrastructure Expansion and Maintenance



Education and Workforce Development



Entrepreneurship, Innovation, and Small Business Development



National and Global Business Competitiveness



GOAL 3

SWOT Critical Indicators and Relationships*



Action Items

Action Items	Indicator 1	Indicator 2	Indicator 3	Indicator 4	Indicator 5	Indicator 6
3.3 Leverage the rapid growth of technology and innovation clusters in the region to create a pipeline of STEM and business jobs and talent and promote this regionally, nationally, and globally	○	○	○	●	●	◐
3.4 Support the expansion of innovation hubs, business accelerators, and incubators throughout the region	◐	○	○	●	●	◐
3.5 Encourage the creation of a regional network of Merchants' Associations to regenerate and finance new CIDs in commercial corridors of the region	●	○	○	◐	●	◐
3.6 Streamline permitting, development, and other regulatory processes at the local level to meet changing business needs and provide a predictable legal and regulatory environment in the region.	●	○	●	○	●	◐



GOAL 4: ECONOMICALLY COMPETITIVE

The purpose of this strategy is straightforward – working collectively to make the Atlanta region economy the best in the US and the world. It may seem lofty, but why aim for anything less? This strategy presents the greatest need for regional collaboration between economic development leaders, government officials, educators at all levels, and nonprofits. One glaring omission is the creative sector’s participation. With the proliferation of the film and music industries, the Atlanta region needs to capitalize on its opportunity to be a national and global incubator for creatives. A key to success is researching best practices for developing nationally competitive development and transportation options for attracting businesses and talent to the Atlanta region.

SWOT Critical Indicators and Relationships*



Action Items

Action Items	Equity, Inclusion, and Access	Housing Production and Preservation	Infrastructure Expansion and Maintenance	Education and Workforce Development	Entrepreneurship, Innovation, and Small Business Development	National and Global Business Competitiveness
4.1 Convene Universities, Chambers of Commerce, Economic Development Directors, and technology companies of the region to foster the development of emerging industry sectors and create or advance an existing partnership for ongoing collaboration and new initiatives	○	○	○	●	●	●
4.2 Create or advance a public-private partnership of corporate and university STEM leaders to invest in startup companies in the regions LCIs, innovation hubs, accelerators, and business incubators	●	○	○	●	●	●

*SWOT Critical Indicators and Relationships Key

○ Not Related ◐ Secondary Relationship ● Primary Relationship



Equity, Inclusion, and Access



Housing Production and Preservation



Infrastructure Expansion and Maintenance



Education and Workforce Development



Entrepreneurship, Innovation, and Small Business Development



National and Global Business Competitiveness



GOAL 4

SWOT Critical Indicators and Relationships*



Action Items

Action Items	Economic	Community	Infrastructure	Social	Environmental	Global/Equity
4.3 Create or advance an existing STEM investment partnership to provide financial capital for startups and existing small and small minority businesses to operate in the competitive global marketplace	●	○	○	●	●	●
4.4 Through the comprehensive planning and/or CTP process, encourage local municipalities to identify real estate most suitable for development opportunities that would encourage target industries and more synergistic surrounding development patterns	○	○	●	○	●	●
4.5 Encourage the creation of eco-districts along the region's greenspaces and recreational amenities, including Chattahoochee River, BeltLine, etc., through regional partnerships that include mixed uses of real estate to generate preservation and add tax value to property	◐	○	●	○	◐	○
4.6 Define and quantify the metro Atlanta creative economy, and understand disparities in demographic representation and workforce participation within the creative workforce and identify barriers to entry	●	○	○	●	●	●



GOAL 4

SWOT Critical Indicators and Relationships*

Action Items



Action Items	Equity, Inclusion, and Access	Housing Production and Preservation	Infrastructure Expansion and Maintenance	Education and Workforce Development	Entrepreneurship, Innovation, and Small Business Development	National and Global Business Competitiveness
4.7 Build capacity and funding for a collaborative mechanism or regional convening to identify opportunities for aligned actions	◐	○	○	◐	●	◐
4.8 Prioritize removing barriers to entry and delivering skills education and workforce development for the creative sector	●	○	○	●	●	●
4.9 Invest in infrastructure to attract national business and talent growth	○	◐	●	○	○	●
4.10 Focus growth efforts on the following emerging industry clusters	○	○	○	◐	●	●
4.11 Document and promote regional actions addressing climate change challenges to attract national industry and talent	○	○	●	○	○	●

***SWOT Critical Indicators and Relationships Key**

○ Not Related ◐ Secondary Relationship ● Primary Relationship



Equity, Inclusion, and Access



Housing Production and Preservation



Infrastructure Expansion and Maintenance



Education and Workforce Development



Entrepreneurship, Innovation, and Small Business Development



National and Global Business Competitiveness



GOAL 4

SWOT Critical Indicators and Relationships*

Action Items



4.10 Provide necessary resources to ensure successful completion of major development and investment projects



4.11 Encourage development that creates a live-work-play environment to attract and retain talent



Source: Atlanta Regional Commission

An aerial photograph of a modern park at dusk. A winding, elevated walkway with a metal railing curves through a landscaped area with various plants and trees. In the background, a large, multi-story building with many lit windows is visible, surrounded by more trees and parkland. The sky is a deep blue, and the overall scene is illuminated by the warm lights of the building and streetlights.

ACTION PLAN UPDATES

4. ACTION PLAN UPDATES

The Implementation chapter of the CEDS has a list of Action Items to assist the Region meet the established goals. The Implementation Timeframe is organized as Year 1 (2023), which are immediate actions (started in 2023) and Year 5, which will be addressed over time. The matrix on the following spreads shows the progress made on identified Action Items.

In addition to the specific Action Items in the CEDS there were many related successes to move economic development forward. Examples are shown are the following pages.

Housing

ARC and our partners have focused heavily on addressing housing challenges in our region through the following programs:

HOUSING LEADERSHIP ACADEMY



ARC's Housing Leadership Academy (HLA) is a one-year commitment by mayors and elected officials from across Metro Atlanta, convened by ARC, to meet to explore the region's challenges and identify their leadership roles in influencing affordable housing in their communities.

Topics in 2025 included Housing Options and Regulatory Trends. Each year the cohort creates commitments around their housing goals based on what they have learned.

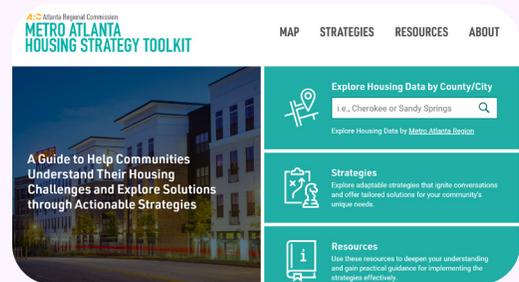
<https://atlantaregional.org/what-we-do/housing/housing-leadership-academy/>

METRO ATLANTA HOUSING STRATEGY TOOLKIT

This is an interactive digital toolkit that provides detailed information and data about the region's housing market to the neighborhood level and offers a set of actionable steps local communities can take to address their housing challenges.

In 2025, updated housing data is being utilized to develop a concise informational brief, designed to provide communities with an accessible overview that supports educational initiatives and strategic planning.

<https://metroathousing.org/>



ATLANTA REGIONAL HOUSING FORUM



The Atlanta Regional Housing Forum is a quarterly gathering of affordable housing stakeholders from all sectors - private, public, nonprofit, philanthropic, and concerned citizens.

In 2025, topics included Affordable Housing, Maximizing Housing Opportunities, and Homelessness.

<https://atlantaregional.org/what-we-do/housing/atlanta-regional-housing-forum/>

REGIONAL HOUSING TASK FORCE

The Regional Housing Task Force meets quarterly as a space for participants to discuss housing policies and best practices, and for practitioners to leverage their individual programs and capabilities regionally.

<https://atlantaregional.org/what-we-do/housing/regional-housing-taskforce/>

REGIONAL HOUSING STRATEGY

In 2025, ARC kicked off its first agency-wide housing strategy aimed to create a set of unified housing policy priorities for the agency and region, assess potential points of impact, develop resources, and measure our progress towards meeting this challenge.

<https://atlantaregional.org/procurement/regional-housing-strategy/>

HOUSING PLANNING AND TECHNICAL ASSISTANCE



The ARC offers grant-funded planning assistance and technical support for housing through the Community Development Department’s Community Development Assistance Program (CDAP) and Livable Centers Initiative (LCI) program.

Clarkston Housing Planning and Assistance

In response to Clarkston’s increasing need for housing solutions, city officials put forward a proposal centered on meaningful resident engagement in the planning process. Backed by ARC, the 2025 Housing Summit was created as a platform for informed discussion, collaborative learning, and open conversation about the city’s evolving housing landscape.

<https://www.clarkstonga.gov/HousingSummit>

City of Decatur Preservation Strategies for Naturally Occurring Affordable Housing

Assistance Partner: Georgia Conservancy

The city of Decatur and the Decatur Land Trust are working to increase the supply of affordable housing and provide greater socio-economic diversity. Through a partnership with Georgia Conservancy, this CDAP study will focus on naturally occurring affordable housing (NOAH) to identify policies and strategies that incentivize the preservation of this limited housing stock. Specifically, the study will analyze existing conditions within the city and identify potential strategies to preserve NOAH units in an economically feasible fashion. Using this information, the city plans to work with local organizations, NOAH property owners, and NOAH residents to find collaborative ways of maintaining affordable units amid market pressures and limited room for new development.

<https://georgiaconservancy.org/housing-decatur-noah/>

Rockdale Housing Assessment

Rockdale County will work with ARC staff on a housing assessment to better understand local housing needs and future community development. The goal is to support aging in place, offer more housing options, and make homes more accessible and affordable for all residents.

OTHER TECHNICAL ASSISTANCE

ARC is assisting Clayton County to create an Arts and Entertainment District in Historic Rex Mill. This area is a hidden gem in Clayton County. Staff is working on an overlay district and National Register Nomination.



ECONOMIC DEVELOPMENT FORUMS

In 2025, ARC launched the Economic Forum series to unite economic development professionals and key stakeholders. These forums serve as a platform for sharing successes, addressing challenges, and identifying regional needs. The overarching goal is to empower communities across the region to pursue and achieve their economic objectives—particularly by highlighting available resources and programs that support local organizations, small businesses, and community initiatives. At the first Economic Development Forum, key stakeholders identified small business support and workforce resources as regional economic development priorities. Agendas and supporting materials are in the appendix.

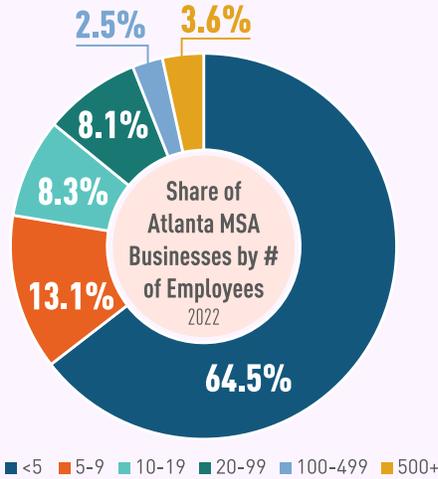


ECONOMIC DEVELOPMENT FORUMS (CONTINUED)

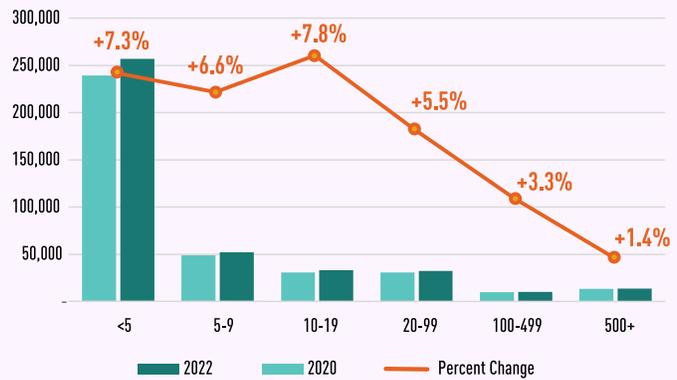


Small Business Support Priority

The pandemic severely impacted small businesses, but they are currently rebounding. Represented largely by small businesses under 100 employees, the total number of firms in Atlanta MSA grew to 398K in 2022. This has an increase of 25K or 6.8 percent since 2020. Most of the business growth observed in Atlanta MSA is driven by small firms, particularly those with fewer than five employees. These firms increased by 17K since 2020, with 257K total firms at present.

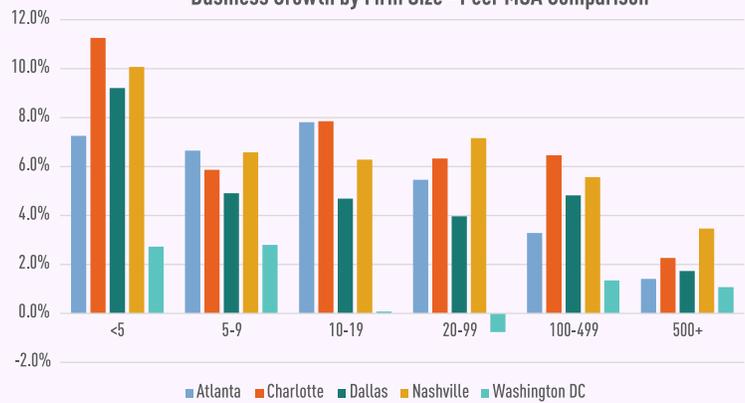


Business Growth by Number of Employees



While Atlanta businesses are growing, the MSA is mostly lagging the small business growth in its peer MSAs. Charlotte and Nashville are seeing firms with fewer than five employees grow more than ten percent since 2020, exceeding Atlanta's growth rate of seven percent. Atlanta firms with between five and nineteen employees are growing on par with peer MSAs.

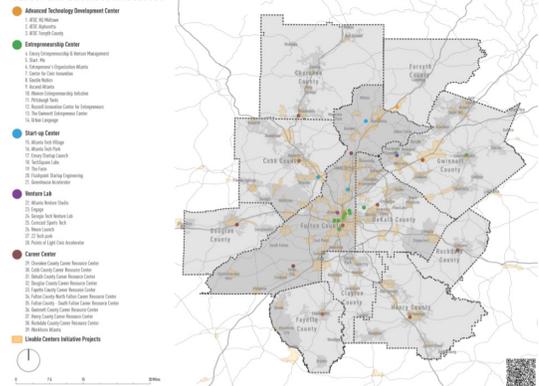
Business Growth by Firm Size - Peer MSA Comparison



Workforce Resources Priority

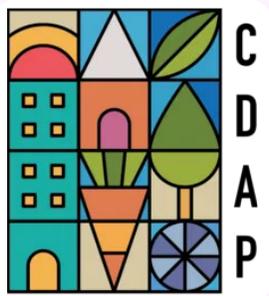
Increasing opportunities for education and workforce development is a core focus area of the CEDS as well as the participants of the Economic Development Forum. To further respond to this need, ARC mapped existing workforce resources in the region. Next steps include reviewing and updating the information as well as identifying regional gaps.

Atlanta Region Career and Business Resources



In addition to the specific Action Items in the CEDS there were many related successes to move economic development forward. Examples are shown below:

OTHER SUCCESSFUL PROGRAMS AND PROJECTS



Community Development Assistance Program (CDAP): Projects are chosen based on areas of regional priority identified by ARC and the selection committee. Quality-of-life improvements such as smart communities, creative placemaking, housing affordability, and healthy food access are some of the focus areas used in selection.

Website: [Community Development Assistance Program - Atlanta Regional Commission](#)

2025 PROJECTS

ARC Staff Assistance

- Preserving the Catalytic Community of Pearidge- Cherokee County
- Clarkston Housing Summit- City of Clarkston
- Rockdale County Housing Assessment- Rockdale County

Partner-Led Assistance

- City of Decatur Heat Mitigation Strategy (Georgia State University)
- Douglas Boulevard – An Economic Envisioning Plan (Georgia Tech Urban Design Studio)
- Blacksville Neighborhood Plan (Georgia Conservancy)

Grant Assistance

- Clayton County Housing Assessment and Strategy (\$200,000)

As with all work in economic development collaboration and partnerships make the end results stronger. These are some of our partners:

- Georgia Conservancy
- Georgia State University
- Georgia Tech Urban Design Studio
- Georgia Tech Flourishing Communities Collaborative (FC2)
- Georgia Tech Urban Design Studio
- Urban Land Institute (ULI)

Livable Centers Initiative

The Atlanta Regional Commission (ARC) awarded over \$1 million in Livable Centers Initiative (LCI) grants for six planning studies across metro Atlanta to help communities reimagine their downtowns, create vibrant transit corridors, and promote live-work-play environments. Upon completion of the studies, the grant recipients will be eligible to apply for federal transportation funding projects, such as corridor improvements and bike-ped infrastructure, to bring their visions to life.

Website: [Livable Centers Initiative \(LCI\) - Atlanta Regional Commission](#)



2025 PROJECTS

Recipients Include:

- Ashby MARTA Station Connectivity Study- City of Atlanta (\$200,000)
- Avondale Estates Downtown Master Plan Update- City of Avondale Estates (\$160,000)
- Kensington Area Master Plan Update- DeKalb County (\$200,000)
- Cobb Parkway Gateway & Connectivity Study - City of Kennesaw (\$160,000)
- Olde Town Conyers Master Plan Update- City of Conyers (\$160,000)
- One Northlake- Tucker-Northlake Community Improvement District (\$160,000)



Source: Connor McManus

2024 LCI STUDY GRANT RECIPIENTS (THROUGH 2026)

Responsible Party	Grant Amount	Action Item
Atlanta Downtown Improvement District	\$140,000	<p>In preparation for the 2026 Soccer World Cup, this study aims to update the pedestrian and vehicle wayfinding sign system in Downtown Atlanta to encourage walking, bicycling, and transit use. The plan also aims to highlight the work of Atlanta artists and culture bearers by com The goal of this LCI Study is to develop a creative placemaking strategy for the Downtown Mixed-Use District and create a walkable and livable downtown core. The study will explore placemaking, public space activation, interactive art concepts, open space utilization and activation, and pedestrian and bicycle connectivity enhancements. The City desires to establish an arts district along the Lee Street Corridor, creating an incubator space for public arts and local artists, and to develop a marketing plan for existing and future businesses within the area.</p> <p>Extensive involvement and engagement from the community is expected to include the establishment of an advisory board consisting of members of the city's arts and creative community, business owners, property owners, city staff and elected and appointed officials.</p>
Gwinnett County	\$280,000	<p>The master plan has two major objectives: Defining a multi-modal transportation network along Jimmy Carter Boulevard that includes pedestrian and bicycle connectivity to transit locations; and making future land use recommendations to foster pedestrian-friendly, mixed-use communities near transit locations, projects known as transit-oriented developments (TODs), in appropriate locations. Through robust community engagement, the vibrant immigrant communities and global enterprises along Jimmy Carter Boulevard will help identify locations for public murals.</p> <p>In addition, the plan will identify strategies for new housing types, development and preservation of affordable and workforce housing, and redevelopment in key parts of the existing LCI area. This ambitious planning effort will also examine infrastructure improvements such as pedestrian and bicycle facilities and transit, identify open space and placemaking activation locations and recommend code amendments to the Gateway 85 Overlay District.</p>
City of Fayetteville	\$160,000	<p>The goal of this LCI Study is to develop a creative placemaking strategy for the Downtown Mixed-Use District and create a walkable and livable downtown core. The study will explore placemaking, public space activation, interactive art concepts, open space utilization and activation, and pedestrian and bicycle connectivity enhancements. The City desires to establish an arts district along the Lee Street Corridor, creating an incubator space for public arts and local artists, and to develop a marketing plan for existing and future businesses within the area.</p> <p>Extensive involvement and engagement from the community is expected to include the establishment of an advisory board consisting of members of the city's arts and creative community, business owners, property owners, city staff and elected and appointed officials.</p>

2024 LCI STUDY GRANT RECIPIENTS (THROUGH 2026)		
Responsible Party	Grant Amount	Action Item
City of Powder Springs	\$160,000	<p>This LCI plan update will study ways of better connecting the city’s newest assets, including Thurman Springs Park, Powder Springs Dog Park, the Hardy Family Automotive Amphitheater, and the new Powder Springs City Hall. The focus will be on walkability, pedestrian safety, and incorporating the planned Silver Comet Trail connection paths, which provide direct access to Downtown Powder Springs. The study will also look at traffic calming, a parking plan, identifying locations for electric vehicle charging stations, and determining the location of and access to transit stops based on new local bus routes identified in Cobb County’s Comprehensive Transportation Plan (CTP).</p> <p>This plan will also ensure the city’s infrastructure keeps pace with the growth in housing as the city works to increase housing supply. The city also plans to create more opportunities for art installments, cultural events, and public art in the burgeoning downtown district through partnerships with local arts organizations.</p>
Town Center Community Improvement District (CID)	\$200,000	<p>This initiative will update Town Center CID’s nearly 10-year-old LCI plan to reflect the significant changes taking place in the area, such as increased enrollment at Kennesaw State University, growth at Cobb County International Airport, with upwards of 250 flights a day, and substantial development occurring throughout the district. This plan update will consider changes to land use and zoning ordinances, examine proposed transit routes and bus rapid transit (BRT) systems, explore housing initiatives, and study multi-modal connections for the community. The updated concept plan will make recommendations informed by an existing plans assessment, market analysis, and an action plan to guide anticipated growth of the CID over the next several years.</p>

State Opportunity Zones:

Local governments which undertake redevelopment and revitalization efforts in certain older commercial and industrial areas can now qualify those areas for the State’s maximum job tax credit of \$3,500 per job. The incentive, which is available for new or existing businesses that create two or more jobs, is a Job Tax Credit which can be taken against the business’s Georgia income tax liability and payroll withholding tax. The credit is available for areas designated by DCA as an “State Opportunity Zone.” DCA will consider designations for areas that are within or adjacent to a census block group with 15% or greater poverty where an enterprise zone or urban redevelopment plan exists.

Here is a link to the designated Opportunity Zones and expiration dates: [State opportunity zones designation dates updated august 15 2025.pdf](#)

18

Number of communities with designated Opportunity Zones in the Atlanta Region

1

Number of Opportunity Zone Expirations in 2025

ACTION ITEM IMPLEMENTATION STATUS UPDATE

#	Action Item	Timeframe			Responsible Party	Status	Notes
		'25	'26	'27			
GOAL 1: BUILD ON SUCCESS							
1.1	Fully support Learn4Life and replicate similar cradle-to-career initiatives throughout the EDD	X	X	X	Learn4Life	Not Started	
1.2	Expand the Metro Atlanta Housing Strategy in coordination with the Housing Leadership Academy (HLA) and continue the HLA with a new group of local leaders	X	X	X	ARC	Completed in 2023/2024 Underway for 2025-2027	Formerly the Local Leadership Housing Action Committee (LLHAC) HLA Cohort #5 will convene a new group of elected officials in 2026
1.3	Support the collaborative approach to economic development	X	X	X	RMA	2023 Completed Continuous	RMA met during 2025 with a focus on sponsoring events where site selectors and other development/business professionals are in attendance
1.4	Further amplify and activate the Aerotropolis Atlanta by facilitating and supporting the implementation of Blueprint 2.0 and other Alliance Activities	X	X	X	Aerotropolis Atlanta Alliance	Underway	ARC is assisting Aerotropolis Atlanta with Blueprint 2.0 implementation
1.5	Prioritize the provision of transit, bicycle, and pedestrian improvements to increase safe and affordable access to and from Historically Disadvantaged Communities (as defined by the USDOT) to reduce dependence and associated costs for auto travel	X	X	X	ARC	Underway	LCI and CDAP awarded each year
1.6	Support CareerRise initiatives and other workforce programs to address workforce needs in the EDD	X	X		ARC, Workforce Boards	Underway	

#	Action Item	Timeframe			Responsible Party	Status	Notes
		'25	'26	'27			
GOAL 2: REINFORCE EQUITY							
2.1	Address commercial gentrification for communities and businesses	X			ARC	Document Completed/Digital Draft Completed	ARC completed the draft Toolkit in 2023 and the Digital Toolkit in 2024
2.2	Update local and state procurement regulations and/or access to facilitate participation for small and minority businesses	X	X	X	SBA	Underway	Research is underway
2.3	Update procurement contracting for 2.3 infrastructure, adding professional service (i.e., legal, engineering, etc.) contractors bonus points for mentorships and internships for traditionally under-served youth	X	X	X	Local Jurisdictions	Underway	Research is underway
2.4	Encourage municipalities to develop local comprehensive plans with an Economic Development element containing strategies to reduce poverty and promote the creative sector	X			ARC	Completed	Completed
2.5	Eliminate poverty of information by expanding Broadband access in coordination with the Georgia DCA's Georgia Broadband Deployment Initiative to all metro Atlanta rural and urban communities	X			SBA, DCA, Other Partners	Completed	ARC worked with GTA and DCA to produce a webinar
2.6	Investigate the potential for a housing real estate investment trust (REIT) through ongoing housing forums and discussions to address housing challenges	X	X	X	Federal Reserve	Underway	
2.7	Inventory available deteriorating government-owned, faith-based, or non-profit properties for possible reuse by small and minority businesses and affordable housing	X	X	X	Faith-Based and Non-Profits	Not Started	

#	Action Item	Timeframe			Responsible Party	Status	Notes
		'25	'26	'27			
GOAL 2: REINFORCE EQUITY							
2.8	Convene an Economic Development Forum on the role of minority chambers of commerce to undertake tasks, help form merchant associations in minority communities, and develop ways to assist these communities in thriving by presenting a variety of resources and opportunities	X	X	X	ARC	Underway	ARC will be sponsoring Economic Forums yearly. Two Economic Forums were held in 2025
2.9	Capitalize on the federal Bipartisan Infrastructure Law (BIL) in order to implement transportation projects that promote economic opportunities in under-served communities	X	X	X	ARC	Underway	
2.10	Support the use of EDA and other state and federal equity-based programs, including Economic Recovery Corps and Equity Impact Investments Programs	X			ARC	Underway	ARC promotes EDA and other funding sources as they are available
2.11	Increase business engagement with all schools from cradle to career-elementary, secondary, postsecondary, and beyond to form vital partnerships and options for internships, mentoring, and training programs	X	X	X	Learn4Life	Not Started	
2.12	Address gaps in workforce development across the region	X	X	X	Workforce Boards	Underway	Developed an incubator (other resources) draft map in 2024 Expanded research and mapping in 2025
2.13	Create a regional policy discussion on addressing youth in poverty in the region and how to scale longterm solutions	X	X	X	TBD,ARC, United Way	Not Started	
2.14	Utilize the Atlanta Housing Forum to gather input on regional housing strategies	X	X	X	ARC	Completed 2023 Continuous	Met quarterly in 2023, 2024, and 2025
2.15	Foster access to capital for entrepreneurs by convening lending institutions, venture capital, angel investors, and stockbroker leadership to provide access to capital for innovators, startups, and small businesses	X	X	X	Federal Reserve	Not Started	

#	Action Item	Timeframe			Responsible Party	Status	Notes
		'25	'26	'27			
GOAL 3: BUSINESS INNOVATION							
3.1	Incorporate strategies for innovation hubs and business incubators in employment centers in the LCI program and areas	X	X	X	ARC	Underway	
3.2	Invite CEO leadership from the 1) Metro Atlanta Chamber of Commerce, 2) Technology Association of Georgia, and GA Department of Economic Development GA Center of Innovation, 3) HBCUs and other educational institutions with strong science and STEM membership, and 4) other appropriate stakeholders to help assemble a forum to foster innovation hubs	X	X	X	ARC	Underway	ARC will be sponsoring Economic Forums in 2026
3.3	Leverage the rapid growth of technology and innovation clusters in the region to create a pipeline of STEM and business jobs and talent and promote this regionally, nationally, and globally	X	X	X	ARC	Not Started	
3.4	Support the expansion of innovation hubs, business accelerators, and incubators throughout the region	X	X	X	ARC	Underway	Developed an incubator (other resources) draft map in 2024. Expanded research and mapping in 2025
3.5	Encourage the creation of a regional network of Merchants' Associations to regenerate and finance new CIDs in commercial corridors of the region	X	X	X	TBD	Not Started	
3.6	Streamline permitting, development, and other regulatory processes at the local level to meet changing business needs and provide a predictable legal and regulatory environment in the region	X	X	X	Local Jurisdictions	Underway	Clayton County has a new initiative

#	Action Item	Timeframe			Responsible Party	Status	Notes
		'25	'26	'27			
GOAL 4: ECONOMICALLY COMPETITIVE							
4.1	Convene Universities, Chambers of Commerce, Economic Development Directors, and technology companies of the region to foster the development of emerging industry sectors and create or advance an existing partnership for ongoing collaboration and new initiatives	X	X	X	ARC	Underway	
4.2	Create or advance a public-private partnership of corporate and university STEM leaders to invest in startup companies in the regions LCIs, innovation hubs, accelerators, and business incubators	X	X	X	TBD	Not Started	
4.3	Create or advance an existing STEM investment partnership to provide financial capital for startups and existing small and small minority businesses to operate in the competitive global marketplace	X	X	X	TBD	Not Started	
4.4	Through the comprehensive planning and/or CTP process, encourage local municipalities to identify real estate most suitable for development opportunities that would encourage target industries and more synergistic surrounding development patterns	X	X	X	ARC	Not Started	
4.5	Encourage the creation of ecodistricts along the region's greenspaces and recreational amenities, including Chattahoochee River, BeltLine, etc., through regional partnerships that include mixed uses of real estate to generate preservation and add tax value to property	X	X	X	ARC	Not Started	
4.6	Define and quantify the metro Atlanta creative economy, and understand disparities in demographic representation and workforce participation within the creative workforce and identify barriers to entry	X	X	X	ARC	Underway	An Arts and Culture Report was created

#	Action Item	Timeframe			Responsible Party	Status	Notes
		'25	'26	'27			
GOAL 4: ECONOMICALLY COMPETITIVE							
4.7	Build capacity and funding for a collaborative mechanism or regional convening to identify opportunities for aligned actions	X	X	X	ARC	Underway	ARC is convening Cultural Forums
4.8	Prioritize removing barriers to entry and delivering skills education and workforce development for the creative sector	X	X	X	ARC	Underway	
4.9	Invest in infrastructure to attract national business and talent growth	X	X	X	ARC	Underway	
4.10	Focus growth efforts on the following emerging industry clusters	X	X	X	ARC	Underway	
4.11	Document and promote regional actions addressing climate change challenges to attract national industry and talent	X	X	X	ARC	Underway	Climate Action Plans and Grants
4.12	Provide necessary resources to ensure successful completion of major development and investment projects	X	X	X	ARC	Underway	LCI/CDAP/TIP/Other
4.13	Encourage development that creates a live-work-play environment to attract and retain talent	X	X	X	ARC	Underway	



Source: Atlanta Regional Commission



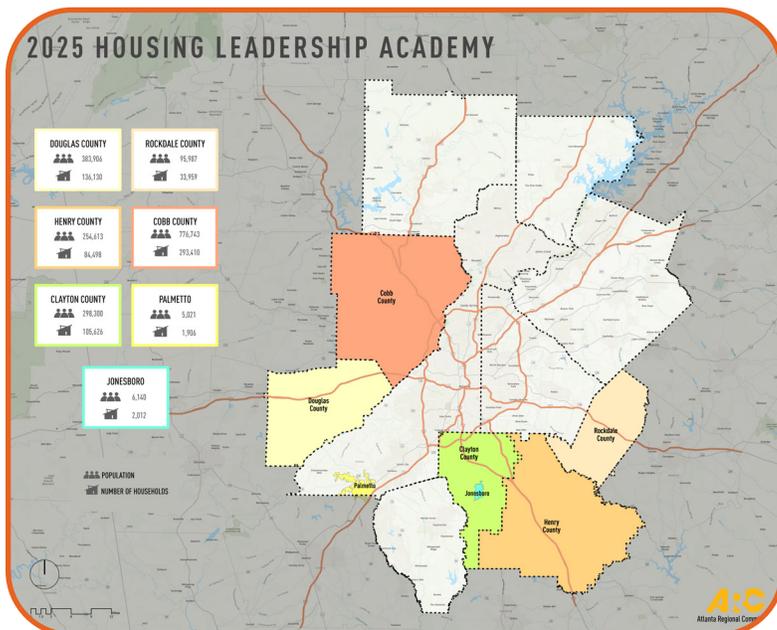
NEXT STEPS & UPCOMING PROJECTS



5. 2026 IMPLEMENTATION FIVE-YEAR ACTION PLAN

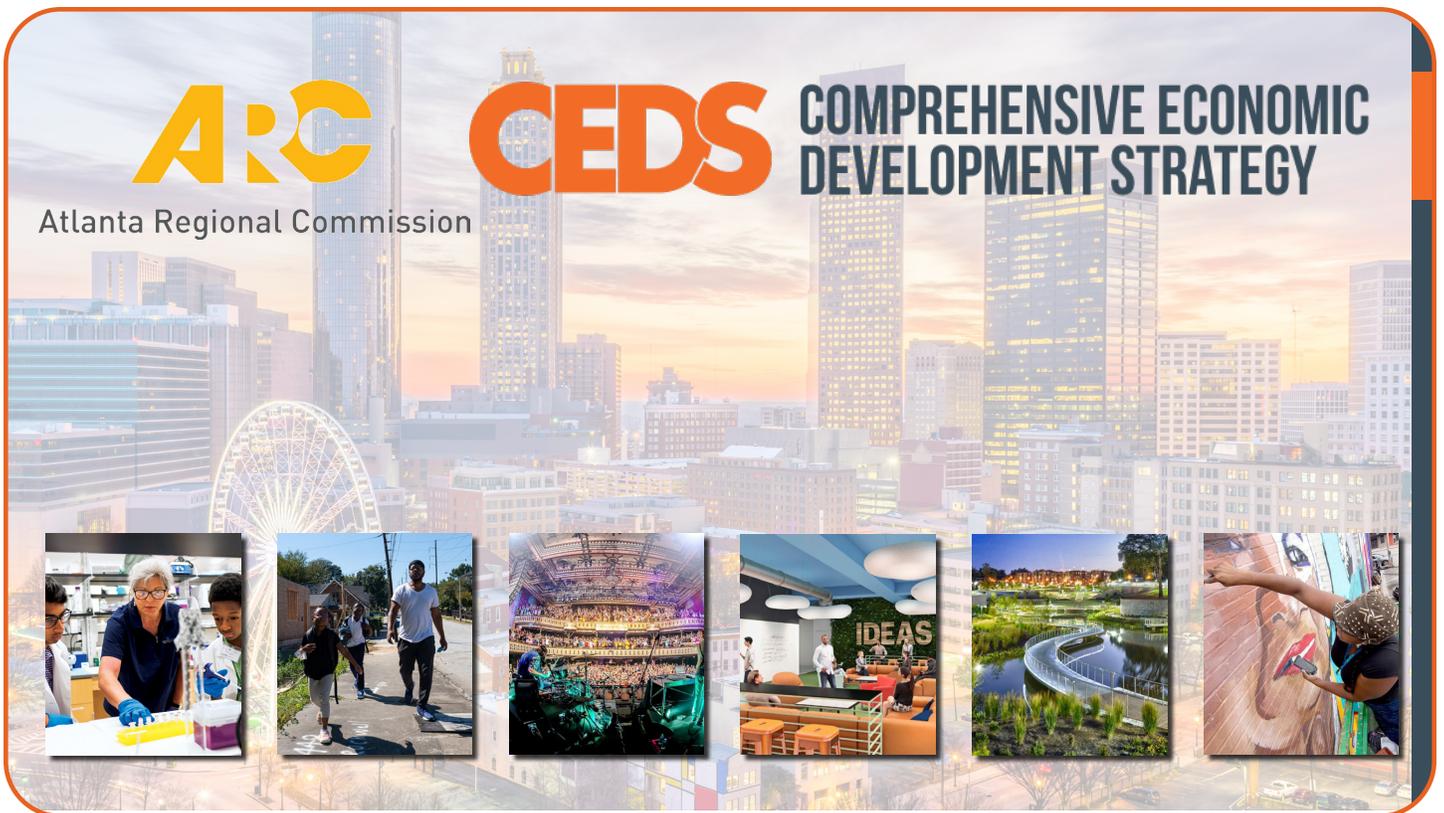
The following items are examples of some priority initiatives which are expected to be addressed over the next four years.

#	Action Item	Description	Supporting Efforts
1	Update the Metro Atlanta Housing Strategy: LLHAC and Data and Trends in the Region	<p>The Metro Atlanta Housing Strategy provides detailed information and data about the region's housing market and offers a set of actionable steps that local communities can consider taking to address their housing issues.</p> <p>Website: Metro Atlanta Housing Strategy (metroatlhousing.org)</p>	<p><u>Effort 1: Form and Execute Housing Leadership Academy (HLA-formerly LLHAC) Cohort #5</u></p> <p>ARC will continue the Housing Leadership Academy (HLA). ARC will incorporate newly elected officials and address topics aligned with participant interests and regional trends, while drawing on the experience and insights of previous cohorts as valuable resources.</p> <p><u>Effort 2: Update the Metro Atlanta Housing Strategy Data and Webpage</u></p> <p>ARC will maintain regular updates to the Metro Atlanta Housing Strategy (MAHS) Toolkit and distribute the newly developed one-pager as a tailored resource for individual municipalities.</p> <p>Funding: EDA Partnership Grant</p> <p><u>Effort 3: Develop the Regional Housing Strategy</u></p> <p>Between 2025 and 2026, ARC will develop its inaugural Regional Housing Strategy to establish key policy priorities and outline actionable implementation steps.</p>



Source: Atlanta Regional Commission

#	Action Item	Description	Supporting Efforts
2	Further Amplify and Activate Aerotropolis Atlanta	ARC will assist with the implementation of Blueprint 2.0.	This includes the Tara Boulevard LCI and associated Task Force and other catalytic sites.
3	Support Local Jurisdictions/Organizations	ARC will continue to provide needed resources and assistance to our regional community.	Letters of support/data/grant and technical assistance research.
4	Economic Development Webpage Update	Utilize the Economic Development Webpage as a resource for upcoming activities, grants, and information from Economic Development Forums.	Update the Webpage and request input from stakeholders on resources that would assist them in their work.
5	Update the Comprehensive Economic Development Strategy (CEDS)	Every five years, ARC is required to update the CEDS. This is due in Q4 2027.	ARC will start engagement and research in 2025 for the next CEDS Five-year update.



Source: Atlanta Regional Commission

#	Action Item	Description	Supporting Efforts
6	Support Small Businesses	Regional partners have determined that supporting the region's small businesses is a top priority.	<p><u>Effort 1: Identify Available Government, Non-Profit, or Faith-Based Property for Small Business or Housing</u></p> <p>After starting in 2025, continue working with communities and regional partners to identify underutilized properties or buildings that might be available to small businesses or provide options for housing.</p> <p><u>Effort 2: Foster, Promote, and Expand Business Incubators and Similar Models/Programs</u></p> <p>ARC will research what facilities and resources are available in the Region and convene a meeting to work with partners to make recommendations on next steps to support continued investment in this important sector. This was started in 2023.</p>



Source: TSW

#	Action Item	Description	Supporting Efforts
7	Economic Forums	ARC will convene bi-annual Economic Forums to bring stakeholders together to discuss and work together on key economic issues in the region.	<u>Effort 1: Continue Forums</u> There will be four (4) forums in 2026



Source: Atlanta Regional Commission



Source: F11Photo, Adobe Stock

A photograph of a high-speed train at a station platform. The train is blurred due to motion, showing streaks of light and color. The platform is visible on the right side, with a person standing in the distance. The word "APPENDIX" is overlaid in large, white, bold, sans-serif capital letters in the center of the image.

APPENDIX

6. APPENDIX

ECONOMIC DEVELOPMENT FORUM #1 MEETING SUMMARY



Regional Economic Development Forum

April 17, 2025

Atlanta Design Studio

9:30-12:30

Participants: Economic Development Professionals

Facilitator: Keri Stevens, Program Manager, Atlanta Regional Commission (ARC)

Economic Development Forum Intent:

To empower regional communities to achieve economic goals.

Meeting Context:

- The Economic Development Forum is designed to strengthen economic development in our region by developing partnerships, determining priority action items, and identifying needs.
- Each of you is here to represent your municipality or organization.
- ARC uses a strategy document called CEDS (Comprehensive Economic Development Strategy). The CEDS serves as a roadmap for regional economic development goals and action items.
- The current CEDS was adopted in 2022 and covers 2023-2027.
- The CEDS goals and action items need to be relevant to your work.

Next Steps: We will build off your input by identifying synergies, resources, and partnerships. The next meeting will take place in early summer.

Meeting Participant Discussion:

The meeting participants discussed the following regional needs/opportunities:

What is one of your business or economic development challenges?

- Business Location
- Business Diversification/Residential-Business Mix
- Funding Challenges/Finding Grants
- Development Areas are Underutilized/Abundance of Opportunities
- Perception of Downtown/Lack of Clear Downtown
- Finding Talent/Staffing
- Leadership
- Lack of Major Retailers

- Housing
- Permitting
- Outdated Infrastructure
- Transportation Gaps/Last Mile Connectivity
- Airport Land Restrictions
- Opportunities for DBE
- Transit-Use of Public ROW/Maximizing ROW
- Everything

Opportunities:

Transit-Use of Public ROW/Maximizing ROW

Commercial Business Forum

- Office Spaces
- Neglected Spaces
- Promote Large Scale Redevelopment

Link Economic Development and History

- Culture
- Distinct Identity
- Character
- Synergy and Diversification

General: There is no one size fits all solution.

Review CEDS Action Items:

Identified Priorities/5 Most Relevant Action Items (denotes most relevant)*

*ACTION 2.12 Address gaps in workforce development across the region.

ACTION 2.15 Foster access to capital for entrepreneurs by convening lending institutions, venture capital, angel investors, and stockbroker leadership to provide access to capital for innovators, startups, and small businesses.

*ACTION 3.1 Incorporate strategies for innovation hubs, business incubators in employment centers in the LCI program and areas.

*ACTION 3.2 Invite CEO leadership from the 1) Metro Atlanta Chamber of Commerce (as the current convenor of Corporate Innovation Centers), 2) Technology Association of Georgia, and Georgia Department of Economic Development Georgia Center of Innovation 3) HBCU's and other educational institutions, with strong science and STEM membership, and other appropriate stakeholders to help assemble a forum to foster innovation hubs.

*ACTION 3.4 Support the expansion of innovation hubs, business accelerators, and business incubators throughout the region.

*ACTION 3.6 Streamline permitting, development, and other regulatory processes at the local level to meet changing business needs and provide a predictable legal and regulatory environment in the region.

ACTION 4.6 Define and quantify the metro Atlanta creative economy, and understand disparities in demographic representation and workforce participation within the creative workforce and identify barriers to entry

Note: Action 2.1 was not identified as a priority but was voted as one of the most relevant Action Items.

ACTION 2.1 Address commercial gentrification for communities and businesses

Non/Less-Relevant Action Items

- ACTION 3.2 Invite CEO leadership from the 1) Metro Atlanta Chamber of Commerce (as the current convener of Corporate Innovation Centers), 2) Technology Association of Georgia, and Georgia Department of Economic Development Georgia Center of Innovation 3) HBCU's and other educational institutions, with strong science and STEM membership, and other appropriate stakeholders to help assemble a forum to foster innovation hubs.
- ACTION 3.5 Encourage the creation of a regional network of Merchants' Associations to regenerate and finance new CIDs in commercial corridors of the region.
- ACTION 3.6 Streamline permitting, development, and other regulatory processes at the local level to meet changing business needs and provide a predictable legal and regulatory environment in the region.
- ACTION 4.6 Define and quantify the metro Atlanta creative economy and understand disparities in demographic representation and workforce participation within the creative workforce and identify barriers to entry.

Meeting Agenda

Time	Topic	Description	Topic Leader
9:30 am (30 min)	Arrival	Arrival early, settle in, networking and snacks	Keri Stevens
10:00 am (30 min)	Check-In	Welcome and Introductions What is one of your business or economic development challenges?	Keri Stevens Participants
10:30 pm (30 min)	State of Economic Development	Mr. Parrish will present the state of economic development in the nation, state, and region with a focus on small/medium business retention and expansion. Q&A	Dr. Jerry D. Parrish Chief Economist Metro Atlanta Chamber
11:00 (30 min)	CEDS	Review CEDS goals and selected actions items <ul style="list-style-type: none"> Identify 5 priorities Identify non-relevant action items What are we missing? 	Keri Stevens Participants
11:30 (10 min)	Resources	Provide the participants with a list of resources. Needed resources?	Keri Stevens Participants
11:40 (5 min) 11:45-12:30 (45 min)	Next Steps/Adjourn	Next Steps Tour	Keri Stevens April Stammel Leasing and Community Engagement South Downtown ATL



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Economic Development Forum and South Downtown Tour

April 17, 2025



Vision

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Mission

Foster thriving communities for all within the Atlanta region through collaborative, data-informed planning and investments.

- ### Goals
-  **Healthy, safe, livable communities** in the Atlanta Metro area.
 -  **Strategic investments** in people, infrastructure, mobility, and preserving natural resources.
 -  Regional services delivered with **operational excellence** and **efficiency**.
 -  **Diverse stakeholders engage** and take a regional approach to solve local issues.
 -  **A competitive economy** that is inclusive, innovative, and resilient.

- ### Values
- Excellence** – A commitment to doing our best and going above and beyond in every facet of our work allowing for innovative practices and actions to be created while ensuring our agency’s and our colleague’s success.
 - Integrity** – In our conduct, communication, and collaboration with each other and the region’s residents, we will act with consistency, honesty, transparency, fairness and accountability within and across each of our responsibilities and functions.
 - Equity** – We represent a belief that there are some things which people should have, that there are basic needs that should be fulfilled, that burdens and rewards should not be spread too divergently across the community, and that policy should be directed with impartiality, fairness and justice towards these ends.

Agenda

- 📄 Welcome and Introductions
- 📄 State of Economic Development Presentation- Jerry D. Parrish, Ph.D.
- 📄 Comprehensive Economic Development Strategy (CEDS) Overview and Action Item Review
- 📄 South Downtown Tour-April Stammel
- 📄 Next Steps



Welcome and Introductions



Dr. Jerry D. Parrish
Chief Economist
Metro Atlanta Chamber



April Stammel
Community Engagement
and Marketing
South Downtown Atlanta

Special Thank you to
Atlanta Design Studio and
Spiller Coffee



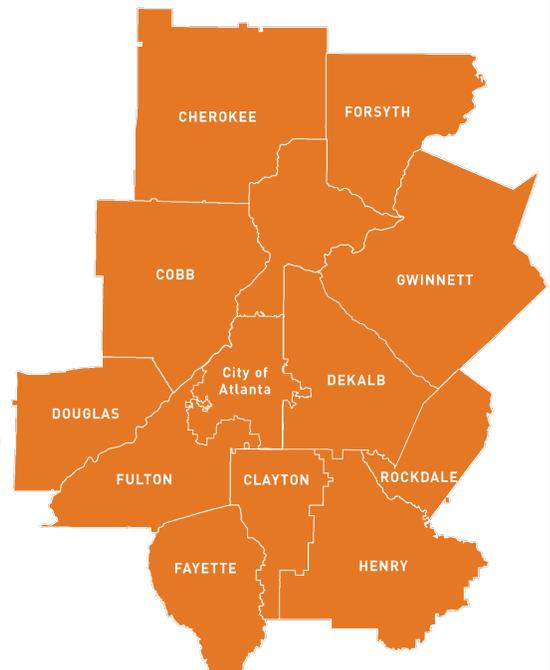
Comprehensive Economic Development Strategy (CEDS) Overview and Action Item Review

The **Comprehensive Economic Development Strategy (CEDS)** is a locally-based, regionally-driven economic development planning process and document that creates the space for your region to identify its strengths and weaknesses and brings together a diverse set of partners to generate good jobs, diversify the economy, and spur economic growth.



CEDS Overview

- ▮ Required for EDA designation as an Economic Development District (EDD)
- ▮ Updated every five years
- ▮ Current Plan-2023-2027
- ▮ Submitted to EDA regional office for approval (Adopted and Approved in 2022)
- ▮ Requirement for various EDA funding including EDA’s Public Works and Economic Adjustment Assistance Programs, Other



- The **CEDS** helps to build on the **strengths** of your region, as well as identify **gaps in resources** or expertise that need to be addressed
- The **CEDS** planning process **can facilitate regional collaboration**, expand supply chains, and grow and support new industry clusters
- With a **CEDS** in place, regions are more likely to attract **federal funds and technical assistance** by demonstrating resources are used efficiently and effectively
- The **CEDS** process can make your region **more resilient** and better positioned to plan for, respond to, and recover from natural disasters and economic shocks
- The **CEDS** can be much more than just a static document, but rather an engaging platform that generates **region-wide discussions** and serves as a call to action for economic development



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EDA in Atlanta Region 2021-2022

▮ Georgia Tech	Prototyping Lab	\$23,000,000
▮ Georgia Tech	Workforce Devel	\$15,500,000
▮ Spelman College	Workforce Devel	\$ 1,300,000
▮ Tech Assoc of GA	Workforce Devel	\$ 2,550,000
▮ Russell Center	Workforce Devel	\$13,076,499
▮ Atlanta Beltline, Inc.	Small Business	\$ 786,104
▮ Operation Hope, Inc.	Small Business	\$ 2,550,000
▮ TruFund, Inc.	Small Business	\$ 750,000
▮ Cobb Co Travel & Tourism	Tourism Marketing	\$ 60,000

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EDA in Atlanta Region 2009-2020

City of Atlanta	RLF	\$ 738,591
City of Peachtree Corner	Incubator	\$1,840,000
Russell Center	Incubator	\$4,090,110
Operation Hope	Small Business	\$ 750,005
Pittsburgh Yards	Site Improvements	\$1,550,104
Atlanta Beltline	Feasibility Study	\$ 50,000
Georgia Tech	Strategic Plan	\$ 85,000
City of College Park	Rail	\$ 326,068
Georgia Research Alliance	Strategic Plan	\$ 19,954
Georgia Tech	Prototyping Lab	\$1,300,000
Morehouse College	Feasibility Study	\$ 68,098



EDA Requirements and Reporting

Plan Components: Summary Background, SWOT, Strategic Direction/Action Plan, Evaluation Framework, Economic Resilience

Reporting:

- ▶ Performance Progress Report (April/October)
- ▶ Annual Report and Resolution-The Annual Report outlines the economic development activities including specific action items from the CEDS and related economic development initiatives.



Key Indicators

- Equity, Inclusion & Access (EIA)
- Housing Production and Preservation (HPE)
- Infrastructure Expansion and Maintenance (IEM)
- Education and Workforce Development (EWD)
- Entrepreneurship, Innovation & Small Business Development (ESB)
- National and Global Business Competitiveness (NGB)

Focus Areas and Goals

Goals:

- Build on Successes
- Reinforce Equity
- ***Focus on Business Innovation***
- Ensure Competitiveness



The approach for the 2023–2027 CEDS Action Plan is a continuous comprehensive modernization of traditional business enhancement strategies, supplementary proven solutions, and a playbook of carefully researched economic equity tactics that use cultural diversity as an economic strength locally and internationally and produce major cost savings and net new tax revenues.



BUILD ON SUCCESS

GOAL 1: Build on Previous Successes to Promote the Economic Resiliency and Prosperity of all Residents, Businesses, and Communities in the Region



REINFORCE EQUITY

GOAL 2: Reinforce Equity as the Foundation for Regional and Local Initiatives



BUSINESS INNOVATION

GOAL 3: Focus on Business Innovation to Support the Development and Expansion of Small and Medium-Sized Businesses



ECONOMICALLY COMPETITIVE

GOAL 4: Ensure the Global and National Competitiveness of the Regional Economy



Implementation Time Frame

Year 1 = Immediate actions

Year 5 = Addressed over the course of the plan

The actions within the CEDS will be monitored and reviewed annually to gauge their progress and influence on the regional economy.



	PRIMARY RELATIONSHIP	SECONDARY RELATIONSHIP	NOT RELATED	EQUITY, INCLUSION, AND ACCESS	HOUSING PRODUCTION AND PRESERVATION	INFRASTRUCTURE EXPANSION AND MAINTENANCE	EDUCATION AND WORKFORCE DEVELOPMENT	ENTREPRENEURSHIP, INNOVATION, AND SMALL BUSINESS DEVELOPMENT	NATIONAL AND GLOBAL BUSINESS COMPETITIVENESS
BUSINESS INNOVATION									
Action 3.1 - Incorporate strategies for innovation hubs and business incubators in employment centers in the LCI program and areas.	●	○	○	○	○	○	●	●	●
Action 3.2 - Invite CEO leadership from the 1) Metro Atlanta Chamber of Commerce, 2) Technology Association of Georgia, and GA Department of Economic Development GA Center of Innovation, 3) HBCUs and other educational institutions with strong science and STEM membership, and 4) other appropriate stakeholders to help assemble a forum to foster innovation hubs.	●	○	○	○	○	○	●	●	●
Action 3.3 - Leverage the rapid growth of technology and innovation clusters in the region to create a pipeline of STEM and business jobs and talent and promote this regionally, nationally, and globally.	○	○	○	○	○	○	●	●	●
Action 3.4 - Support the expansion of innovation hubs, business accelerators, and incubators throughout the region.	●	○	○	○	○	○	●	●	●
Action 3.5 - Encourage the creation of a regional network of Merchants' Associations to regenerate and finance new CIDs in commercial corridors of the region.	●	○	○	○	○	○	●	●	○
Action 3.6 - Streamline permitting, development, and other regulatory processes at the local level to meet changing business needs and provide a predictable legal and regulatory environment in the region.	●	○	○	○	○	●	○	●	●



Action Item Review-See Handout

█ Pick Top 5 Action Item Priorities

█ Note Relevant/Non-Relevant Action Items

What are we Missing?

Action Items

- ▶ ACTION 2.1 Address commercial gentrification for communities and businesses
- ▶ ACTION 2.2 Update local and state procurement regulations and/or access to facilitate participation for small/minority businesses
- ▶ ACTION 2.7 Inventory available deteriorating government-owned, faith-based, or non-profit properties for possible reuse by small and minority businesses and affordable housing
- ▶ ACTION 2.12 Address gaps in workforce development across the region
- ▶ ACTION 2.15 Foster access to capital for entrepreneurs by convening lending institutions, venture capital, angel investors, and stockbroker leadership to provide access to capital for innovators, startups, and small businesses
- ▶ ACTION 3.1 Incorporate strategies for innovation hubs, business incubators in employment centers in the LCI program and areas

Action Items

- ▶ ACTION 3.2 Invite CEO leadership from the 1) Metro Atlanta Chamber of Commerce (as the current convener of Corporate Innovation Centers), 2) Technology Association of Georgia, and Georgia Department of Economic Development Georgia Center of Innovation 3) HBCU's and other educational institutions, with strong science and STEM membership, and other appropriate stakeholders to help assemble a forum to foster innovation hubs
- ▶ ACTION 3.4 Support the expansion of innovation hubs, business accelerators, and business incubators throughout the region
- ▶ ACTION 3.5 Encourage the creation of a regional network of Merchants' Associations to regenerate and finance new CIDs in commercial corridors of the region
- ▶ ACTION 3.6 Streamline permitting, development, and other regulatory processes at the local level to meet changing business needs and provide a predictable legal and regulatory environment in the region



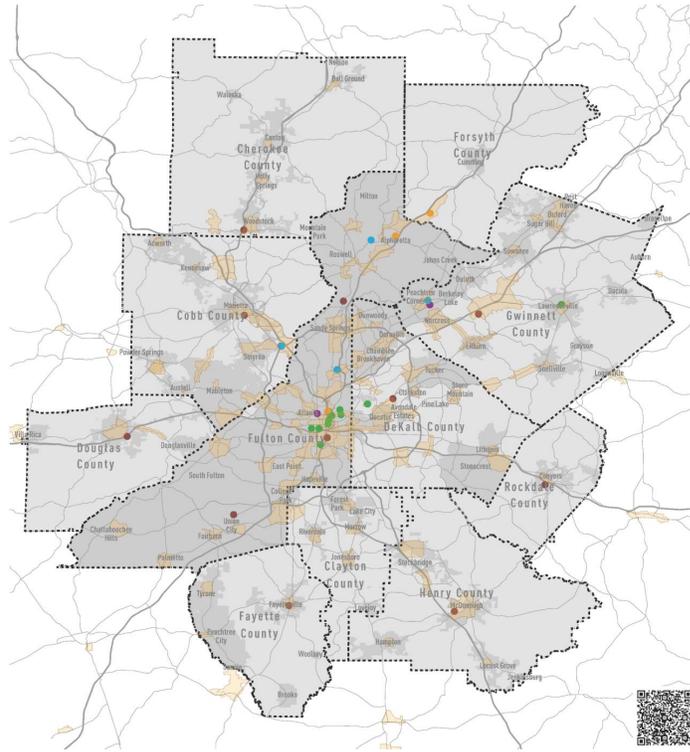
Action Items

- ▶ ACTION 4.1 Convene Universities, Chambers of Commerce, Economic Development Directors, and technology companies of the region to foster the development of emerging industry sectors and create or advance an existing partnership for ongoing collaboration and new initiatives
- ▶ ACTION 4.2 Create or advance a public-private partnership of corporate and university STEM leaders to invest in startup companies in the regions LCIs, innovation hubs, accelerators, and business incubators.
- ▶ ACTION 4.6 Define and quantify the metro Atlanta creative economy, and understand disparities in demographic representation and workforce participation within the creative workforce and identify barriers to entry

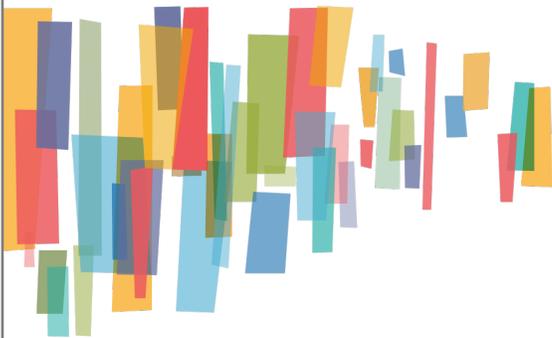


Atlanta Region Career and Business Resources

- Advanced Technology Development Center**
 - 1. ATDC HQ Midtown
 - 2. ATDC Alpharetta
 - 3. ATDC Forsyth County
- Entrepreneurship Center**
 - 4. Emory Entrepreneurship & Venture Management
 - 5. Start- Me
 - 6. Entrepreneur's Organization Atlanta
 - 7. Center for Civic Innovation
 - 8. Goodie Nation
 - 9. Ascend Atlanta
 - 10. Women Entrepreneurship Initiative
 - 11. Pittsburgh Yards
 - 12. Russell Innovation Center for Entrepreneurs
 - 13. The Gwinnett Entrepreneur Center
 - 14. Urban Language
- Start-up Center**
 - 15. Atlanta Tech Village
 - 16. Atlanta Tech Park
 - 17. Emory Startup Launch
 - 18. TechSquare Labs
 - 19. The Farm
 - 20. Flashpoint Startup Engineering
 - 21. Greenhouse Accelerator
- Venture Lab**
 - 22. Atlanta Venture Studio
 - 23. Engage
 - 24. Georgia Tech Venture Lab
 - 25. Comcast Sports Tech
 - 26. Neomi Launch
 - 27. Z2 Tech park
 - 28. Points of Light Civic Accelerator
- Career Center**
 - 29. Cherokee County Career Resource Center
 - 30. Cobb County Career Resource Center
 - 31. DeKalb County Career Resource Center
 - 32. Douglas County Career Resource Center
 - 33. Fayette County Career Resource Center
 - 34. Fulton County North Fulton Career Resource Center
 - 35. Fulton County - South Fulton Career Resource Center
 - 36. Gwinnett County Career Resource Center
 - 37. Henry County Career Resource Center
 - 38. Rockdale County Career Resource Center
 - 39. Workforce Atlanta
- Livable Centers Initiative Projects**



0 7.5 15 30 Miles

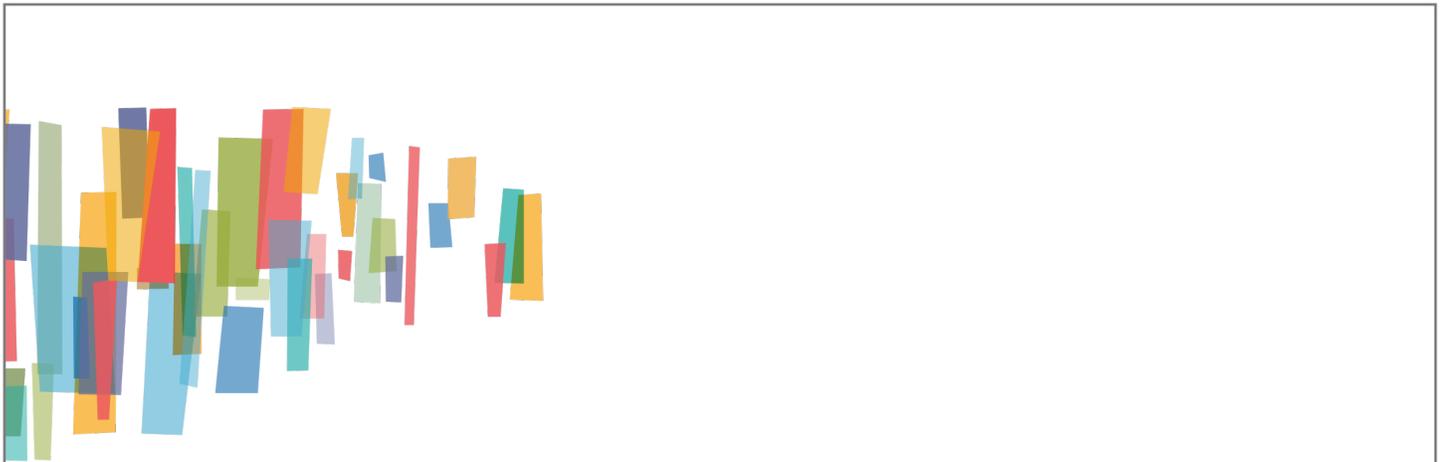


Resource Options



Resource Options-What else do you need help with?

- Department of Community Affairs: [Regional Economic Business Assistance \(REBA\) | Georgia Department of Community Affairs](#)
- Services for Employers: [Services for Employers - ARC](#)
- Career Centers: [Career Resource Centers - ARC](#)
- Small Business Administration (SBA): [Small Business Administration](#)
- Economic Development Administration (EDA): [Economic Adjustment Assistance | U.S. Economic Development Administration](#)
- Economic Development Administration (EDA): [Public Works | U.S. Economic Development Administration](#)
- Georgia Department of Administrative Services: [Small Business Resources | Georgia Department of Administrative Services – DOAS](#)
- State of Georgia: [Small Business & Entrepreneurs | Georgia Department of Economic Development](#)
- Georgia Main Street:
 - [About Us - Georgia Mainstreet](#)
 - [Technical Assistance - Georgia Mainstreet](#)
- National League of Cities Grant: [Georgia Municipal Association | Georgia Municipal Association-ADVANCING ECONOMIC MOBILITY RAPID GRANT PROGRAM](#)
 - Due: April 30
- Southeast Crescent Regional Commission (SCRC): [Home | Southeast Crescent Regional Commission](#)
 - Upcoming-State Economic and Infrastructure Development (SEID) Grant



Next Steps and Tour

South Downtown: [South Downtown Atlanta](#)



Regionalism is a committed effort to improve communities through increased coordination and collaboration, maximizing efficiency through united approaches while preserving individual aspirations.

Steve Etcher, Former Executive Director, Boonslick Regional Planning Commission (MO)

ONE great REGION

ARC



Thank You

Keri Stevens, Program Manager

kstevens@atlantaregional.org

404-455-4745

ONE great REGION

ARC

ECONOMIC DEVELOPMENT FORUM #2 AGENDA



Regional Economic Development Forum #2

Small Business Support and Resources

September 9, 2025

The Lost Druid

2866 Washington Street, Avondale Estates

9:30-12:30

Participants: Economic Development Professionals, City and County Representatives, Planners, Small Businesses and Small Business Representatives, Other Interested Parties

Facilitator: Keri Stevens

Context:

- ARC approved the Comprehensive Economic Development Strategy (CEDS) in 2022 for 2023-2027.
- Each of you is here as a representative of your municipality or organization.
- The Economic Development Forum is designed to determine priority action items, define partnerships, identify needs, and provide resources.
- A top priority identified at the April ED Forum was small business resources and support.
- The meeting focus is small business support and resources.

Meeting Intent:

- To empower regional communities to achieve economic goals. The meeting will focus on resources and programs available to communities, organizations, and small businesses.

Meeting #1: Intended Outcomes

1. Shared understanding of resources both technical and financial.
2. Identification of new regional needs or projects.
3. Alignment around programs and projects.
4. Share resources (grants/technical assistance).
5. Identification of clear next steps.

Resources:

Contact Information-ED Professionals

Grant/Technical Assistance

Agenda:

Time	Topic	Description	Topic Leader
9:30 am (30 min)	Early Arrival- Meeting Organization	Arrival early, settle in, networking and snacks	Keri Stevens, Program Manager- ARC
10:00 am (15 min)	Check In	Welcome and Introductions What are the most pressing challenges small businesses are currently facing? What kinds of resources or support do small businesses most frequently request or need?	Keri Stevens, Program Manager- ARC
10:15 am (25 min)	Small Business Administration (SBA) Resources	Terri will present on the resources SBA has for small businesses: <ul style="list-style-type: none"> • Capital Access Programs (including the Surety Bond Guaranty program) • Counseling and Education Resources • Federal Contracting Certifications and Resources • SBA's Top Priorities Q&A	Terri Denison, SBA District Director
10:40 am (25 min)	Downtown Development Revolving Loan Fund Program (DDRLF)- GMA/DCA	Chris, Tara, and Sally from Georgia Municipal Association (GMA) and Department of Community Affairs (DCA) will discuss the Downtown Development Revolving Loan Fund (DDRLF) Program. Q&A	<i>Georgia Municipal Association (GMA)</i> Chris Higdon, Community Development Manager Tara Bradshaw, Economic Development and Placemaking <i>Department of Community Affairs (DCA)</i>

			Sally Mrus, Economic Development Consultant
11:05 am (15 min)	GMA Resources	Tara will outline the following GMA resources: <ul style="list-style-type: none"> Georgia Economic Placemaking Collaborative Technical Assistance Teams GMA Member Services Team Q&A	Tara Bradshaw, GMA Economic Development and Placemaking
11:20 am (15 min)	DCA Resources	Allen and LaTonya will discuss the following program: <ul style="list-style-type: none"> State Small Business Credit Initiative (SSBCI) program. Q&A	Allen Jacobs, SSBCI Analyst LaTonya Franklin, SSBCI Analyst Chris Higdon, Community Development Manager
11:35 am (15 min)	Georgia Tech ATDC Resources	Benjamin will discuss the Advanced Technology Development Center (ATDC) program which helps plan for small business growth. Q&A	Benjamin Andrews, Program Manager
11:50 am (5 min)	General Grant and Technical Assistance Resources	Keri will discuss other opportunities currently available-grants or technical assistance.	Keri Stevens. Program Manager- ARC
11:55 am- 12:30 pm Tour after next steps Q & A with presenters	Next Steps and Tour	<ul style="list-style-type: none"> Tour of the brewery and a short discussion of how resources were used to start this small business. After the tour, presenters will be available for further questions. Next Steps. 	The Lost Druid Owner, Stacia Familo- Hopek Keri Stevens. Program Manager- ARC

ECONOMIC DEVELOPMENT FORUM #2 PRESENTATION



Economic Development Forum #2 Small Business Support and Resources

September 9, 2025



Vision

ONE **great** REGION

Mission

Foster thriving communities for all within the Atlanta region through collaborative, data-informed planning and investments.

Values

Excellence | Integrity | Equity

Goals

-  **Healthy, safe, livable communities** in the Atlanta Metro area.
-  **Strategic investments** in people, infrastructure, mobility, and preserving natural resources.
-  Regional services delivered with **operational excellence** and **efficiency**.
-  **Diverse stakeholders engage** and take a regional approach to solve local issues.
-  **A competitive economy** that is inclusive, innovative, and resilient.

Presenters

						
Terri Denison SBA District Director	Chris Higdon GMA-Community Development Manager	Tara Bradshaw GMA-Economic Development and Placemaking	Sally Mrus DCA-Economic Development Consultant	LaTonya Franklin DCA-SSBCI Analyst	Allen Jacobs DCA-SSBCI Analyst	Benjamin Andrews GA Tech ATDC-Program Manager

Special THANK YOU to The Lost Druid
Refreshments from Banjo Coffee






U.S. Small Business Administration Everything You Ever Wanted to Know...and More

Terri Denison, District Director
Georgia District Office
September 9, 2025

U.S. Small Business Administration SBA

Established in 1953

Independent
Federal
Government Agency

District and Branch
Offices nationwide

Support creation
and growth of small
businesses



Main Areas of SBA Assistance

Counseling &
Education

Capital Access

Government
Contracting

Disaster
Recovery &
Resilience



Counseling & Education

SBA Resource Partners

- Free Counseling
- Low-Cost Training
- Small Businesses at All Stages

SCORE

Small Business
Development Centers

Women's
Business Center

Veterans Business
Outreach Centers



SBA Digital Learning Platform

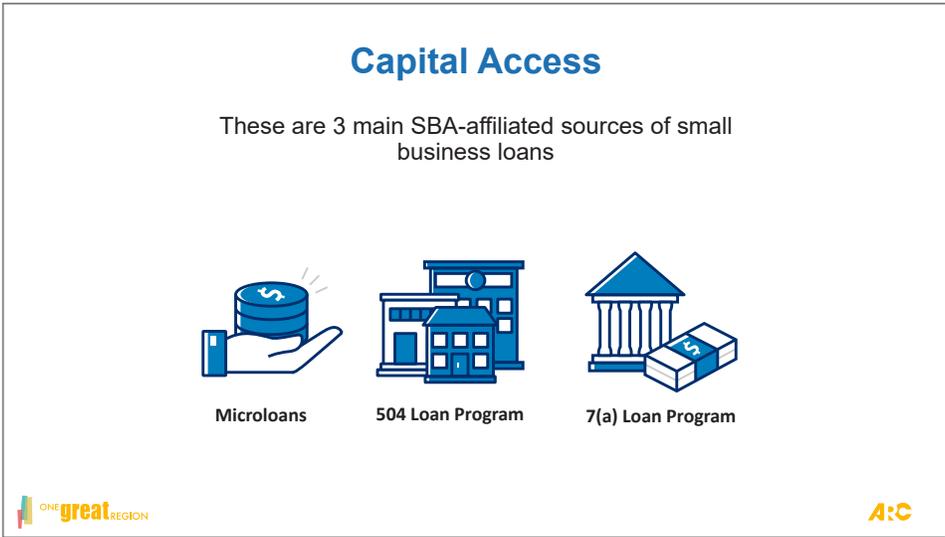
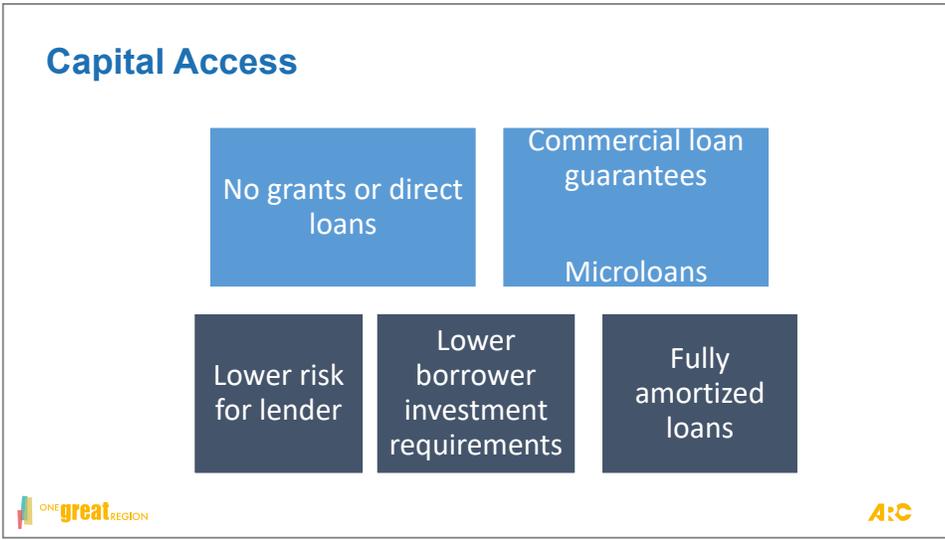
MySBA Learning
(Learning
Platform)

Business Guide

SBA.gov



Capital Access



SBA Microloans

SBA's Microloan Program relies on community-based nonprofit organizations to provide small loans to people who want to start or grow their small businesses

- ✦ Maximum loan size is \$50,000 – average loan size = \$13,884
- ✦ Loan funds can be used for working capital, inventory, supplies, equipment, and furniture.
- ✦ Microlenders may refinance borrower debt when refinancing will improve the debt position/cash flow.

Takeaway

Non-SBA microloan programs also may be available in your community.

- Loan requirements vary from lender to lender
- Microlenders also provide help to borrowers with business basics and any challenges that come up after the loan is made



SBA 7(a) LOANS

The most flexible loans available for business use

- ✦ The maximum SBA 7(a) loan amount is \$5 million
- ✦ Loan funded by SBA-approved lender, guaranteed by SBA
- ✦ The loan term depends on the use of proceeds (10 years for short term assets, 25 years for real estate)
- ✦ Can be used with other financing such as SBA 504 or conventional loans



SBA 7(a) LOANS





SBA 504 LOANS

To finance fixed assets such as real estate, buildings, and heavy equipment

- Helps leverage up to \$13 million in financing
- A portion of the financing (up to \$5 million) provided by an SBA-approved Certified Development Company
- Economic Development Objectives:
 - Job creation/retention
 - Community development goals
 - Public policy goals






SBA 504 Loans

Typical Deal Structure

Commercial Lender	Certified Development Company	Borrower
<ul style="list-style-type: none"> Senior loan 50% of project Variable or fixed rate 	<ul style="list-style-type: none"> Junior Loan 40 % of project Fixed rate-based on U.S. Treasury rate 100% SBA guaranty 	<ul style="list-style-type: none"> 10% of project New business-- +5% Single use facility-- +5%




SBA Loan Considerations

Eligibility	Deal
<ul style="list-style-type: none"> For-profit entity SBA size standards (qualifies as small business) Non-speculative Owner-occupied/Non-passive income Refinancing-prior debt is current 	<ul style="list-style-type: none"> Cash flow Owner contribution (equity) Management/technical expertise of owners Owner credit history Any available collateral pledged




SBA Surety Bond Guaranties for Contracts



Types of Contract Surety Bonds:

- 1 Bid
- 2 Performance
- 3 Payment
- 4 Maintenance

For each government and private sector contract up to \$9 million

For each direct federal contracts or contracts for work in declared disaster areas, the limit is \$14 million



Government Contracting

Federal Contracting Goals



The SBA works with federal agencies to award at least 23 percent of all prime government contracting dollars each year to small businesses

Small Business	Small Disadvantaged Business	Historically Underutilized Business Zones (HUBZone) Program	Women-Owned Small Business (WOSB) Program	Service-Disabled Veteran-Owned Program
23 percent	5 percent	3 percent	5 percent	5 percent



Federal Contracting Certifications

Goal Category	Certification	Certification Method
Small Business	Small Business	Self-Certification-SAM.GOV
Small Disadvantaged Business (SDB) <ul style="list-style-type: none"> 8(a) Business Development Program 	Small Disadvantaged Business <ul style="list-style-type: none"> 8(a) BD Program 	Self-Certification-SAM.GOV <ul style="list-style-type: none"> Formal-SBA
Historically Underutilized Business Zone (HUBZone)	HUBZone	Formal-SBA
Women-Owned Small Business	<ul style="list-style-type: none"> Women-Owned Small Business Economically Disadvantaged Women-Owned Small Business 	Formal-SBA, Third-Party Certifiers
Service-Disabled Veteran Owned Small Business (SDVOSB)	Service-Disabled Veteran Owned Small Business	Formal-SBA
Veteran-Owned Small Business	Veteran Owned Small Business	Formal-SBA



Federal Contracting Certifications



8(a) Business Development Program

- Program Benefits**
 - Participant works with SBA staff specifically assigned to work with the firm during program term
 - Sole-source contracts, limited competition, and joint ventures
 - Business development assistance and mentorship
 - Government Surplus Property
- Program Qualifications**
 - The firm must be 51% or more owned and controlled by one or more “socially and economically disadvantaged” U.S. citizens, Alaska Native Corporations, Community Development Corporations, Indian tribes, or Native Hawaiian organizations.
 - The firm must be small, according to SBA’s size standards.
 - Must demonstrate “potential for success”-minimum two years of active operation; basic financial and technical capacity



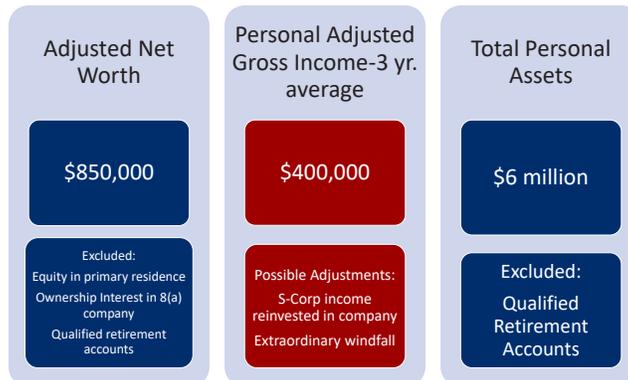
8(a) Business Development Program

- Maximum participation period of 9-years
- Program Benefits
 - Participant works with SBA staff specifically assigned to work with the firm during program term
 - Sole-source contracts, limited competition, and joint ventures
 - Business development assistance and mentorship
 - Government Surplus Property
- Program Qualifications
 - The firm must be 51% or more owned and controlled by one or more “socially and economically disadvantaged” U.S. citizens, Alaska Native Corporations, Community Development Corporations, Indian tribes, or Native Hawaiian organizations.
 - The firm must be small, according to SBA’s size standards.
 - Must demonstrate “potential for success”-minimum two years of active operation; basic financial and technical capacity



8(a) Business Development Program

Economic Disadvantage-Qualifying Individuals



Historically Underutilized Business Zone (HUBZone) Certification

- Program targets small businesses in economically distressed areas to facilitate to access to federal contracts
- Program Benefits
 - Allows participants to provide bid on contracts reserved for businesses located in HUBZones (sole source or set asides)
 - Gives preferential consideration in full and open competition (price evaluation preference)
- Program Qualifications
 - Be a small business
 - Be at least 51% owned and controlled by U.S. citizens
 - Have its principal office located in a HUBZone
 - Have at least 35% of its employees living in a HUBZone



Women Owned Small Business (WOSB) Certification

- WOSB firms must apply and be approved via SBA’s free online certification process
- Businesses may also utilize SBA-approved Third-Party Certifiers (TPCs)
- Program Benefits
 - Sole source or set-aside awards
 - Applicable only to contracting opportunities assigned industry codes (NAICS codes) where women-owned businesses have been underrepresented or substantially underrepresented.
- Program Qualifications
 - Be a small business
 - Be at least 51% owned and controlled by women who are U.S. citizens
 - Have women owner manage day-to-day operations and make long-term decisions
 - Economically Disadvantaged WOSBs-same ED criteria as 8(a) BD program



Veteran/Service Disable Veteran Owned Small Business (VOSB/SDVOSB) Certification

- Awards a portion of contracting dollars specifically to small businesses majority owned and controlled by veterans
- National Defense Authorization Act (NDAA) of 2021
 - Transferred veterans' certification function from the VA to SBA effective January 1, 2023
 - Changed Service-Disabled Veteran-Owned Small Business status from self-certification to formal certification
- Program Benefits
 - Certification with SBA allows service-disabled veteran-owned small businesses (SDVOSBs) to compete for federal sole source and set-aside contracts
 - Small businesses owned by veterans eligible to purchase surplus property from the federal government



Now Open: MySBA Certifications Platform

One Stop Shop for Federal Small Business Certifications



SBA Mentor Protégé Program

- Helps eligible small businesses (protégés) gain capacity and win government contracts through partnerships with more experienced companies (mentors)
- Benefits include:
 - Business development assistance
 - Financial assistance
 - Procurement assistance
 - Joint Venture formation
- Qualifications-Protege
 - Be a small business
 - Be organized as a for profit or an agricultural cooperative
 - Have a proposed mentor prior to applying for the program



SBA Mentor Protégé Program

- Qualifications-Mentor
 - Be organized for profit or as an agricultural cooperative
 - Be able to carry responsibilities to assist the protégé
 - Possess good character
 - Not appear on the federal list of debarred or suspended contractors
 - Be able to impart business knowledge and assistance value to a protégé
 - May be large or small business
- Approval
 - SBA must determine that the mentor-provided assistance will promote real developmental gains for the protégé
 - An applicant protégé and its prospective mentor may not be affiliated at the time of application
 - Agreement Duration: Up to 6 years
 - Number of Mentors: No more than 2



Empower To Grow Program

Training and One-on-One Counseling

Assistance Areas Include	Eligibility
<ul style="list-style-type: none"> • Identifying/Bidding Government Contracts • Opportunity Funnel Management • Accounting • Marketing • Contract compliance • Cybersecurity and e-commerce 	Small Business: <ul style="list-style-type: none"> • Located in high unemployment/low income • Owned by low-income individual(s) • Certified as an 8(a) participant, HUBZone small business, or EDWOSB

[SBA.gov>Learning Platform](https://www.sba.gov/learning-platform)



Federal Contracting Resources

Key Websites

- # **SBA.gov**: Federal Contracting, Learning Platform
- # North American Industry Classification System (NAICS) Codes: **Census.gov/naics**
- # Contracting Data: **USASpending.gov**
- Georgia Tech APEX Accelerator: **gtapexaccelerator.org**
- # Contracting Opportunities/Data/Business Registration: **SAM.gov**
- # Federal Procurement Forecasts: **Acquisition.GOV**
- # Promotion Tool: <https://search.certifications.sba.gov>



Disaster Recovery & Resilience

Disasters Happen Prepare Your Business



An estimated 50% of businesses don't reopen after a major disaster.



Businesses can protect themselves with an up-to-date plan of action.



Prepare your business & learn more by visiting www.SBA.gov>Business Guide



SBA Disaster Assistance Loans

Each year, the SBA provides billions of dollars in low-interest, long-term **disaster loans** to help small businesses, homeowners, and renters recover from declared disasters. Loans may cover:



**Business
Real
Estate**



**Personal
Real Estate
& Property**



**Economic
Injury**



Active-Duty Military

[SBA.gov/disaster](https://www.sba.gov/disaster)



And More...

Other Programs/Resources

- Small Business Investment Companies (SBICs)
- Small Business Innovation Research (SBIR)/State Technology Transfer (STTR) Programs
- Office of the National Ombudsman



Agency Priorities

- ▮ Making Onshoring Great Again-Domestic Manufacturing
- ▮ Cutting Regulations Impeding Small Businesses
- ▮ Rural Small Business Development



Staying Connected



Email: Georgia@sba.gov

Phone: (404) 331-0100

District website: SBA.gov/ga

X (formerly Twitter):
[@SBA_Georgia](https://twitter.com/SBA_Georgia)

LinkedIn: SBA Georgia
District Office

Other SBA District Offices: [SBA.gov/Local Resources](https://SBA.gov/LocalResources)



Financing Downtown Projects

DCA's Downtown Development Revolving Loan Fund &
Georgia Cities Foundation Revolving Loan Fund



Who We Are



**GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS**

State agency that supports local governments and communities through housing, financing, and economic development programs. (DCA)



Membership organization that serves all 537 cities in Georgia, providing advocacy, training, and services to strengthen local governments. (GMA)



Non-profit CDFI created by GMA to support downtown revitalization through partnerships and financing tools. (GCF)

Loan Programs We'll Cover Today



**GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS**

State Downtown Revolving Loan Fund (DD RLF)

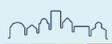


Georgia Cities Foundation Revolving Loan Fund (RLF)

Why Financial Tools Matter in Downtown?

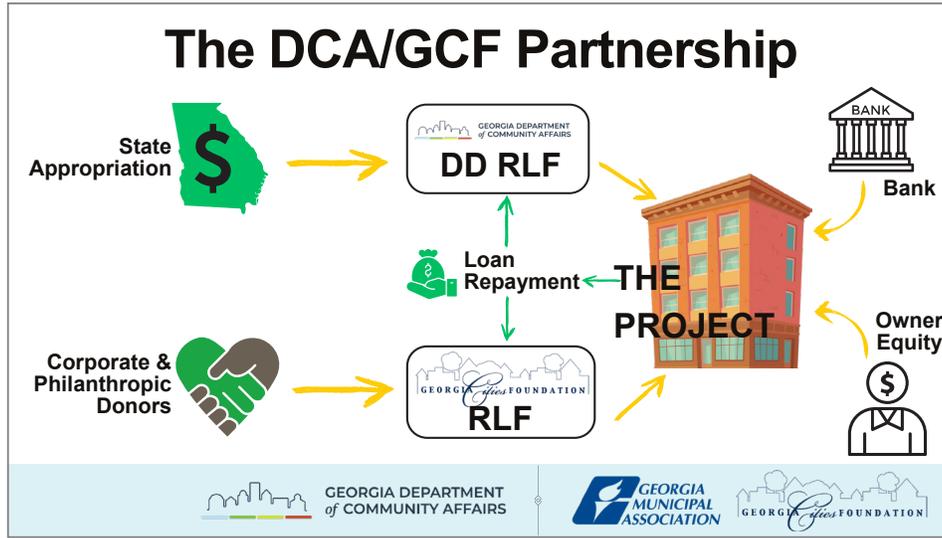


- Historic preservation is expensive
- Uncertainty in redevelopment projects
- Reduce risk for developers and lenders
- Improves access to capital
- Catalyzes private investment
- Supports community revitalization goals



**GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS**





Loan Terms

	DD RLF	GCF
Maximum Loan Amount	\$250,000	\$200,000
Interest Rate	3%*	3.50%
Repayment Period	15-year amortization	10-year term, 15-year amortization

*Main Street and PlanFirst cities receive a 1% rate reduction for DD RLF

Eligible Activities

- Land and/or building acquisition
- Rehabilitation of existing building
- New construction
- Combinations
- FF&E

Ineligible Activities

- Operating expenses
- Refinancing existing permanent loans
- Funding Local RLFs
- Streetscape and façade programs

50-40-10 Financing Structure



Example Project Cost: \$1,000,000
 Acquisition: \$ 350,000
 Rehabilitation: \$ 650,000

Conventional Financing (Bank): \$500,000
 Low-Interest Loan (GCF/DD RLF): \$400,000
 Owner/Developer's Equity: \$100,000



DD RLF

DDA serves as Conduit

Non-recourse loan to DDA with simultaneous loan to borrower



RLF

DDA serves as Partner

Provides direct loan to borrower

Both

2nd lien position behind bank and personal guarantees are typically required

Eligibility considerations include project's alignment with downtown plan, potential project impacts, realistic budget, and applicant's business plan and credit.

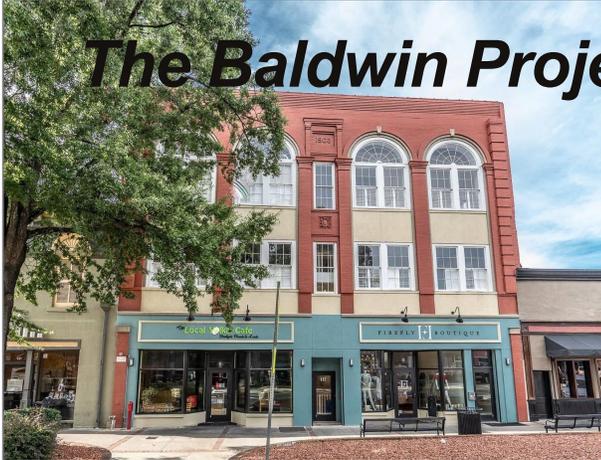


Project Profiles



The Baldwin Project

Milledgeville



Tools Used:

- DD RLF
- GCF RLF
- Redevelopment Fund
- Historic Tax Credits
- Bank Financing



The Baldwin Project

Milledgeville




- Constructed in 1903
- Formerly housed a Belk Matthews store
- Mixed-use loft development project completed in 2012
- 15 apartments & 2 commercial spaces



The Baldwin Project

Milledgeville

Bank Loan:	\$1,277,500
Redevelopment Fund:	\$ 500,000
GCF Loan:	\$ 250,000
DCA Loan:	\$ 250,000
GCF2 Loan:	\$ 150,000
Tax Credits:	\$ 759,448
Developer:	\$ 358,965
Total:	\$3,545,953








GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS

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Tara Bradshaw, Manager Economic Development
and Placemaking
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tbradshaw@gacities.com

georgiacitiesfoundation.org



Economic Development Tools for Georgia's Cities

A&C



About the Collaborative



- Founded in 2018
- Two-year place-based economic development program
- Served 21 cities
- 9 partner organizations serve to guide program and provide trainers and facilitators
- Established annual Placemaking Grant program for current cities, alumni, and youth councils



Alumni Cities	Current Cities
Adel	Blairsville
Albany	Chattahoochee Hills
Bainbridge	Clarkston
Canton	Perry
Covington	Union City
Fitzgerald	Warner Robins
Gainesville	West Point
Greensboro	
Jackson	
Millen	
Powder Springs	
Sylvester	
Thomasville	
Young Harris	



Our Partners



Member Services Consultants



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City Administration, Financial Management and Revenue Administration, Operational Review, US/His, Elections

City Management, Organization and Leadership Development, Public Works, Utilities, Solid Waste, Workforce Development

City Management, Human Resources, Organizational Leadership Development, Public Safety

Stewardship Management, Environmental Historical, Community Involvement & Marketing, Government/Non-Profit

City Management, Financial Management, Grants, Contract Negotiation, Capital Improvements, Economic Development

Capital Human Resources, Professional/HR/IT/Health & Intership Programs, Special Event Planning, FEMA Public Assistance Grant Programs

Intergovernmental Relations, Legislative Process, Municipal Revenue and Finance, Environmental Resources, Community Development

Executive Coaching (EEO), HR/IT, Public Safety, Conflict Management, Organizational Culture, Community Facilitation



Technical Assistance Teams

- Partner with local leadership
- Conduct on-the-ground visit
- Assess existing community assets
- Identify potential future assets
- Analyze strengths and challenges
- Facilitate stakeholder discussions
- Recommend strategies and actions
- Provide next-step guidance



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**Georgia Department of
Community Affairs**

INTRODUCTION TO
SSBCI 2.0
September 9, 2025



SSBCI Program



Holly R. Hunt
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ACCESS TO CAPITAL FOR SMALL BUSINESSES

State Small Business Credit Initiative

\$48,024,748

Received December 2011

\$199,616,860

Allocated November 4, 2022

Technical Assistance Allocation of \$6,212,315.

SSBCI 2.0

❖ 5 programs for SSBCI 2.0 – total allocation \$199.6MM (program splits below)

- Georgia Loan Participation Program – \$70.0MM
- Small Business Credit Guaranty Program – \$19.6MM
- Georgia CDFI Program – \$60.0MM
- Georgia Equity Direct Program – \$20.0MM
- Georgia Venture Capital Program – \$30.0MM

\$199.6MM

SSBCI 2.0

❖ Definitions under the SSBCI 2.0 Statute:

- SEDI – Socially and Economically Disadvantaged Individual means an individual who is a socially disadvantaged individual or an economically disadvantaged individual, as such terms are defined, respectively, under Section 8 of the Small Business Act (15 U.S.C. 637) and the regulations thereunder.
- VSB – Very Small Business means a business with fewer than 10 employees and may include independent contractors and sole proprietors.

GEORGIA’S SSBCI LOAN PROGRAMS:

Georgia Small Business Credit Guaranty Program (SBCG)

To guarantee Lender’s loans to small businesses that employ thousands of Georgians.

Georgia Loan Participation Program (LPP)

To assist Georgia’s private financial institutions in providing capital to small-to mid-sized employers.

Georgia CDFI Program (CDFI)

To offer companion loans to financial institutions with more concentrated outreach to SEDI and VSB businesses.

SSBCI General Eligibility Criteria

- ☑ Start-up costs,
- ☑ Working capital,
- ☑ Business procurement, e.g., franchise fees,
- ☑ Equipment and inventory, and
- ☑ Purchase, construction, renovation, or tenant improvements for a place of business.
- ❖ Refinancing / Renewals are eligible under certain conditions.
- Passive real estate investments are not eligible.

Georgia Loan Participation Program (GA LPP)



25% Participation

GA LPP can purchase up to 25% of the loan originated by the approved lender ranging from \$10,000 to \$5,000,000. Loans over \$5,000,000 are capped at the current maximum participation amount.



Maximum

The current maximum amount of participation is \$1,250,000. The maximum total project amount is \$20 million.



SBA 504

GA LPP may be used for interim bridge financing, including SBA 504.



Second Lien Position!

SSBCI is always in second lien position behind the lender!



NO FEES!

- No fees to the lender.
- No fees to the borrower.
- Lender services loan and remits payments to DCA monthly.

Small Business Credit Guaranty (SBCG)



50% Guaranty

SBCG provides a 50% loan guaranty on loans up to \$1,000,000. Loans over \$1,000,000 are capped at the current maximum amount.



Maximum

The current maximum amount of guaranty is \$500,000, or 50%, on loans up to \$1,000,000. Loans exceeding \$1,000,000 are capped with a \$500,000 guaranty.



Line of Credit

SBCG is excellent for working capital line of credit loans.



FEES

- Processing fee of \$200.
- Initial fee equal to 1% of the guaranteed amount for LOC, 2% for term loans with maximum 5-year maturity.
- No annual fees.

Georgia CDFI Program (GA CDFI)



Companion Loan

GA CDFI provides a companion loan to a participation lender. Private/public leverage must be at least 1:1 with goal to achieve a 10:1 leverage.



Maximum

The current maximum amount of CDFI loan is \$1,250,000. DCA funds 100% of the CDFI loan to the borrower.



Terms

*GA CDFI is a delegated lending model. All terms, rates and fees are established by the CDFI within the parameters of the Treasury guidelines.



FEES

- There are no fees assessed by the Georgia Department of Community Affairs.
- Fees may be assessed by the CDFI and participating lender.

• The Georgia CDFI Program is designed for Non-depository Georgia-grown CDFIs. Georgia depository CDFIs and Regional/National CDFIs located outside of Georgia may participate in the other SSBCI loan programs.

GEORGIA'S VENTURE CAPITAL PROGRAMS:

Georgia Venture Capital Program (GVCP)

Georgia Equity Direct Program (GEDP)

Multi-funds model

Direct Investment into Georgia-based companies



- ✓ The DCA executed a MOA with Invest Georgia to administer the Georgia Venture Capital Programs.
- ✓ Participating venture capital funds will be limited to Georgia-based firms raising capital for early rounds.
- ✓ The Georgia SSBCI venture capital program will target support towards investments of \$5 million or less.
- ✓ Investments support on a given transaction cannot exceed \$20 million. The \$20 million restriction applies to a single investment round that includes a SSBCI-funded investment, including all classes of equity investments that close on or about the same date.
- Invest Georgia and DCA will work together to identify funds with SEDI characteristics to participate in the Georgia Venture Capital Program and Georgia Equity Direct Program.

Venture Capital General Eligibility Criteria



Georgia Venture Capital Program (GVCP)



Multi-Funds Model
Limited Partner positions in established Venture Capital Funds



Maximum
\$1 Million Minimum to \$3 Million Maximum Allocations



Match
A \$1:\$1 allocation match minimum is required



General
➤ Will help grow venture capital for small businesses at the earliest stages of development, which Invest Georgia will operate as a multi-funds program.



Georgia Equity Direct Program (GEDP)



Direct Investment

Invest Georgia will make direct investments into Georgia-based companies



Maximum

\$250,000 minimum to \$1 million maximum investments



Match

A \$1:\$1 allocation match minimum is required



General

> Will provide an attractive source of capital for investments in startups and eligible businesses. Investments will be made alongside diverse venture funds, non-profit seed funds, angel funds and other investors that present a compelling economic development case. Invest Georgia will manage the direct co-investment program, which will provide flexibility for supporting a diverse portfolio of small businesses.

Georgia Department of Community Affairs

You can find us at www.dca.ga.gov under Community & Economic Development



THE ADVANCED TECHNOLOGY DEVELOPMENT CENTER

atdc.org

75 5th St NW, Atlanta, GA 30308

The Advanced Technology Development Center (ATDC) was founded in 1980 by the Georgia Institute of Technology. We are the oldest university-affiliated tech incubator in the country. For over 40 years, our goal has been to **make the state of Georgia the best place on Earth to scale a technology company.**





OUR BEGINNINGS



- 

Learn
Coaching, curriculum, and community mapped to startup lifecycle.
- 

Launch
1:1 coaching from serial entrepreneurs.
- 

Scale
Connections to customers, capital, and Georgia Tech Resources
- 

Succeed
90% of ATDC portfolio companies are in operation 5 years after graduation.

OUR MISSION

OUR EDGE

What's our edge? In a word or, more specifically, the letter C.

- 

Coaching
Our highly specialized, individualized, vertical-specific coaches.
- 

Capacity
We are networked into a large talent pool for startups in search of world class staff.
- 

Capital
Support for finding venture capital and nondilutive funding sources.

- 

Connections
Access to pilots with our corporate innovation team customized and tailored to those partners' needs.
- 

Community
An expansive network of tech founders & mentors.
- 

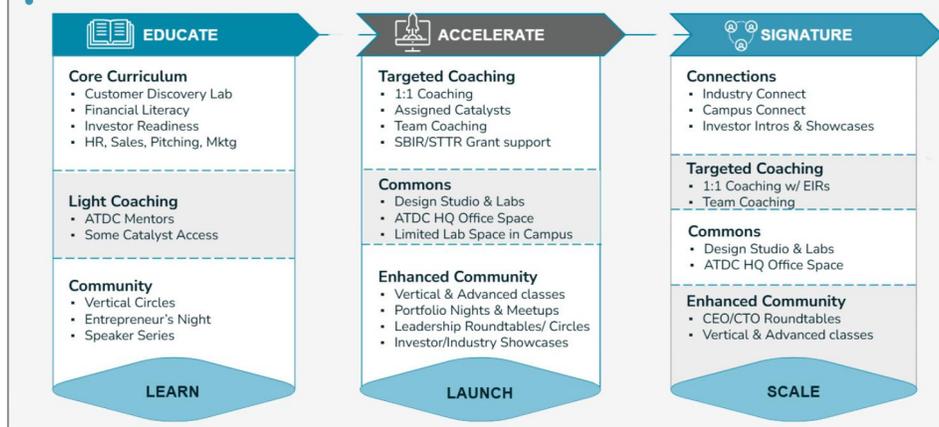
Curriculum
World-class facilities & ecosystem-wide programming.



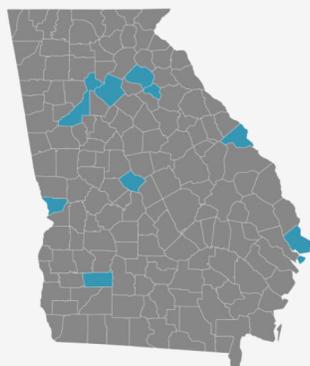
MEMBERSHIP STAGES



MEMBERSHIP ELEMENTS



STATEWIDE OUTREACH



★ Atlanta

- Albany
- Alpharetta
- Athens
- Augusta
- Braselton
- Columbus
- Macon
- Peachtree Corners
- Savannah

ATDC's role is to help tech entrepreneurs throughout the state of Georgia launch and grow their businesses.

QUICK NUMBERS

44 years of supporting Georgia startups.

231 companies graduated since our founding.

12 billion dollars of revenue generated in the state of Georgia.

3 billion dollars in investment financing raised.

4 ATDC graduate unicorns.



INDUSTRY VERTICALS



AIM



Robotics



Defense Tech



Supply Chain



FinTech



Sustainability



Health Tech



5G

PREMIER VERTICAL SPONSORS



FINTECH



SUPPLY CHAIN



SUSTAINABILITY



ROBOTICS



HEALTH TECH



CYBER SECURITY



5G CONNECTIVITY

Resources

[General GMA: Grants | Georgia Municipal Association](#)

General: [Capital & Funding for Small Businesses | Grants, Loans, and More](#)

[BRACE Grant Program — Keep Georgia Beautiful Foundation](#)

Special THANK YOU to The Lost Druid
Refreshments from Banjo Coffee



ARC
Atlanta Regional Commission

Questions

Keri Stevens
Program Manager
kstevens@atlantaregional.org

ONE
great
REGION

The slide features a background image of a city skyline at night with light trails from traffic. On the left side, there is a grey vertical bar with a pattern of colorful, overlapping rectangular shapes. The text is overlaid on this bar and the background image.



Cultural Places | Beautiful Places