Funding Housing Across the Region

2026 ATLANTA REGIONAL HOUSING SUMMIT

Atlanta Regional Commission

Idea #1
Establish a Regional Housing Fund

Coordinate public, private, and philanthropic capital through a regional strategy that aligns funding, leverages partners, and enables scalable housing investment across jurisdictions.

Key Considerations

- Pool funding from jurisdictions and partners
- Provide financing tools (gap-funding, low-interest loans)
- Align investments with regional housing priorities

ARCH (A Regional Coalition for Housing), East King County, WA

Creation
Created by 15 cities + King County (1992)

Structure
ARCH Housing Trust Fund is a regional coalition

Form
Intergovernmental Partnership

Funding
$5M - $10M per year: local general funds, locally controlled federal CDBG funds, and developer fees/in-lieu fees. Amazon has contributed.

Government Led
Fund provides flexible financing for multifamily rental, permanent supportive housing, transitional housing, shelter projects, and for-sale homeownership.

$5M-10M per year
Annual Investment Fund

16 partners
Cities + King County

10,000+
Affordable Homes Created

LACAHSA: The Affordable Solutions Agency, Los Angeles, CA

Creation
Created by California State Law (SB 679, 2022)

Structure
Regional Public Agency, 21-member board of elected officials and appointees

Form
Public Agency

Funding
Voters approved ½ cent county sales tax, generates $1.1 billion annually, of which 36% flows to LACAHSA

Leadership
Government led through a regional, intergovernmental agency, provides gap financing, support for LIHTC deals, funds preservation, tenant protections

$396M per year
Estimated Budget

21 member board
Intergovernmental Leadership

14
Eligible Jurisdictions

Charleston Workforce Housing Fund, Charleston, SC

Creation
Created through the Charleston Regional Development Alliance (CRDA)

Structure
Pooled investment fund (LLC), modest returns 6-8%; fund was initiated by the Charleston Regional Development Alliance – launched by regional business leaders

Form
Private Investment Fund (LLC)

Funding
Launched with $50 million in committed capital from approx.16 investors, largely employers and institutions in the region, financial institutions, philanthropic foundations

Business Led
Provides private equity for housing

$50M
Initial Capital

16 investors
Private/Philanthropic

1000
Multifamily Apartments Aquired

Does this idea seem feasible for the metro Atlanta region?

What might this idea achieve?

Of the examples provided, does one stand out as the best example that could be applied to our region?

Funding Housing Across the Region

2026 ATLANTA REGIONAL HOUSING SUMMIT

Summit Feedback

Idea #2

Reduce Development Costs Through Policy and Process Reform

Provide technical assistance and establish a "housing-ready communities" certification program to streamline permitting and approvals across jurisdictions .

Key Considerations

- Standardize and streamline permitting processes
- Advance state-level zoning and code reforms
- Align incentives with housing production goals

Live Local Act , FL

Creation
Created by Florida State Law (SB 102, 2023)

Structure
Statewide attainable housing strategy

Form
Legislative Mandate & Incentive Program

Funding
$711 Million initial funding for SAIL and SHIP programs

State-Led
Preempts local zoning for affordable multifamily in commercial/ industrial zones if 40% of units are affordable

$711M
Initial Funding

120% AMI
Max Income Limit

30 years
Affordability Term

Cut the Tape, Chicago, IL

Creation
Launched by Mayor Brandon Johnson (EO 2023-21)

Structure
Interdepartmental initiative involving 14 City departments

Form
Administrative Process Reform

Funding
City administrative budgets and TIF surplus reallocations

Mayor's Office Led
Features a Director of Process Improvement to streamline permitting and eliminate redundant reviews

100+
Process Reforms

14 departments
Unified Reviews

10,000+
Affordable Homes Created

Multi-Family Zoning for MBTA Communities Law , MA

Creation
Enacted as part of the 2021 Economic Dev. Bond Bill

Structure
Mandates 177 transit-served communities to create "by-right" multifamily zoning districts

Form
Zoning Mandate

Funding
Non-compliance results in loss of state grants (e.g., MassWorks, Housing Choice)

Leadership
State-mandated, locally implimented; required minimum gross density of 15 units per acre near transit stations.

177 cities
Affected Localities

15 units/acres
Minimum Density

50 acres
Minimum District Size

What organizations in the region might spearhead this effort or support this effort?

Do you think ARC's Housing Strategy should include this recommendation in the plan?

Atlanta Regional Commission

Innovative Strategies for Land and Housing

2026 ATLANTA REGIONAL HOUSING SUMMIT

Idea #1

Establish a Regional Land Development Housing Readiness Strategy

Create a coordinated, region-wide strategy to identify, prepare, and ready land for housing by aligning zoning, infrastructure, and development processes in priority areas.

Key Considerations

- Standardize local permitting to provide developers with timeline certainty.
- Prioritize technical assistance to identify and map "housing-ready" sites.
- Reduce development friction by legalizing diverse housing through administrative approval.

Economic Development Certification (CEDR), Georgia Tech

Creation
Developed by Georgia Tech's Center for Economic Development Research to help communities assess and improve their strategic competitive position

Structure
Uses a data-driven assessment of site readiness, workforce assets, and housing attainability to guide local investment

Form
Academic-Government Partnership / Professional Certification

Funding
Supported by the University System of Georgia and local economic development authority service fees

Institution-Led
Led by the Center for Economic Development Research (CEDR) at Georgia Tech.

60+
Strategic Assessments

159 county
Reach

CEDR-C
New Community Designation

Redevelopment Ready Communities, Michigan

Creation
Established by the Michigan Economic Development Corporation (MEDC) to streamline the development process for local governments

Structure
A voluntary certification program that provides a framework for clear, predictable development processes

Form
State-Led Economic Development Program

Funding
Funded through the MEDC State Budget; provides communities with technical assistance and access to grants upon certification

State-Led
Government-led by the Michigan Economic Development Corporation (MEDC)

$1.85B per year
Statewide Target for Investment

73 communities
Achieved Certification (2026)

300 communities
Engaging with Program

Strong Towns: Housing-Ready Cities

Creation
Developed by Strong Towns (founded by Charles Marohn) as a response to the "Housing Trap" that prevents incremental growth

Structure
A "Bottom-Up" framework focused on municipal code reform and cultural shifts rather than centralized development

Form
Non-profit policy framework and educational toolkit

Funding
Funded through member subscriptions, philanthropic foundations, and educational service fees

Organization-Led
Led by the Strong Towns executive team and supported by a national network of local "Strong Towns" advocates and city officials

24 hours
Approval Target

6
Key Policies

400-800 sq/ft
Designated Size Range

Does this idea seem feasible for the metro Atlanta region?

What might this idea achieve?

Of the examples provided, does one stand out as the best example that could be applied to our region?

Innovative Strategies for Land and Housing

Atlanta Regional Commission

2026 ATLANTA REGIONAL HOUSING SUMMIT

Summit Feedback

Idea #2
Regional Scaling of Innovative Housing Models

Advance and expand proven housing delivery models across the region by aligning zoning, funding, and public land strategies. Focus on scaling cost-effective, flexible, and place-based approaches that accelerate production and address gaps in affordability and supply.

Key Considerations

- Aggregate regional demand to support mass production of modular and industrialized housing.
- Scale pilot projects like cottage courts and ADUs to diversify neighborhood options.
- Activate public land through land banking and pre-entitlement to lower production costs.

Get Ready Housing Guide, Michigan

Creation
A central component of Michigan's Statewide Housing Plan to empower local leaders to solve their own housing shortages

Structure
A tactical toolkit for zoning reform (e.g., Duplexes, ADUs, and reducing minimum lot sizes to 5,000 sq. ft.)

Form
Intergovernmental Resource / Policy Toolkit

Funding
Backed by the Michigan State Housing Development Authority (MSHDA) through state housing allocations

State-Led
Led by MSHDA in collaboration with 16 Regional Housing

16
Regional Partnerships

1.8% vacancy

75,000
New/Preserved Units by 2028

What organizations in the region might spearhead this effort or support this effort?

Welcome H.O.M.E., Atlanta

Creation
An initiative of the City of Atlanta's Department of City Planning to accelerate affordable housing permitting and infill production

Structure
Operates as a "Fast-Track" concierge service for developers and a financial assistance vehicle for low-to-moderate-income homebuyers

Form
Local government administrative program/revolving loan/grant fund

Funding
Supported by City of Atlanta General Funds, ARPA (American Rescue Plan Act) allocations, and local housing trust funds

City-Led
Led by the Atlanta Commissioner of City Planning and the Mayor's Office of Housing and Community Development

$25k - $80k
Range of Financial Support

80% AMI
Maximum Income Threshold

62%
Residents in ATL are "Cost-Locked"

Terner Center: Industrialized Construction (IC) Pilots

Creation
Emerging from the Terner Center for Housing Innovation at UC Berkeley to address the failure of factory-built housing (FBH) to achieve scale in high-cost regions

Structure
A pilot-based research and implementation strategy that aggregates demand across multiple regional jurisdictions

Form
Academic-led public-private partnership (PPP) and policy research initiative

Funding
Funded through a combination of HUD (Federal) Research Grants, private philanthropic anchors, and state-level innovation funds

Leadership
Led by Terner Center researchers in coordination with state housing departments (e.g., California HCD) and industry innovators like MOD X

20%
Cost Savings

40-50%
Faster

$400k - $500k
Baseline

Do you think ARC's Housing Strategy should include this recommendation in the plan?

Setting and Tracking Housing Goals

2026 ATLANTA REGIONAL HOUSING SUMMIT

Atlanta Regional Commission

Idea #1
Regional Housing Tracker Development

Develop a transparent, user-friendly regional dashboard to track housing production, preservation, and outcomes. Use shared data to inform policy, guide investment decisions, and ensure accountability for jurisdictions and stakeholders.

Key Considerations

- Establish data-driven goals for production and preservation to ensure regional accountability.
- Launch a transparent dashboard to track housing outcomes and progress in real-time.
- Ensure tool usability for residents and developers by integrating available incentives and jurisdictional resources.

Atlanta BeltLine Dashboard, Atlanta, GA

Creation
Originally envisioned as part of the 2005 BeltLine Redevelopment Plan, the modern digital dashboard was refined to track the 2030 goal of creating/preserving 5,600 affordable units

Structure
A Public Performance Tracker that monitors project-level milestones, affordability levels (AMI), and long-term deed restrictions

Form
A Transparency & Accountability Tool managed by a non-profit

Funding
Supported by the BeltLine Tax Allocation District (TAD) and the Atlanta BeltLine Legacy Resident Retention Program, which is bolstered by corporate and philanthropic donors

Leadership
Led by the President & CEO of Atlanta BeltLine, Inc. (ABI) in partnership with the City of Atlanta and Invest Atlanta

Monthly Active Updates

4
Distinct Municipal Databases

100%
Parcel Mapping

Baltimore Housing Indicator Tool, Baltimore, MD

Creation
Developed by the Baltimore Neighborhood Indicators Alliance (BNIA) at the University of Baltimore to provide neighborhood-level data to curb blight and prioritize investment

Structure
A Community-Based Data Portal that aggregates 100+ indicators, including "Vital Signs" for housing and community development

Form
An Academic-Led Data Hub that serves as the "Common Language" for the city's housing strategy

Funding
Funded through the University of Baltimore, the Annie E. Casey Foundation, and various state-level data infrastructure grants

Leadership
Managed by the Director of BNIA-JFI and a steering committee of neighborhood leaders

55
Neighborhood Indicators

150
Open Data Streams

15,000+
Vacant Properties Tracked

The Way Home Dashboard, Houston, TX

Creation
Built as the data backbone for the "The Way Home" initiative to prove that the Housing First model works through transparency

Structure
A System-Performance Dashboard that monitors real-time "inflow" from the street versus "outflow" into permanent housing

Form
A Lead-Agency Performance Portal managed by the Coalition for the Homeless

Funding
Primarily supported by HUD CoC Planning Grants and private foundations (e.g., Houston Endowment) to ensure data accuracy

Leadership
Managed by the Data and Analytics team of the Coalition for the Homeless of Houston/Harris County

Cross-Sector Data Sharing

"Time-to-Placement" Metric

Real-Time Integration

Does this idea seem feasible for the metro Atlanta region?

What might this idea achieve?

Of the examples provided, does one stand out as the best example that could be applied to our region?

Setting and Tracking Housing Goals

2026 ATLANTA REGIONAL HOUSING SUMMIT

Atlanta Regional Commission

Summit Feedback

Idea #2

Set Regional Housing Targets and Accountability Framework

Establish clear, data-driven housing production and preservation targets across jurisdictions, aligned with regional needs. Create a shared accountability framework that ties local performance to regional goals, funding, and policy decisions.

Key Considerations

- Establish data-driven targets for production and preservation to ensure regional accountability.
- Tie performance to funding by aligning regional resources with jurisdictional progress and policy adoption.
- Enforce regional standards through structured reporting and administrative review to maintain momentum.

Regional Housing Needs Allocation (RNHA), California

Creation
Established by state law (1969) and modernized in 2023 to mandate housing targets for all cities

Structure
A Statutory Target-Setting system where the state assigns unit counts to regions, which are then subdivided into local city requirements

Form
A Legal Mandate that forces cities to update zoning laws or face loss of local control

Funding
Backed by state REAP grants and tied to regional transportation and infrastructure funding

Leadership
Led by the California Department of Housing (HCD) and regional councils

441,176 units
8-Year Target for Bay Area

109
Cities Aligned

600+
Zoning Changes

Housing Plan and Tracker, Wake County, NC

Creation
Launched as part of the 20-Year Master Plan to provide public transparency on production goals

Structure
An Accountability Dashboard tracking every project from "funding award" to "keys in hand"

Form
A Public Performance Portal visualizing where and how fast units are being built

Funding
Backed by a $118M County Fund that leverages 10x in private/federal capital

Leadership
Managed by the Wake County Housing Department

576 unit/year
Increase

$1.2B
In Capital Attracted

Transit-Oriented Developments

Metro Council's Housing Performance Scores, Twin Cities, MN

Creation
Developed by the Metropolitan Council to ensure all cities contribute to regional housing supply

Structure
A 100-Point Scoring System evaluating cities on production, preservation, and policy

Form
An Incentive Framework where scores determine priority for regional grants and transit funding

Funding
Ties housing performance to $20M in annual regional grants

Leadership
Managed by the Metropolitan Council (Twin Cities regional planning agency)

95%
Participation Rate

4-Band
Income Tracking

188
Cities Ranked

What organizations in the region might spearhead this effort or support this effort?

Do you think ARC's Housing Strategy should include this recommendation in the plan?

Atlanta Regional Commission

Connecting Housing to Jobs, Transit, and Amenities

2026 ATLANTA REGIONAL HOUSING SUMMIT

Idea #1

Designate and Deliver Housing at Regional Transit Stations

Partner with MARTA, GDOT and local jurisdictions to prioritize sites, fund site prep, and adopt reduced parking/overlay incentives near high capacity transit.

Key Considerations

- Target surplus land owned by employers and transit agencies as a primary pipeline for housing.
- Structure joint agreements to define affordability levels and roles across public and private partners.
- Pool capital resources from housing trust funds and employer-backed funds to finance workforce units

Metro Joint Development Program, LA Metro, CA

Creation
Site-by-site Joint Development program

Structure
Uses joint development agreements to define unit counts, affordability levels, and roles

Form
Public-Private Partnership (PPP)

Funding
Pooled public and private capital, including housing trust funds and employer-backed funds

Government-Led
Los Angeles County Metropolitan Transportation Authority

25% minimum
Requirement for Afford. Units

99-year
Ground Leases

10,000
Homes Created by 2031

WMATA Station Redevelopment, Metro Washington, D.C.

Creation
Regional station redevelopment pipeline

Structure
Partnership leveraging transit-owned land like stations and park-and-ride lots

Form
Intergovernmental Partnership

Funding
Uses regional narratives to align civic and employer support

Government-Led
Led by the Washington Metropolitan Area Transit Authority (WMATA)

$15M per year
Annual Tax Revenue

98 years
Guaranteed Affordability

1,490 since 2022
Affordable Homes Created

Equitable TOD Program, Sound Transit , Puget Sound, WA

Creation
Established by Washington State Statute (RCW 81.112.350) and a formal 2018 Sound Transit Board Policy

Structure
Operates as a "land-first" development pipeline where surplus transit parcels are inventoried and prioritized for affordable housing before being offered for other uses

Form
Intergovernmental and Public-Private Partnership

Funding
Primarily funded through strategic land discounting (offering property at below-market value) and a $20 million Revolving Loan Fund created in partnership with the Washington State Department of Commerce

Government-Led
Led by Sound Transit (the regional transit authority) in coordination with partners

$100m
Value of Land Discounts

80%
Units Reserved for Affordability

2,100+
Affordable Homes Created

Does this idea seem feasible for the metro Atlanta region?

What might this idea achieve?

Of the examples provided, does one stand out as the best example that could be applied to our region?

Atlanta Regional Commission

Connecting Housing to Jobs, Transit, and Amenities

2026 ATLANTA REGIONAL HOUSING SUMMIT

Summit Feedback

Idea #2

Designate & Deliver Housing in Regional Job Centers

Focus housing growth in priority job centers by aligning land use, zoning, transit, and employer partnerships. Leverage publicly and institutionally owned land, coordinated development agreements, and pooled funding to deliver housing at scale—particularly for the workforce.

Key Considerations

- Prioritize transit-owned sites including stations and surplus parcels to build a primary housing pipeline.
- Adopt overlay incentives like reduced parking and density bonuses to improve project feasibility.
- Accelerate implementation through a TOD site-readiness checklist and shared public-private site-prep funds.

Amazon Housing Equity Fund, Nashville, TN

Creation

Launched in 2021 as a $2 billion (now $3.6 billion) commitment to preserve and create affordable housing in Amazon's "HQ regions"

Structure

Provides below-market loans and grants directly to housing authorities, developers, and non-profits

Form

Private Corporate Philanthropy/Investment Fund

Funding

$3.6 billion total commitment; includes examples like $7.1M for Cherry Oak in Nashville and $25.4M for The Margaux in D.C

Business Led

Led by Amazon's community development team in partnership with local entities like MDHA and WMATA

$300M
For TOD-Aligned Projects

30-80% AMI
Target Income Range

21,000+
Affordable Homes Created

What organizations in the region might spearhead this effort or support this effort?

Savannah Affordable Housing Fund, Savannah, GA

Creation

A local housing trust fund established to coordinate various public and private contributions for housing stability

Structure

Pooled fund that provides down-payment assistance, owner-occupied repairs, and gap financing for new construction

Form

Local Housing Trust Fund

Funding

Multi-year donations from anchor institutions (e.g., $6M from Georgia Ports Authority; multi-year contributions from St. Joseph's/Candler)

Government-Led

Led by the City of Savannah in partnership with CHSA (Community Housing Services Agency)

$58.5M
Total Projected Program Cost

40% households
Cost-Burdened in Savannah

850+ units
Annual Impact Goal

Bay Area Housing Innovation Fund, Bay Area, CA

Creation

Launched in 2024 as a pilot program to address the extreme time and cost barriers in affordable housing production

Structure

Operates as a revolving loan fund that provides fast, flexible gap financing to developers who commit to strict "efficiency" targets

Form

Public-Private Partnership

Funding

Initial $50 million investment from a coalition including Apple, Sobrato Philanthropies, and the Housing Accelerator Fund

Business Led

Business and philanthropic-led, managed by the San Francisco Housing Accelerator Fund (SFHAF) and Destination: Home

50% units
Reserved for Formerly Homeless/Low-Income

60% AMI
Portfolio Average

1,000+ units
In Pipeline

Do you think ARC's Housing Strategy should include this recommendation in the plan?

Housing Stability and Homelessness Prevention

2026 ATLANTA REGIONAL HOUSING SUMMIT

Atlanta Regional Commission

Idea #1

Unified Regional Approach to Homelessness and Housing Stability

A unified regional framework that synchronizes jurisdictions through shared funding and collective goals to streamline housing delivery and strengthen accountability across the region

Key Considerations

- Consolidate regional oversight through a unified Continuum of Care to align goals and service delivery.
- Utilize real-time data to track individual outcomes and ensure system-wide accountability.
- Coordinate funding strategies to prioritize permanent housing and rapid rehousing across jurisdictional lines.

Coalition for the Homeless, Houston/Harris County

Creation

Developed by the University of Houston and the City of Houston (building on the "The Way Home" initiative launched in 2012) to serve as the lead agency for the region's Continuum of Care

Structure

A Public-Private Partnership that coordinates a network of 100+ partner agencies across a three-county region (Harris, Fort Bend, and Montgomery)

Form

501(c)(3) Non-Profit Lead Agency / Continuum of Care (CoC) Lead

Funding

Primarily funded by HUD (approx. $71M annually), supplemented by City/County general funds and private philanthropy

Nonprofit-Led

Led by the President & CEO of the Coalition for the Homeless and an independent Board of Directors

36,000+
People Housed Since 2012

$45M
In HUD Grants Annually

CEDR-C
New Community Designation

Housing Forward, Dallas/Collins County

Creation

Rebranded from the Metro Dallas Homeless Alliance (MDHA) to lead the All Neighbors Coalition

Structure

A "Backbone Agency" model that manages the regional rehousing system and the All Neighbors Coalition (140+ organizations)

Form

Non-Profit System Intermediary and CoC Lead Agency

Funding

Diversified revenue including a $27M annual HUD award, a $30M public-private "Street to Home" fund, and local municipal contributions

State-Led

Led by the President & CEO and supported by the All Neighbors Coalition Board

24% reduction
In Unhoused Population Since 2012

163% increase
In Monthly Housing Placements Since 2023

32% reduction
In Chronic Homelessness

Regional Community Action Plan, San Diego/San Diego County

Creation

Adopted in 2022 by the San Diego Regional Task Force on Homelessness (RTFH) as a "Plan of Plans" to align 18 cities and the county under one strategy

Structure

An Implementation Framework (launched in late 2024) that uses cross-sector workstreams involving healthcare, housing authorities, and the justice system

Form

Regional Task Force (RTFH)/Lead Agency for the San Diego CoC

Funding

Leverages the San Diego Flexible Housing Pool, state HHAP (Homeless Housing, Assistance and Prevention) grants, and HUD funding

State-Led

Led by the CEO of the RTFH and a CoC Board that includes elected officials from across the county

1:1
Inflow:Outflow Ratio (2026)

25% reduction
In Unsheltered Veterans

13% reduction
In First-Time Homelessness

Does this idea seem feasible for the metro Atlanta region?

What might this idea achieve?

Of the examples provided, does one stand out as the best example that could be applied to our region?

Atlanta Regional Commission

Housing Stability and Homelessness Prevention

2026 ATLANTA REGIONAL HOUSING SUMMIT

Summit Feedback

Idea #2
Regional Housing Communications and Engagement Strategy

This strategy builds public and political support for housing through consistent, evidence-based messaging across jurisdictions. It utilizes storytelling and employer partnerships to humanize the need for rezoning and multifamily development.

Key Considerations

- Standardize messaging to build political support.
- Humanize housing through resident storytelling.
- Use evidence-based frames to address cost drivers.

Housing Savannah, Georgia

Creation
Launched as a community-led initiative to implement the Savannah Housing and Homelessness Strategy.

Structure
Uses a "storytelling-first" approach to connect policy changes to the lived experiences of local workers and families.

Form
Community-Based Advocacy & Narrative Platform

Funding
Supported by the Savannah Affordable Housing Fund (SAHF) and local philanthropic partners.

Leadership
Led by Housing Savannah, Inc. in coordination with city leadership.

$20M leveraged
For Housing

3000 units
In Pipeline

10 year
Plan

FrameWorks Institute: Housing Research

Creation
Developed through multi-year social science research to identify how the public perceives housing affordability.

Structure
Provides a "Messaging Toolkit" with evidence-based metaphors to shift the narrative from individual failure to systemic solutions.

Form
Research-Based Communication Framework

Funding
Funded by national foundations including the JPB Foundation and the Melville Charitable Trust

Leadership
Led by the FrameWorks Institute research team

15+ years
Of Research

80% more effective

5 key metaphors

Greater Washington Partnership: Regional Narrative

Creation
Established by CEOs from Baltimore to Richmond to address housing as a barrier to regional economic growth.

Structure
Aligns the region's largest employers around a shared housing message that links home availability to workforce retention.

Form
Employer-Led Regional Advocacy Strategy

Funding
Privately funded through the Partnership's member companies and civic partners

Leadership
Led by the Greater Washington Partnership CEO coalition

40+ large employers

$15M invested

3 major city region

What organizations in the region might spearhead this effort or support this effort?

Do you think ARC's Housing Strategy should include this recommendation in the plan?