Atlanta Regional Housing Forum

Regional Vision.
Federal Opportunity.
State Action.

Introducing ARC's Regional Housing Strategy

Wednesday, September 2, 2026 9:30 am - 11:45 am
St. Luke's Episcopal Church

Presented By

www.AtlantaRegionalHousingForum.org

Atlanta Regional Housing Forum

Up Next:

Atlanta Regional Commission

Regional Housing Strategy

Anna Roach

Kristin Allin

Sam Shenbaga

Housing Forward 2035

Connecting Housing, Jobs, and Opportunity

Atlanta Regional Housing Forum
September 2, 2026

ARC
Atlanta Regional Commission

HR&A

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.

A Regional Effort: Thank You!

- ARC Board
- Project Advisory Group
- Housing Strategy Focus Groups
- Regional Housing Summit
- Community Forums
- Land Use Coordinating Committee Meeting
- Regional Housing Task Force Meeting
- ULI Atlanta Housing Task Force

Thank you to the Project Advisory Group

Nicole Love Hendrickson
Chair
Gwinnett County Board of Commissioners

Carlotta Harrell
Chair
Henry County Board of Commissioners

Patti Garrett
Former Mayor, City of Decatur

Protip Biswas
Vice President, Homelessness & Place-Based Initiatives
United Way of Greater Atlanta

Christie Cade
VP, Market Leader Southeast
Enterprise Community Partners

Ann Carpenter
Chief Research & Innovation Officer
Atlanta Regional Commission

Lorraine Collins
Community Engagement & External Affairs Manager
Zillow

Michael Carnathan
Co-Founder, Neighborhood Nexus

Colin DeLargy
Senior Policy Analyst
City of Atlanta

Marshall Guest
Chief Strategy Officer
Metro Atlanta Chamber

Sara Haas
VP, Lending, Capital and Compliance
ANDP

Kaela Hammond
Program Officer, Housing Funds Community Foundation for Greater Atlanta

Natallie Kaiser
Executive Director HouseATL

Sarah Kirsch
Former Managing Director, Housing Funds Community Foundation for Greater Atlanta

Betsy McGriff
Project Manager
Georgia Tech Enterprise Innovation Institute

Marc Pollack
President and Board Chair
EQ Housing Advisors

Richard Porter
Director, Master of Real Estate Development Georgia Tech College of Design, School of Building Construction

Amanda Rhein
Director, Housing & Community Development
City of Atlanta
Chair, ULI Atlanta District Council

Beth Stephens
Director, State and Local Policy, Southeast
Enterprise Community Partners

Ashley West
Regional Economic Development Manager
Georgia Power

Megan Weiss
Assistant Office Head for Capital and Metro Planning
Georgia Department of Transportation

Housing: A Regional Priority

- Rising cost burden across each of the 11-counties
- Housing as the #1 concern across residents in the Metro Atlanta region
- Local governments seek additional guidance on housing from ARC
- ARC's Board Members challenge ARC to rethink how we can leverage resources to impact housing
- Increased momentum for housing action at the federal and state levels

Housing Intersects Across ARC Departments

STRATEGIC INVESTMENTS

- Community Development
- Natural Resources
- Transportation Planning

COMMUNITY SERVICES

- Aging Services & Resources
- Mobility Services
- Workforce Development

REGIONAL RESOURCES

- Homeland Security & Emergency Preparedness
- Leadership Development
- Research & Analytics

How ARC Can Advance Regional Housing Goals

Funding — as the recipient of various federal and state resources, ARC can deploy these funds in ways that support housing production, preservation, and stability

Convening Power — ARC can align a broad network of stakeholders, from local governments, developers, and nonprofits to employers and community organizations, around shared priorities and coordinated action

Data & Policy Research — ARC's data and policy research capacity enables it to monitor regional housing trends, evaluate policy options, highlight successes, and equip partners with practical tools and resources

Planning & Technical Assistance — through both long-range planning and local technical assistance, ARC can embed housing priorities into planning processes at every scale

Regional Housing Strategy Desired Outcomes + 3 Goals

Desired Outcome – Growth through Policy Priorities

Shape the conditions for growth

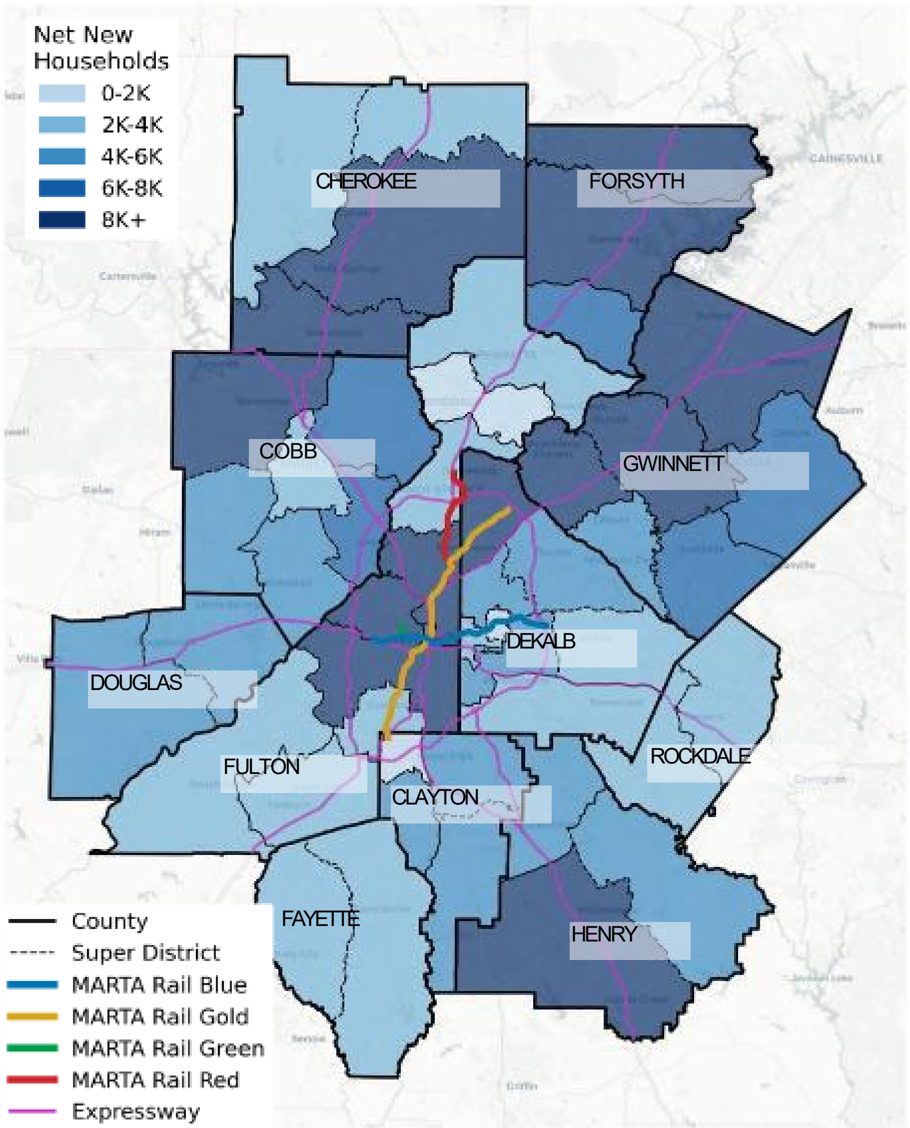
Align investment with a shared regional vision

Change how and where we grow

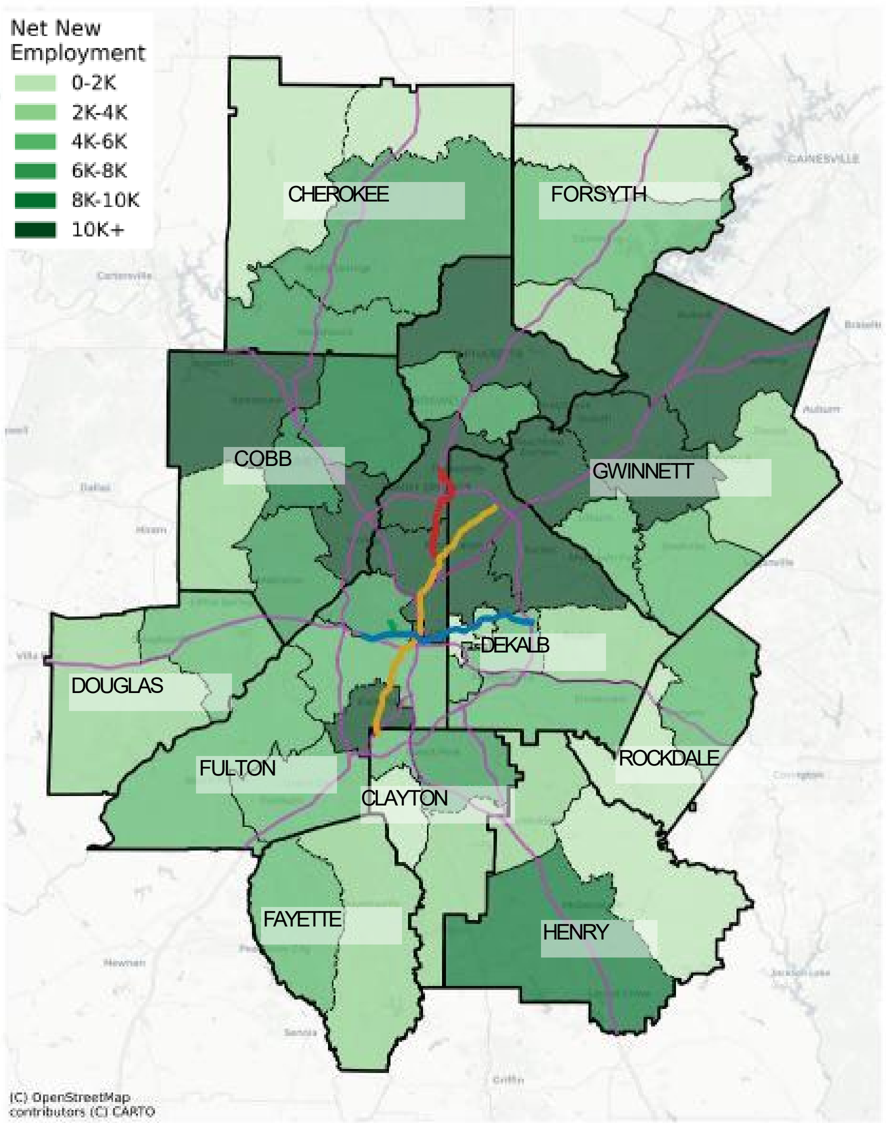
Prioritize housing as a catalyst for connectivity, resilience

Growth Under Current Forecasts:

Household Change 2020-2035



Employment Change 2020-2035



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Policy Priorities

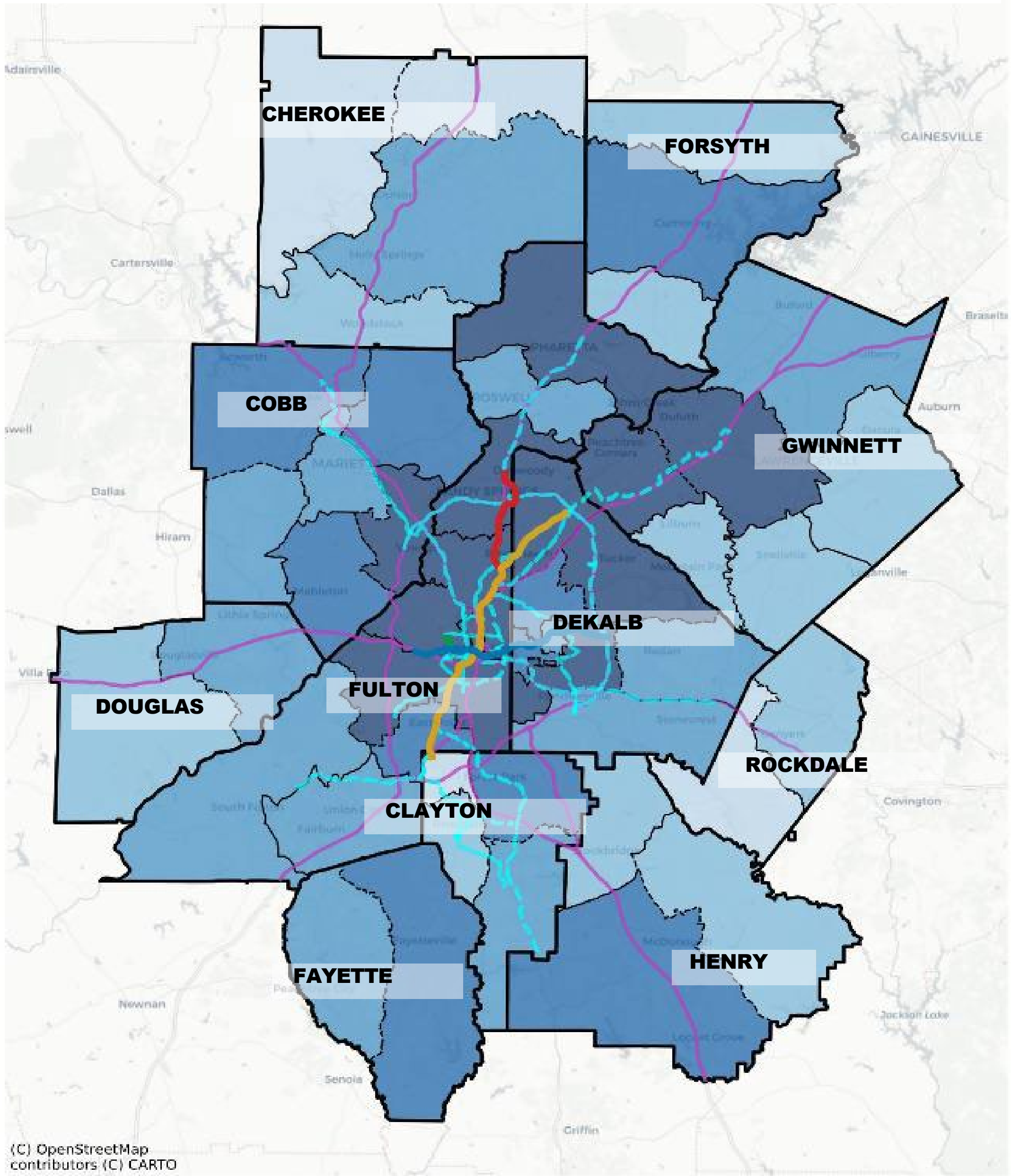
1. **Align Housing with Job Growth**
   What if new households could afford to live within a 30-min commute of new jobs?

2. **Lower Housing + Transportation Costs**
   What would the region look like if new households lived within a ½-mile of transit?

3. **Increase Equitable Access to Opportunity**
   What if net new low-income households could find housing in high-opportunity tracts?

4. **Promote Climate Resilience**
   What would the region look like in 2035 if growth was limited in areas with high climate risk?

Alternative Growth Scenario



GOAL 1

Build Strategically for Intentional Growth

Target: 367,000 homes by 2035

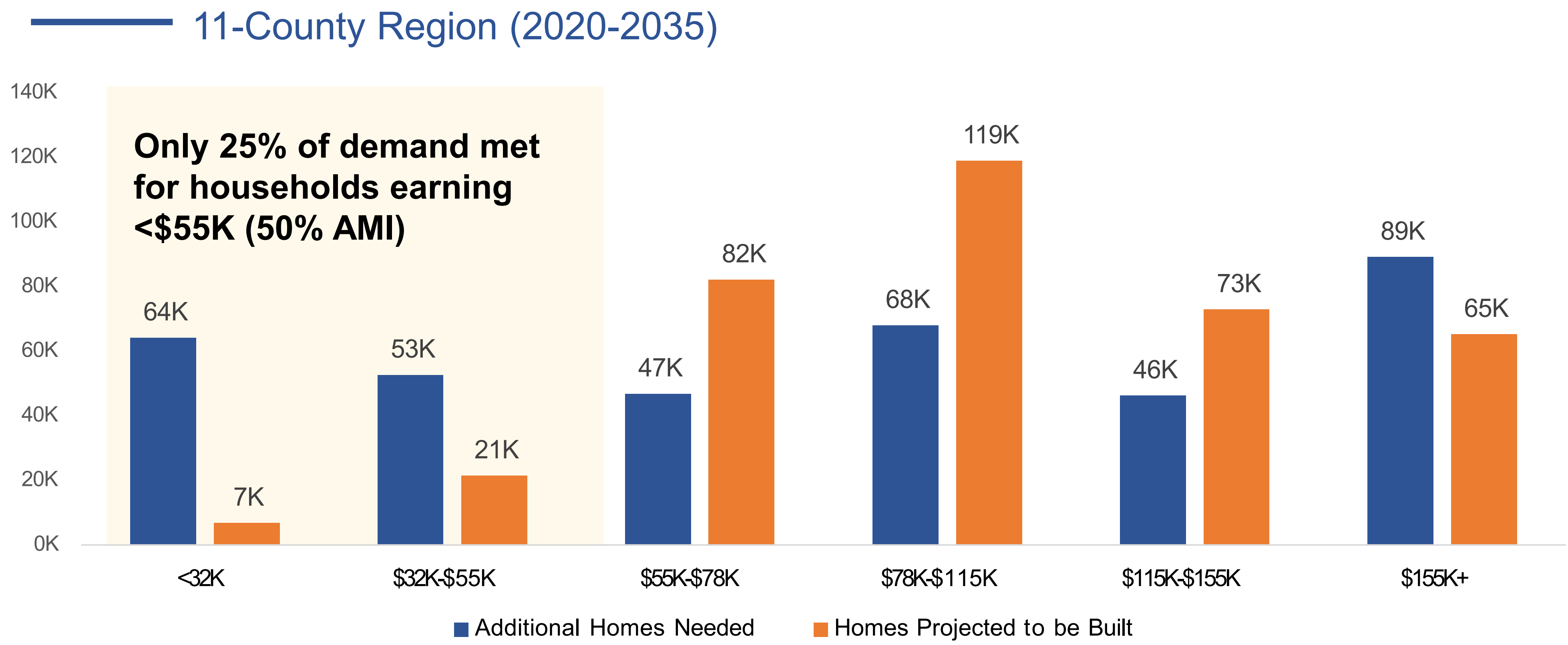
to meet forecasted increase in households

Desired Outcome - Affordability

Across the housing ecosystem, affordability pressures are showing up in different ways:	**Employers**: workers face longer commutes and rising housing costs
	Local governments and CIDs: housing instability is increasing demand for services and contributing to homelessness
	Builders: limited land, zoning, and development constraints restrict housing choice where demand is growing
	Residents: too few homes across the income spectrum are pushing both renters and buyers beyond what they can afford

The challenge: The housing market isn't meeting the needs of all income levels

Additional Homes Needed vs. Projected to be Built by Affordability



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Source: ARC Series 17 Forecasts 2020-2035. Income ranges have been inflation adjusted to 2024 income levels. US Census Bureau Address Count Listings 2020-2024.

4x

production increase

needed for new homes affordable to households earning <$55K.

+104K

homes preserved

both deed-restricted and NOAH properties that are at risk of loss.

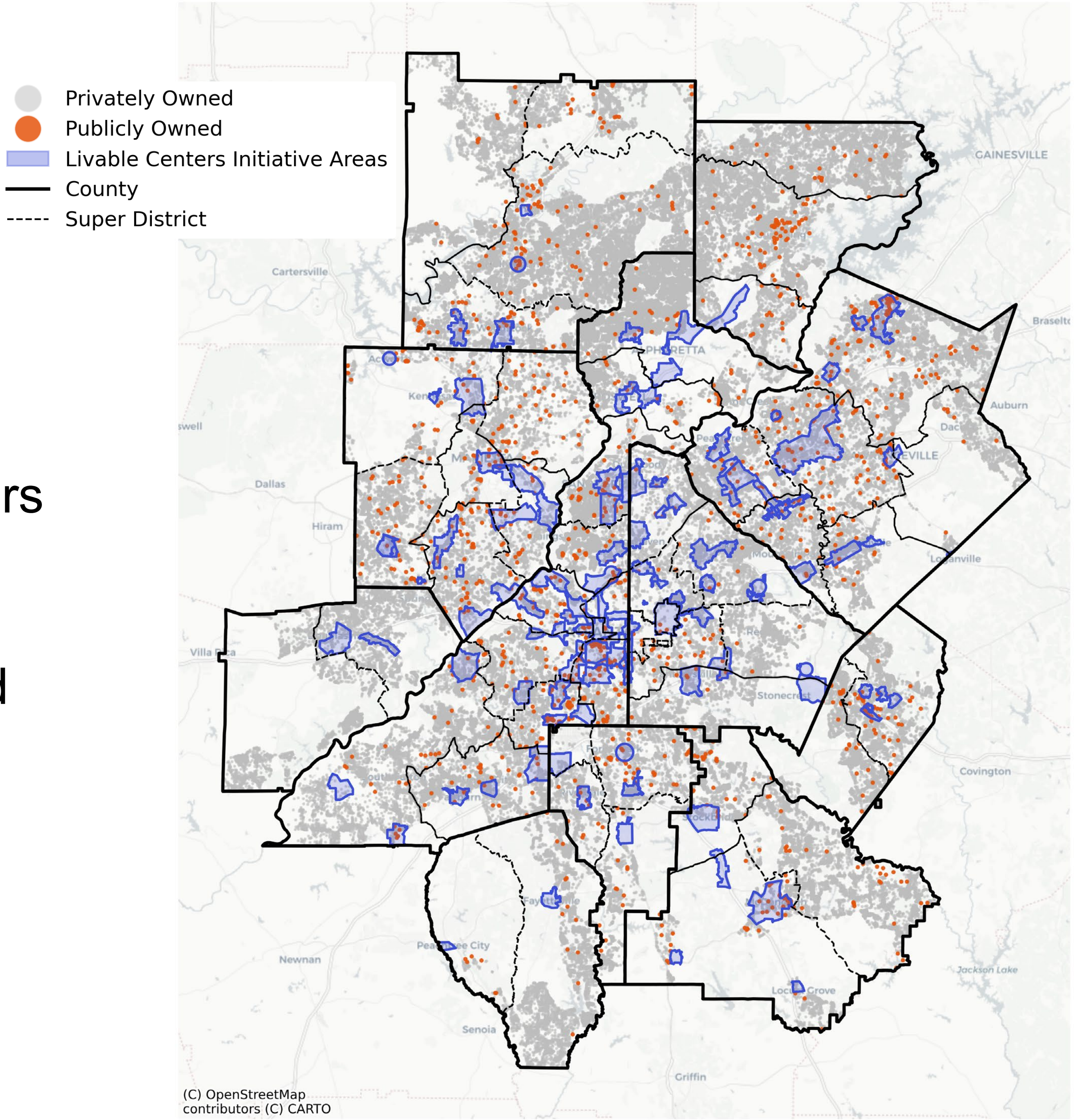
Goal 2

Close the Affordability Gap

Target: Reduce the affordability gap by 50% for households earning below $55k

Desired Outcome – Prioritize Locations

- Build on 25 years of place-based investment through LCI
- Recognize that growth in priority centers has not always delivered affordability
- Align housing affordability with transportation, jobs, infrastructure, and opportunity
- Use priority locations to target ARC investment for greater impact



Parcel Analysis: Vacant and Underutilized

1.7M Parcels

Within the 11-County region

HR&A analysis screened parcels by suitability for housing development based on physical suitability & policy alignment criteria

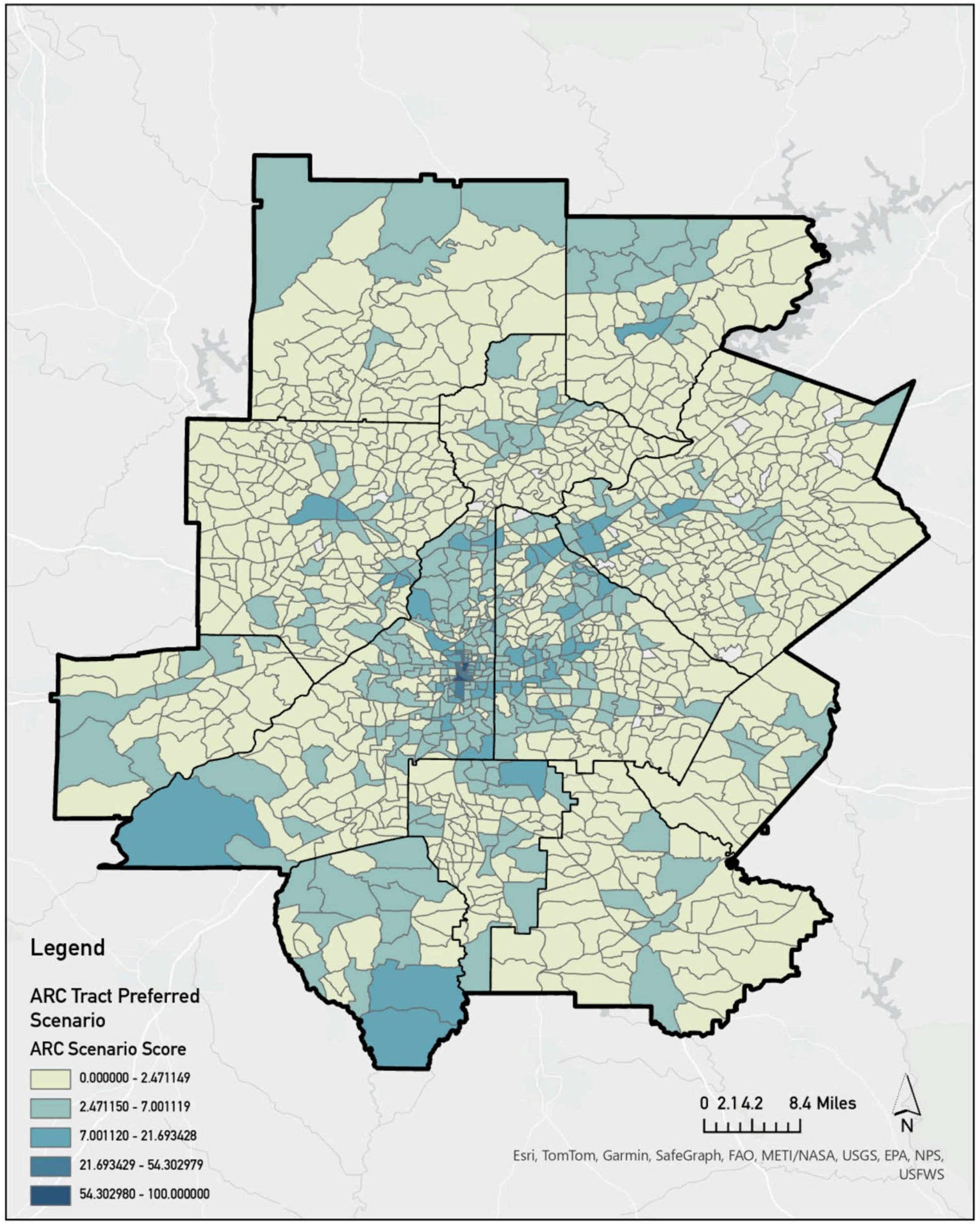
1,530
Publicly-Owned Parcels

80 Vacant	808 Underutilized	642 Utilized

104,470
Privately-Owned Parcels

18,880 Vacant	85,590 Underutilized

ARC Tract Preferred Scenario & Score



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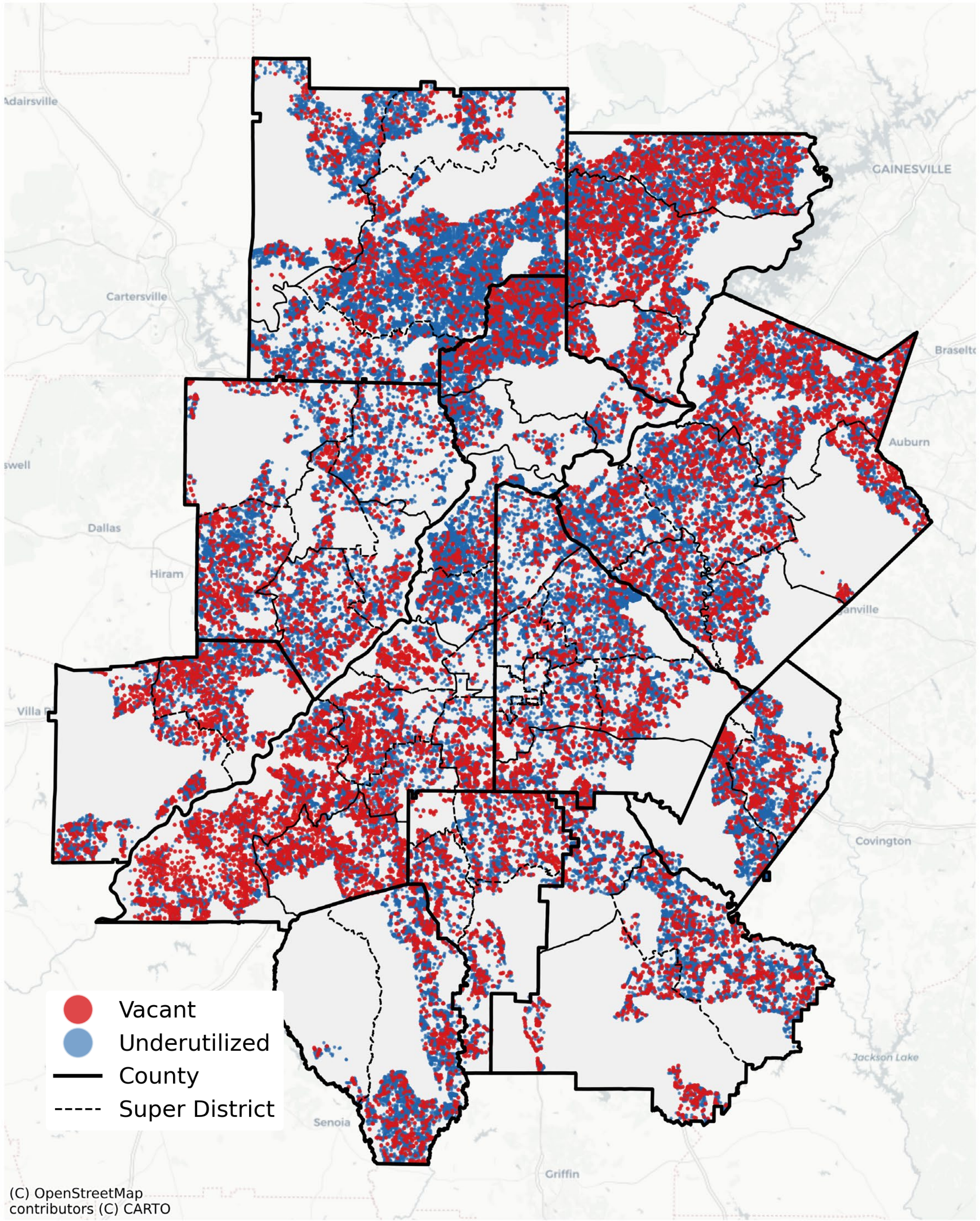

Goal 3

Activate Vacant & Underutilized Properties

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

Recap: Regional Housing Strategy Goals

Goal 1

Build Strategically for Intentional Growth

Target: 367,000 homes by 2035

Where homes are built matters: under current trends, growth is forecasted to continue sprawling outward, further away from major job centers and infrastructure, increasing commutes.

Goal 2

Close the Affordability Gap

Target: 50% reduction for low-income households

4x production increase and 104k homes preserved below $55k household income.

Goal 3

Activate Vacant & Underutilized Properties

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

Develop process to evaluate and activate 10% of the approximately 1,500 public and 105,000 private parcels for housing redevelopment potential.

What will it take?

Building 367,000 homes in locations that reduce commutes and advance economic mobility with a focus on affordability will require committed and coordinated action across a range of stakeholders.

Maintain regional current production rates despite headwinds

Reduce regulatory barriers to allow innovative and quicker production of homes

Maximize unit production in LCI areas, including town centers, employment corridors and transit nodes

Prioritize infrastructure and planning funding that helps meet housing goals

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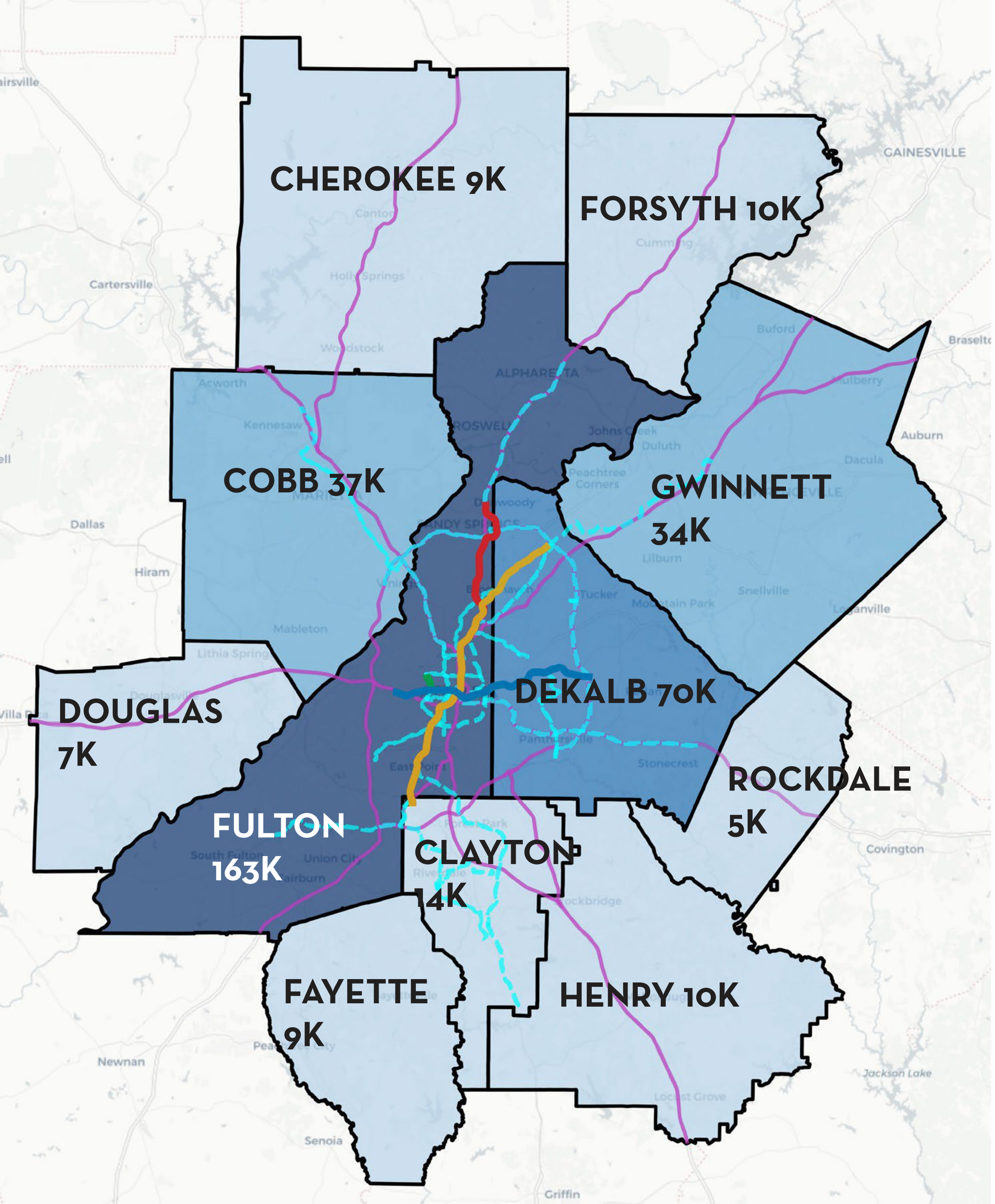
Strategic Housing Targets

Creating a path to achieving goals and tracking progress



County Level Production Targets

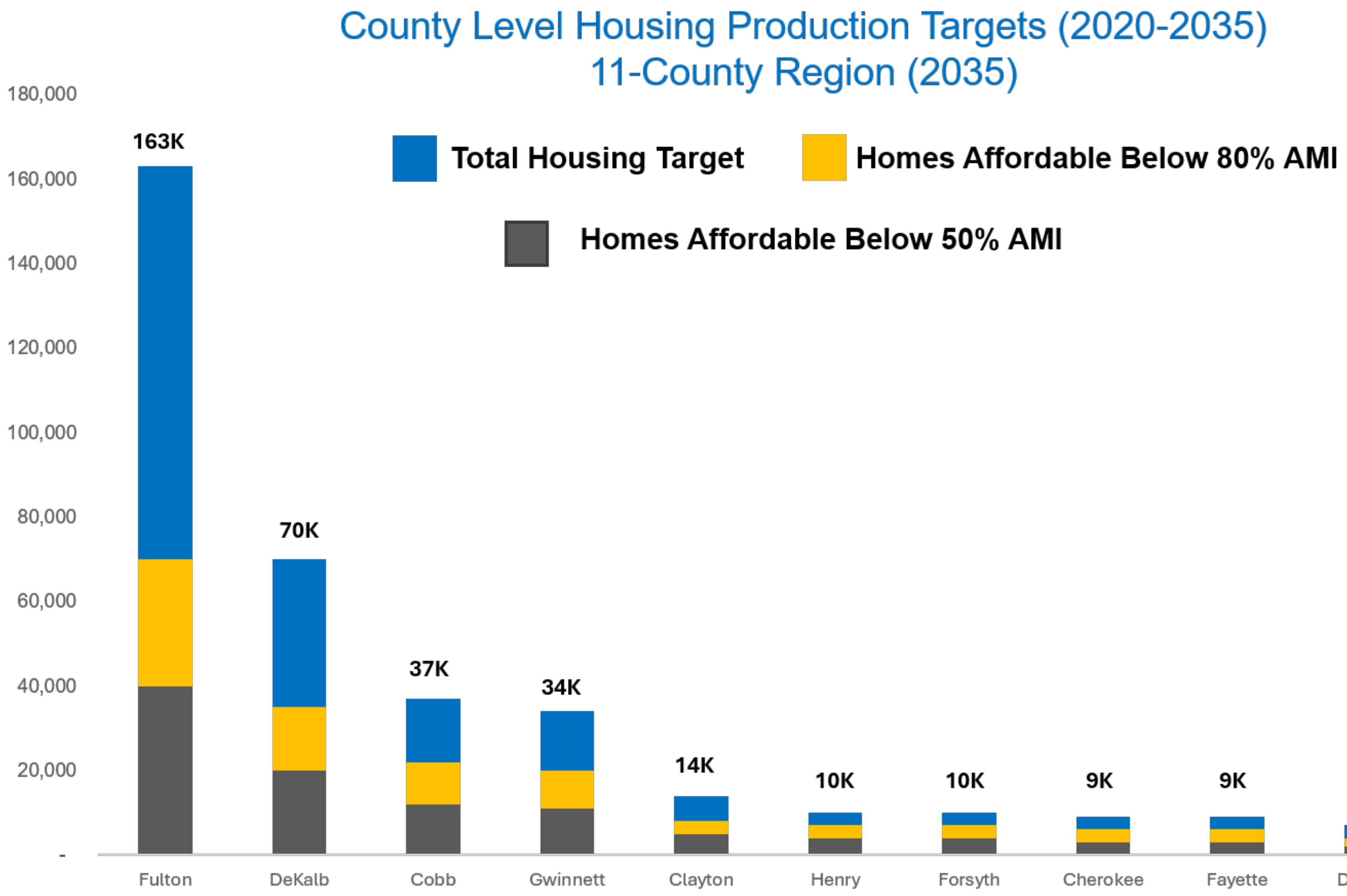
- County
- MARTA Rail Blue
- MARTA Rail Gold
- MARTA Rail Green
- MARTA Rail Red
- Expressway
- Planned Premium Transit

TOTAL HOMES

- 0-30K
- 30-60K
- 60-90K
- 90K+

2020 – 2035 Production Time Frame

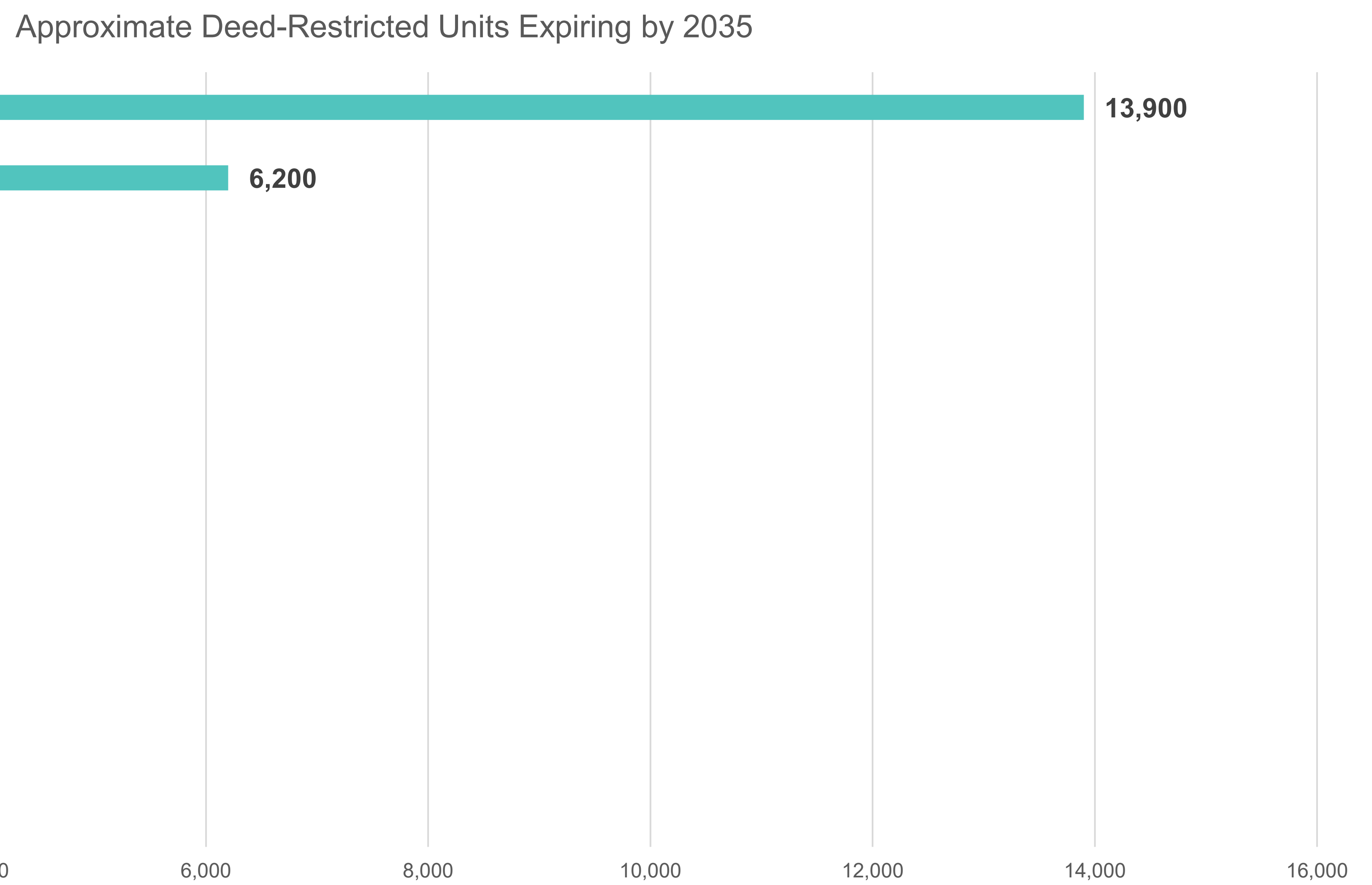
County Level Production Targets by AMI



2020 – 2035 Production Time Frame

County Level Preservation Targets

11-County Preservation Target by 2035: 30,800



Source: National Housing Preservation Database (NHPD)

Regional Housing Strategy – 10 Housing Actions

10 Regional Housing Actions

Actions 1–5

1	**Link ARC Transportation & Land Use Programs to Local Housing Actions**	Evaluate scoring criteria in TIP, CTP, LCI, Special Studies, to further prioritize transportation projects that support housing production.
2	**Create Regional Housing Ready Community Certification & Toolkit**	Convene working groups with partners like Georgia Tech's CEDR, ACCG, GMA, Homebuilders, develop a draft certification program, learn from similar initiatives in other regions.
3	**Launch Regional Housing Dashboard To Track Progress**	Work with Office of Research and Innovation to confirm metrics, scope of work, cost. Engage GA Tech, Federal Reserve, Zillow, Enterprise Community Partners, as other potential partners.
4	**Activate Underutilized Sites & Advance Transit-Oriented Development**	Utilize local housing studies to prioritize sites for housing, work internally with Transportation Department for aligning transportation funds and externally with MARTA, URAs, Development Authorities.
5	**Build on Momentum to Further Expand Funding for Production and Preservation**	Engage major employers; convene funders like ANDP, CFGA, Invest Atlanta, Chamber, Georgia Power to discuss scaling and advocacy.

ARC leads directly (1, 3) **ARC convenes and supports the partners who lead** (2, 4, 5)

10 Regional Housing Actions

Actions 6-10

6	**Engage Employers & Workers on Housing**	Partner with Metro Atlanta Chamber and CIDs to engage major employers; engage universities like Emory, GA Tech, GSU.
7	**Build a Regional Approach to Homelessness Prevention & Response**	Convene Continuum of Care (CoC) leads, partners to develop a Regional Needs and Opportunity Assessment.
8	**Develop a Regional Housing Communication Strategy**	Convene elected officials, local governments, development community, partners to develop ways to comprehensively address opposition to housing, strengthen existing ARC educational offerings.
9	**Identify, Convene & Educate on High-Impact State Policy Changes**	Collaborate with GMA, ACCG, DCA, and housing advocacy organizations like HouseATL to identify potential policy areas for action in FY 2027 session.
10	**Evaluate Ways to Increase Preservation & Stabilization Efforts**	Collate existing efforts and organize key actors like ANDP, Enterprise, Community Land Trusts to identify new approaches for NOAH preservation.

ARC leads directly (8)

ARC convenes and supports the partners who lead (6, 7, 9, 10)

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What's Next

ARC Cannot Do this Alone

A regional approach is critical to achieving the housing production and preservation goals.

Join us to build on progress, expand successes regionally, bring in new voices, and ensure we build **One Great Region!**

Questions?

Samyukth Shenbaga, sshenbaga@atlantaregional.org

Kristin Allin, kallin@atlantaregional.org

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Up Next:

WATA Party for Housing Justice

Video Presentation with

Antemil Jorkey

ARC Community Engagement & Culture Planner

Atlanta Regional Housing Forum

Up Next:

Liz Osborn

Enterprise Community Partners

Overview of

21st Century ROAD to Housing ACT

Enterprise

21st Century ROAD to Housing

Liz Osborn

September 2, 2026

What's in *ROAD*?

✓ **Investment Incentives**

✓ **Changes to Existing Programs**

✓ **New Programs**

New and Reauthorized Programs

New:

- Innovation Fund
- Whole-Home Repairs
- Point-Access Building Grant Program
- FHA Small-Dollar Mortgage Pilot
- Temperature Sensor Pilot Program
- Affordable Housing Planning and Implementation Grants
- Streamlining Affordable Housing Designs Pilot

Reauthorized:

- PRICE Program
- HOME Program

HOME Reforms

Long-needed modernization of the HOME program

- Permanently reauthorizes the HOME Program.
- Allows HOME to be used for certain infrastructure activities.
- Inspections and environmental reviews.
- Flexibilities to support homeownership.
- Streamlines Section 3 requirements for smaller projects and grantees receiving less than $3 million.
- CHDO qualification requirements.
- HUD Build America, Buy America study
- RESIDE Act: converting vacant and abandoned commercial or industrial structures into housing.

CDBG Reforms

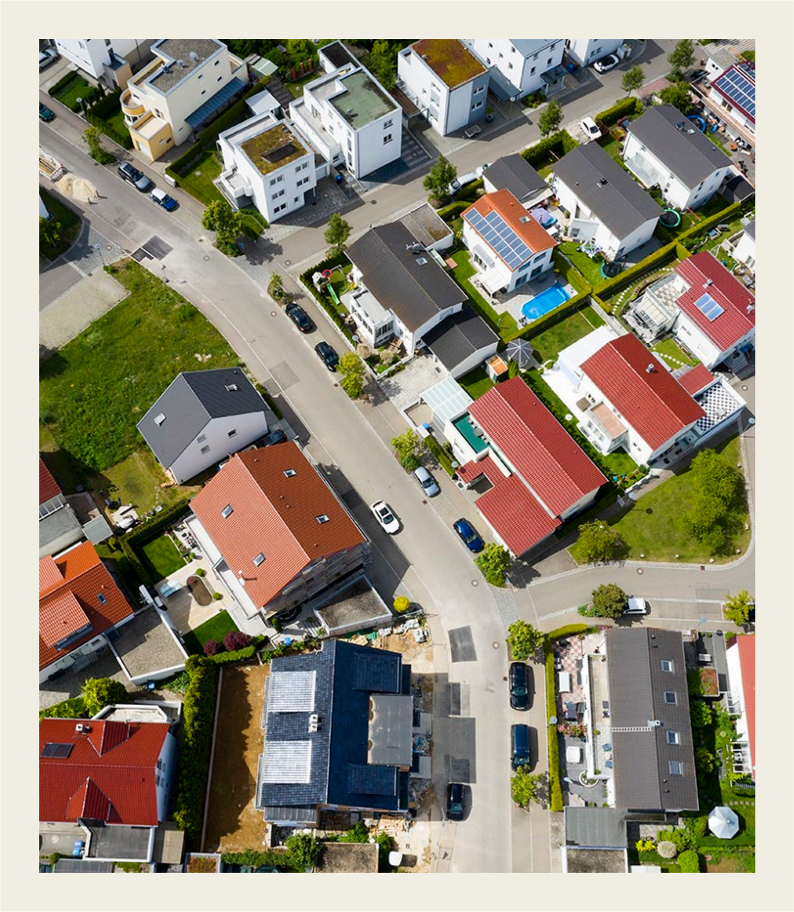
Strengthens CDBG's use for affordable housing

- Allocation tied to housing production
- Adds new construction as an eligible use, not to exceed 20%.

Land Use and Zoning

Requires best practices for zoning and database on public lands

- HUD to publish guidelines and best practices for state and local zoning
- Requires CDBG grantees to keep a public database of undeveloped, publicly-owned land.



Rural Housing

Reforms rental assistance, improves single family loans, studies needs

- Stand Alone Rental Assistance: Project-based rental assistance for multifamily properties even after mortgage payoff.
- Single-family borrowers through USDA Sec. 502 mortgages can now use their homes for in-home childcare, and mortgages can cover ADU construction.
- Grant limits for the Sec. 504 home repair program are doubled from $7,500 to $15,000.

More Information:
<u>Blog on *RHS Reform Act*</u>
<u>Section 502 of *ROAD*</u>

Manufactured and Modular Housing

Updates 1970s Rules to Increase Construction Flexibility

- Updates the federal definition of **manufactured housing** to include homes:
  - Built with or without a permanent chassis.
  - Construction and efficiency standards continue to be regulated under Manufactured Home Construction and Safety Standards (HUD Code).
- Establishes a definition of **modular housing** to include homes:
  - Constructed in a factory in “one or more” modules, transported to site and installed on a foundation.
  - Regulated under state and local building codes.
- Determining whether a structure is a manufactured home or a modular home will likely depend on both **future rulemaking** and the **standards individual manufacturers choose to pursue.**

More Information: The Lincoln Institute’s Analysis of Chassis Removal

Environmental Reviews

Eases federal regulatory burdens

Aims to cut red tape by:

- Exempting or limiting NEPA review for some infill projects funded through HUD or USDA.
- Requiring joint environmental review for projects with multiple federal sources to reduce duplicative reviews.
- Allowing HUD to delegate more environmental review to states, local governments, and tribes.

More Information:
NCSHA's Overview of NEPA Provisions in *ROAD*

Public Welfare Investment Cap

Increases allowable bank investment levels

- *ROAD* increased the cap from 15% of banks' capital and surplus to 20% – with regulator approval.
- Cap allows banks to invest *more* than they'd otherwise be allowed to by regulators from a risk perspective.
- Will be most impactful for small and regional banks.

More Information:

Affordable Housing Tax Credit Coalition Brief on the PWI Cap

Large Institutional Investors

Sets limits on future purchases of single-family homes

- *ROAD* restricts the future purchase of single-family homes by large institutional investors (owning 350+ single-family homes).
- Exemptions include build-to-rent (including single-family typology LIHTC) and homeownership programs.
- Treasury regulations and renter resources from HUD to come.

More Information:
Legal Brief
GAO Report

Rental Assistance Demonstration (RAD) Cap Expansion

Amends RAD's original 2012 authorizing language

- Raises the RAD cap by 100,000 units (455,000 → 555,000).
- Permanently authorizes RAD, striking the September 2029 sunset date.
- Adds a mandatory tenant lease and management plan addendum for converting properties.
- Requires HUD to annually assess and publicly report on conversion outcomes.
- Bars PHA-owned properties from being used for private, for-profit, or sporting purposes after conversion.

What is RAD?

BEFORE: PUBLIC HOUSING
(Section 9)

Annual Capital & Operating Fund appropriations

Funding tied to Congressional budget cycles

No access to private capital or LIHTC equity

↓ **Conversion**

AFTER: PROJECT-BASED RENTAL ASSISTANCE
(Section 8)

Long-term Section 8 rental assistance contract

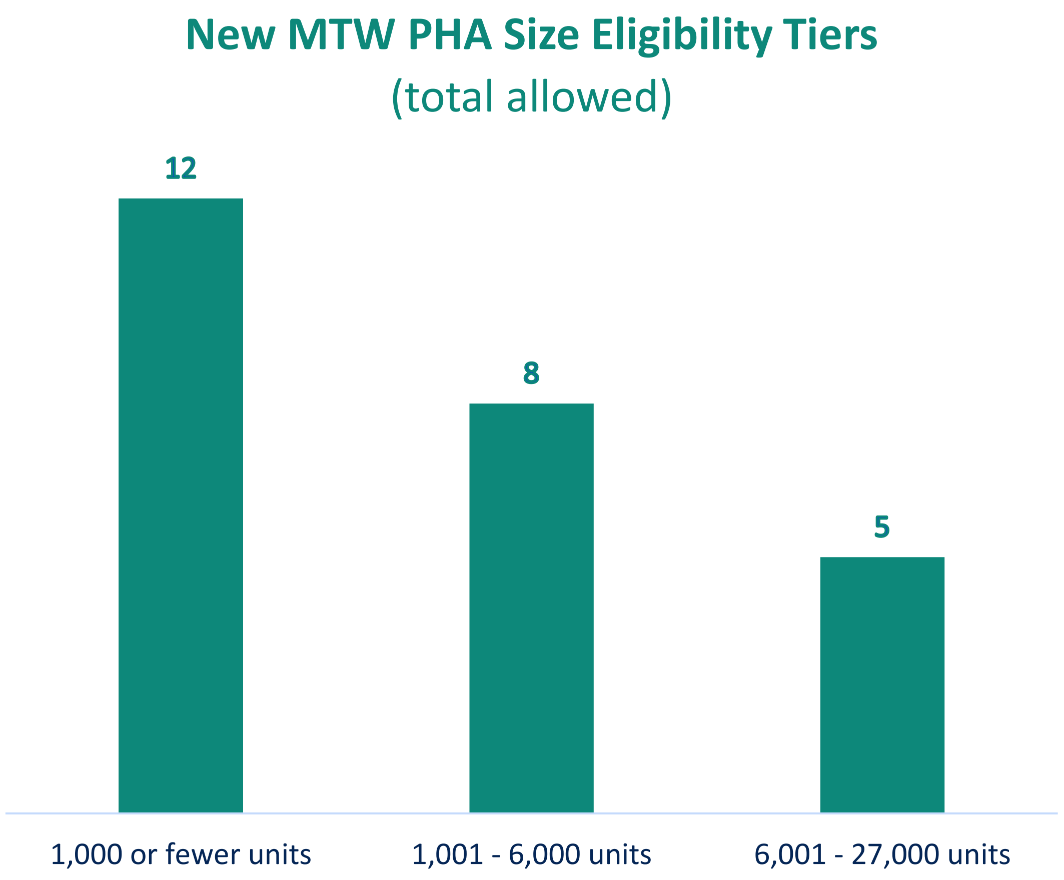
Unlocks private debt & LIHTC for capital repairs

Maintains affordability rules for tenants

Moving to Work (MTW) Expansion

Authorizes a new cohort of PHAs

- Adds up to 25 PHAs to the existing 100 expansion + 39 original MTW agencies.
- Eligibility is tiered by size and limited to PHAs designated as high performers.
- Selection of new cohort will focus on ensuring geographic diversity among MTW participants.
- Prioritizes PHAs that serve families with children and youth aging out of foster care at a rate above the national average.



Family Self-Sufficiency (FSS) Escrow Pilot

Creates a new Escrow Expansion Pilot Program

How the Escrow Works

Family earned income rises

Rent share increases accordingly

↓ **Conversion**

Increase is banked, not collected as rent

Deposited in interest-bearing escrow account

↓

Family can access account after meeting certain conditions

After 5-7 years, if they exit assistance, etc.

- HUD may select up to 25 entities to manage escrow accounts for up to 5,000 families.
- Participants can withdraw funds, plus interest, after 5-7 years, or earlier if they exit assistance, face hardship, or have an approved self-sufficiency goal.
- Enrollment is automatic, but families may opt out up to 2 weeks before their account is created, or any time after.
- To participate in the pilot, family income cannot exceed 80% of AMI at time of enrollment.

Streamlined HCV Inspections

Reduces inspection-driven delays in leasing up voucher units

- Units inspected under LIHTC, HOME, or USDA Rural Housing Service programs within the past year will automatically satisfy HCV inspection requirements, eliminating a duplicate PHA inspection.
- Allows new landlords to request advance inspections before a voucher holder is matched to the unit, shortening time-to-lease.
- Permits HUD to allow remote inspections under specific conditions (rural or small area).
- Intended to expand housing options for voucher holders and reduce a longstanding landlord participation barrier.

Comparable HUD rulemaking and guidance has historically taken 12-24+ months to complete

More Information: BPC's ROAD to Housing Act Implementation Tracker

CDBG-DR Reforms

Creates standing, predictable federal authority

- Authorizes CDBG-DR for three years and creates a new HUD Office of Disaster Management and Resiliency to coordinate response with FEMA and SBA.

- Directs HUD to publish CDBG-DR allocation methodologies within 30 days of enactment, with a proposed rule due in 6 months and a final rule within 1 year.

- Targets faster and more predictable disbursement of funding for LMI disaster survivors, replacing the prior *ad hoc*, supplemental appropriations approach.

Atlanta Regional Housing Forum

Up Next: Panel Conversation

Regional Vision. Federal Opportunity. State Action

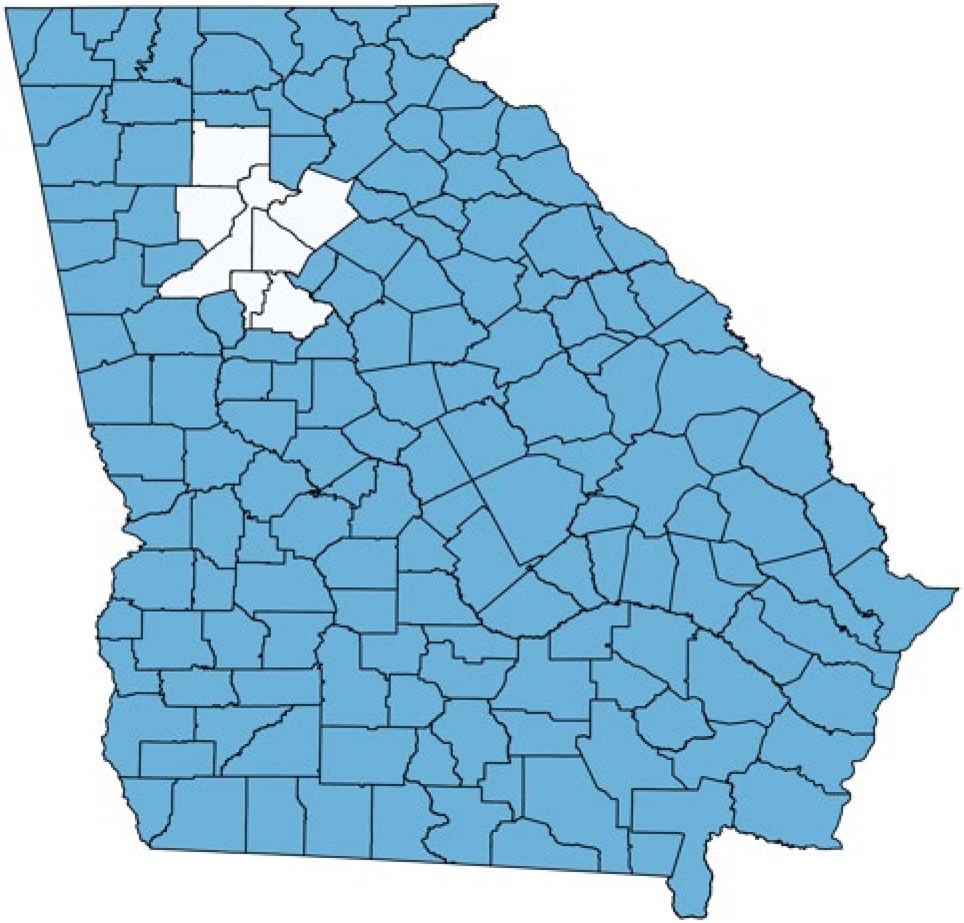
Maureen Freehill
Georgia DCA

Liz Osborn
Enterprise Community Partners

Sam Shenbaga
Atlanta Regional Commission

GEORGIA DEPARTMENT of COMMUNITY AFFAIRS

CDBG Non-Entitlement Counties



At DCA, we administer the State's Non-Entitlement CDBG program. As the administrator of these funds, eligible applicants include Units of General-Purpose Local Government (cities or counties) that do not participate in HUD's CDBG Entitlement or Urban County program.

Entitlement jurisdictions include:

•The Cities of Albany, Atlanta, Brookhaven, Brunswick, Dalton, Gainesville, Hinesville, Marietta, Rome, Roswell, Sandy Springs City, Savannah, Smyrna City, South Fulton, Valdosta, and Warner Robins.

•The Counties of Cherokee County, Clayton County, Cobb County, DeKalb County, Fulton County, Gwinnett County, and Henry County.

•The Consolidated Governments of Athens/Clarke County, Augusta/Richmond County, Columbus Consolidated Government, and Macon/Bibb County.

•Any incorporated city within a HUD Entitlement Urban County that has chosen to participate with the Urban County through a Cooperating Agreement.

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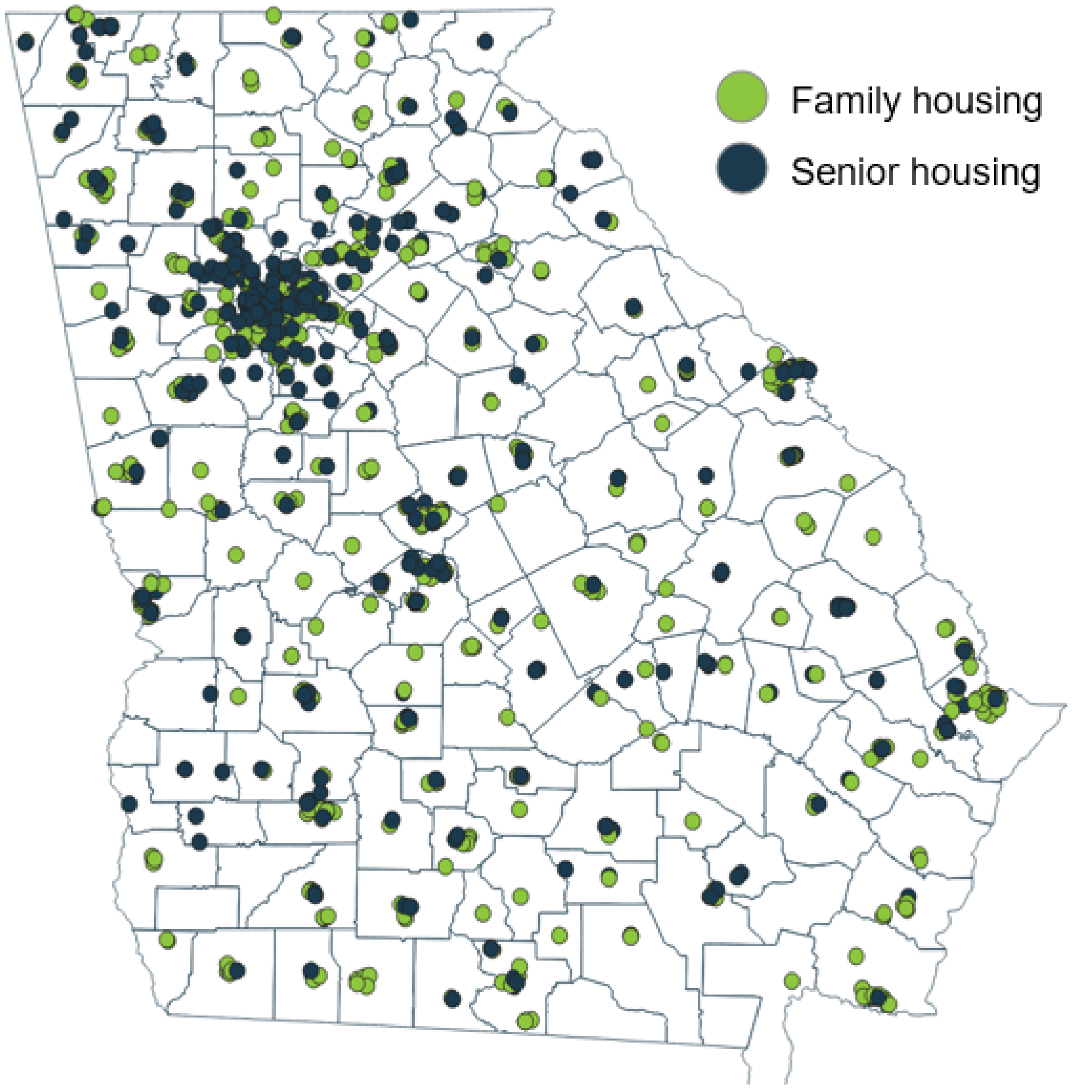
Housing Tax Credits (LIHTC)



1,296

Over the past 30 years, 1,296 properties have been financed to provide over 140,000 safe, affordable housing units to Georgia's workforce and seniors through the Low-Income Housing Tax Credit program.

43,362

Low-income units funded through the Low-Income Housing Tax Credit Program across 145 communities from 2019-2024

Submit QAP comments here

Atlanta Regional
Housing Forum

Our Thanks To:

Atlanta Regional Housing Forum

- St. Luke's Episcopal Church
- Arthur M. Blank Family Foundation
- Forum Steering Committee Members

Atlanta Regional Commission	Atlanta Neighborhood Development Partnership, Inc.	Enterprise	HouseATL	mercy HOUSING	CIVITAS HOUSING GROUP
Kristin Allin Sam Shenbaga	George Burgan	Dr. Christie Cade Beth Stephens	Natallie Keiser	Beth Haynes	Bruce Gunter

Atlanta Regional Housing Forum

Next Forum
Wednesday, December 2, 2026