

Greauxing Resilience at Home

City of Atlanta, Georgia: Prioritizing Affordable Housing and Nature in the Face of New Growth



GEORGETOWN CLIMATE CENTER

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ABOUT THIS REPORT

Louisiana is one of the hardest-hit areas in the United States as extreme weather events and regular flooding become more frequent and intense.¹ These challenges often fall “first and worst” on Black, Indigenous, and People of Color or “BIPOC” and low-income communities.² This is especially true in the U.S. Gulf Coast region and the state of Louisiana.

Over time, these challenges are being exacerbated by population increases and transitions as climate and non-climate drivers (e.g., people moving out of urban centers into more rural areas) influence where people choose — or are able — to live.

In southeast Louisiana, resilient, affordable housing initiatives are critical to ensuring equitable adaptation that takes into consideration the myriad overlapping challenges facing all Louisianans, but especially those living in communities that have long borne a disproportionate burden of risk.

Over a two-year period between fall 2020 and spring 2022, **Capital Region Planning Commission** and **Georgetown Climate Center** partnered with dozens of people from government, private, and nonprofit sectors and community stakeholders in Region Seven of the **Louisiana Watershed Initiative**.³ The result of that partnership effort is **Greauxing Resilience at Home: A Regional Vision**⁴ (Regional Vision), a resource to inform Region Seven’s ongoing work to increase community resilience by promoting affordable housing and nature-based solutions.

Regional and local governments in Region Seven can use the Regional Vision to identify potential legal, planning, and policy tools and projects to increase the affordability and availability of housing and the use of nature-based solutions. In addition, the Regional Vision offers insights for policymakers across Louisiana, throughout the Gulf Coast region, and nationally.

This report is composed of 24 individual case studies developed by Georgetown Climate Center to support the Regional Vision. These case studies describe best and emerging practices, tools, and examples from Louisiana and other U.S. jurisdictions to make progress on these complex and challenging issues. These case studies are intended to provide transferable lessons and ideas for regional and local governments addressing housing and mitigating flood risk as integrated parts of comprehensive community resilience strategies. Collectively, these case studies present a suite, although not an exhaustive list of tools and approaches that can be used to facilitate any of these efforts.

1 STATE OF LA., LOUISIANA CLIMATE ACTION PLAN: CLIMATE INITIATIVES TASK FORCE RECOMMENDATIONS TO THE GOVERNOR 15–16 (Feb. 2022), available at <https://gov.louisiana.gov/assets/docs/CCI-Task-force/CAP/ClimateActionPlanFinal.pdf>.

2 See *id.* at 15–17.

3 The Louisiana Watershed Initiative is an effort to create a paradigm shift in floodplain management towards a strategy that approaches flood risk reduction from a nature-based solutions and land-use-based approach. A part of this approach includes identifying eight separate regional watershed management areas to assist in achieving cross-jurisdictional activities.

Region Seven is one of these eight watershed regions. Region Seven encompasses the upper part of the toe of Louisiana’s boot. It spans eastward from the Mississippi River near Baton Rouge across the Northshore (i.e., north of Lakes Pontchartrain and Maurepas) to Mississippi and along the Mississippi River to the Bonnet Carré Spillway. The region includes 13 parishes and 45 incorporated municipalities.

4 To reflect their connection to Louisiana’s cultural heritage, the project team and members of Region Seven that participated in this process chose to use the word “Greaux,” a French-inspired phonetic spelling of the word “Grow,” to brand this product.

Where possible, all the case studies share a consistent organizational format to allow easier cross-comparison of tools, processes, and takeaways:

- The **Background** section introduces the regional and local context (e.g., location, demographics) for each case study, including the following facing each jurisdiction: extreme weather risks, housing and environmental challenges, and development pressures.
- The **Housing** section focuses on the legal, planning, and policy tools and projects that have been designed and implemented to support the growth and preservation of housing affordability and availability.
- The **Environment** section highlights how vulnerable habitats like floodplains and other open spaces are being restored, conserved, and protected as a part of comprehensive resilience strategies to provide important ecosystem and community benefits like reducing flood risk and creating community assets, such as parks and trails.
- The **Community Engagement** section summarizes how governments have provided different types of public engagement opportunities and how affected residents have contributed to these planning and decisionmaking processes.
- The **Funding** section identifies how the programs, plans, and projects discussed have been funded by federal, state, and local government and private and nongovernmental sources.
- The **Next Steps** section captures the anticipated future actions that featured case study jurisdictions may take in implementing these tools and strategies.
- The **Considerations and Lessons Learned** section concludes with the primary takeaways from each example that other regional and local policymakers and communities may consider when developing or implementing their own housing and resilience strategies using these legal, planning, and policy tools.

A few additional notes about the case studies:

- **The case studies selected prioritize relatable and scalable models from places similar to Louisiana:** Wherever possible, Georgetown Climate Center aimed to acknowledge and lift up the work of jurisdictions and nongovernmental actors in Region Seven and neighboring watershed regions to inspire peer-to-peer sharing and actions from as close to home as possible. These resources are drawn from 12 states, with an emphasis on regions and local areas in the Gulf and Mid-Atlantic: Colorado, Florida, Georgia, Illinois, Iowa, Louisiana, New York, North Carolina, Oregon, South Carolina, Texas, and Virginia. Examples and lessons drawn from these regions are easiest to apply to a Louisianan context because they feature similar geography or analogous impacts from flooding and other climate effects.
- **There are no perfect, “one-size-fits-all” solutions:** While the case studies and resource entries informing the Region Vision are instructive for Region Seven and beyond, none of them are “perfect” examples of how to solve these complex and challenging issues. Georgetown Climate Center found no single case study or resource that provides a point-for-point or model for what Region Seven is trying to accomplish. No other jurisdiction identified is currently trying to integrate housing, flooding, equity, resilience, and population changes together in a single plan, ordinance, or policy. However, some jurisdictions are moving in that direction, or are making progress on discrete elements of what will eventually become a more holistic strategy. Therefore, this report and the Regional Vision draw analogous connections and recommendations that can be combined to facilitate more comprehensive planning and land-use efforts.

The case studies in this report were informed by interviews with practitioners and community leaders in charge of designing and overseeing this work. No statements or opinions, however, should be attributed to any individual or organization included in the *Acknowledgements* section of this report.

It is also important to note that the examples described in each case study are ongoing and the content included in this report is current as of spring 2022. For future updates about these and other case studies and the Regional Vision, please visit [Greaxing Resilience at Home: A Regional Vision](#) and Georgetown Climate Center’s [Adaptation Clearinghouse](#).

City of Atlanta, Georgia

Prioritizing Affordable Housing and Nature in the Face of New Growth

EXECUTIVE SUMMARY

Because income in Atlanta has not kept pace with rising costs of living amid a population surge, the city has developed several housing initiatives to increase its affordable housing stock and prevent the displacement of existing residents. In 2019, Atlanta released its One Atlanta Affordable Housing Action Plan (plan), a strategic document that includes quantitative goals and policy and program proposals related to building and preserving affordable housing across the city.

In the context of managed retreat, Atlanta's affordable housing efforts have relevance for policymakers in jurisdictions preparing for population growth due to climate change. The city is implementing a variety of programs and policies to increase the overall housing stock and increase the affordability of homeownership for current residents. These strategies focus on changes to the land-use and zoning code and various financial assistance programs for homeowners, in addition to securing additional resources for the development of affordable rental homes. The city has also engaged in different planning and zoning initiatives around increasing and maintaining green space and tree canopy in both areas targeted for conservation and new, strategic growth. This case study highlights notable initiatives in Atlanta that policymakers in other growing communities can look to when developing their own affordable housing and anti-displacement programs that are aligned with nature.

BACKGROUND

Located in the northwest area of the state, Atlanta is the capital city of Georgia. Atlanta is a quickly growing metropolitan area, with a population of more than 500,000 in 2019.¹ Between 2010 and 2019, the city's population grew by nearly 20 percent.²

However, while the median income of Atlanta households increased by 48 percent between 2000 and 2017, the median rent increased by over 70 percent during the same period.³ In 2016, almost half of Atlanta residents were considered housing-cost burdened by spending more than 30 percent

¹ *QuickFacts: Atlanta City, Georgia, U.S. CENSUS BUREAU*, <https://www.census.gov/quickfacts/fact/table/atlantacitygeorgia,GA/PST045219> (last visited Aug. 18, 2021).

² *Id.*

³ OFFICE OF THE MAYOR, CITY OF ATLANTA, GA., ONE ATLANTA: HOUSING AFFORDABILITY ACTION PLAN 6 (June 2019), available at <https://www.atlantaga.gov/home/showpublisheddocument/42220/636954406698800000>.

of income on housing and utility costs.⁴ The city has thus cited an affordable housing crisis and linked it to several major causes including: wages falling behind rising rents and new construction catering primarily to new residents, who tend to be renters with higher incomes than existing residents (also termed “legacy residents”).⁵

During her mayoral campaign in 2017, then-candidate Keisha Lance Bottoms pledged to invest \$1 billion in affordable housing in Atlanta. The pledge became a source of energy for public and private housing stakeholders across the city, who started working together to begin building coalitions and developing policy recommendations.

OVERVIEW OF THE ONE ATLANTA HOUSING AFFORDABILITY ACTION PLAN

After a two-year effort, the city published the One Atlanta Housing Affordability Action Plan (plan) in 2019. The plan is Atlanta’s first stakeholder-driven interagency plan to address affordable housing city-wide. The plan is the product of collaboration between several agencies that intersect with housing, including the Atlanta Housing Authority, Invest Atlanta (the city’s Economic Development Authority), Metro Atlanta Land Bank, and Atlanta Beltline. The plan comes as part of the city’s overarching One Atlanta initiative, a broader package of strategic plans to address related, but distinct emerging needs including transportation and economic resilience.⁶

Atlanta’s affordable housing plan unites all of Atlanta’s housing agencies toward four long-term goals, laying out 13 policy initiatives and 45 action steps to build and preserve affordable housing. Developers of the plan relied on a 2018 Equitable Housing Assessment conducted by the city to identify current and future housing needs.⁷ Nongovernmental stakeholders were also engaged leading up to the planning process, including local nonprofits, education partners, financial institutions, and developers who came together under the HouseATL umbrella.

⁴ A household that is “housing-cost burdened” generally refers to a household that spends more than 30 percent of its income on housing-related costs. These costs may refer to rent or homeownership costs such as property taxes and home repairs. OFFICE OF THE MAYOR, CITY OF ATLANTA, GA., ONE ATLANTA: HOUSING AFFORDABILITY ACTION PLAN 6 (June 2019), available at <https://www.atlantaga.gov/home/showpublisheddocument/42220/636954406698800000>.

⁵ *Id.* at 5–6.

⁶ CITY OF ATLANTA, GA. DEP’T OF TRANSP., ONE ATLANTA: STRATEGIC TRANSPORTATION PLAN (Nov. 2019), available at <https://www.atlantaga.gov/home/showpublisheddocument/43742/637091918730400000>; INVEST ATLANTA, ONE ATLANTA: ECONOMIC MOBILITY, RECOVERY, AND RESILIENCY PLAN (2020), available at https://www.investatlanta.com/assets/9.16_updated_final_one_atlanta_plan_bzJWRVg.pdf.

⁷ CITY OF ATLANTA, GA. EQUITABLE HOUSING ASSESSMENT (2018), available at <https://drive.google.com/file/d/11qN-vHLINeXkW7JlcWDMBC4OmfHSjLa/view>.

HOUSING

Existing residents can be vulnerable to displacement when rising rental rates or homeownership costs threaten their ability to stay in their homes. This risk can be high in rapidly-growing areas like Atlanta, particularly where new development is disproportionately marketed toward higher-income households. This can drive up rental rates and property tax assessment values, threatening current residents with displacement.

To alleviate these pressures on residents and prepare for future growth, policymakers can employ a variety of strategies to increase affordable housing stock and mitigate the effects of or prevent displacement. In the context of climate adaptation, affordable housing initiatives in Atlanta may serve as examples for policymakers in receiving communities who want to embrace and encourage growth while also protecting current residents and neighborhoods.

The following sections highlight some elements of Atlanta's affordable housing efforts that may be of relevance to receiving communities preparing for population growth due to climate change: planning and zoning changes, anti-displacement initiatives, and coordinating housing stakeholders toward shared goals.

Planning

In 2017, the Department of City Planning released Atlanta City Design (ACD), “a concept for design of Atlanta that provides a framework for policies and plans including” the city’s comprehensive development plan, capital improvement program, and budget.⁸ The goal of ACD is to advance a forward-looking design framework that is informed by the ways in which Atlanta communities have been impacted by the city’s land-use and zoning history. With the first premise of the framework being that Atlanta will continue experiencing significant growth, ACD aims to guide strategies for receiving growth in a way that benefits all residents in the city, old and new.⁹ In 2017, Atlanta revised its city charter to designate ACD as the primary design framework that will guide the city’s subsequent planning efforts.¹⁰

⁸ *Atlanta City Design: Aspiring to the Beloved Community*, CITY OF ATLANTA, GA. DEP’T OF CITY PLANNING, <https://www.atlcitydesign.com/city-design> (last visited Aug. 18, 2021).

⁹ CITY OF ATLANTA, GA. DEP’T OF CITY PLANNING, ATLANTA CITY DESIGN 112 (2017), *available at* <https://online.flowpaper.com/72b006f2/ACDSecondPrintFINAL180820/#page=1>.

¹⁰ ATLANTA, GA., CODE OF ORDINANCES, ch. 6 § 3-601 (2017) (“The mayor shall have a design for Atlanta to enable a sufficiently growing city so that people of all income ranges, generations, races, and educational levels can thrive as city residents. The design shall be based upon goals for population and employment growth for the City of Atlanta in the context of regional projections provided by the Atlanta Regional Commission. As a design, the Atlanta City Design is primarily a concept for the physical growth of the city to accommodate the desired population and employment. It is to be based upon the unique physical attributes of Atlanta and should accentuate these qualities for a growing city. Atlanta City Design is a concept for design of Atlanta that provides a framework for policies and plans . . .”).

The ACD document is organized into three sections — Identity, Urgency, and Design. Identity outlines and describes the city’s core values; Urgency details potential forthcoming changes to the city and the work required to leverage that change toward positive growth; and Design applies the core values and projected changes into tangible and aspirational proposals for implementation.¹¹

ACD’s approach also outlines two primary zoning or spatial designations — growth areas and conservation areas.¹² Growth areas are already-developed areas deemed suitable for accommodating denser growth, including the city center and major transportation corridors.¹³ Conservation areas are areas where preserving existing greenery, historic charm, and special uses are priorities against significant new development.¹⁴ ACD identifies conservation areas as including urban, suburban, and rural single-family neighborhoods and industrial areas.¹⁵ The purpose of these designations is to acknowledge the unique aspects of different areas in Atlanta and to plan for growth accordingly. In the realm of housing in particular, whether an area is seen as a growth or conservation area has implications related to density, building type, and location relative to transit and amenities.

Land Use and Zoning

Land-use and zoning regulations govern housing development with regards to the siting and design of new structures, among other factors. Amendments to local zoning ordinances are one option policymakers can consider to encourage more affordable housing. As the following examples from Atlanta suggest, zoning changes can be implemented to allow for a greater variety of housing options catering to a wider diversity of incomes.

Atlanta City Design Housing (ACD Housing) is a more detailed sub-framework of the ACD framework focused specifically on changing land-use and zoning regulations to achieve goals set forth in the One Atlanta affordable housing plan.¹⁶ Released in 2020, ACD Housing includes recommendations for specific amendments to the city’s zoning ordinance to expand affordable housing options and incentivize housing development near transit.¹⁷

To increase housing options, one major goal of Atlanta’s affordable housing plan is to increase “missing middle housing.”¹⁸ Missing middle housing refers to the range of multi-unit housing

¹¹ CITY OF ATLANTA, GA. DEP’T OF CITY PLANNING, ATLANTA CITY DESIGN XII-XIII (2017), *available at* <https://online.flowpaper.com/72b006f2/ACDSecondPrintFINAL180820/#page=1>.

¹² *Id.* at 244.

¹³ *Id.* at 252.

¹⁴ *Id.* at 260.

¹⁵ *Id.* at 262–268.

¹⁶ *Atlanta City Design Housing*, CITY OF ATLANTA, GA. DEP’T OF CITY PLANNING, <https://www.atlcitydesign.com/acdhousing> (last visited Aug. 18, 2021).

¹⁷ *Id.*

¹⁸ OFFICE OF THE MAYOR, CITY OF ATLANTA, GA., ONE ATLANTA: HOUSING AFFORDABILITY ACTION PLAN 15 (June 2019), *available at* <https://www.atlantaga.gov/home/showpublisheddocument/42220/636954406698800000>.

types between single-family detached homes and high-density high-rise apartments, such as duplexes and townhomes.¹⁹ Missing middle housing types can include duplexes, townhomes, small apartments, and accessory dwelling units (ADUs).²⁰ These types of homes have the benefit of providing higher-density housing while remaining compatible in scale and appearance with detached single-family homes. This enables missing middle housing to be easily integrated into walkable neighborhoods and provides greater diversity in housing options.

To help implement this goal, ACD Housing contains recommendations for several zoning changes to allow and encourage missing middle housing. One major proposal involves ending single-family zoning and providing financial incentives in order to increase the city's supply of smaller apartments and ADUs.²¹ For example, ACD Housing discusses the potential for a new zoning district that would allow for apartments with 4–12 units to be built in areas that previously did not allow multi-family development.²²

Similarly, in ACD Housing, the city recommends zoning changes to increase areas of the city that allow ADUs as one way to meet the One Atlanta affordable housing plan's goals.²³ To incentivize multi-family building, ACD Housing includes the proposed use of density bonuses — a zoning tool that would allow developers to increase the number of units in a development in exchange for reserving a portion of units at rates affordable to low-income households.²⁴

ACD Housing also contains other potential ideas for zoning changes to ease burdens on housing developers and increase housing options. For example, ending parking space minimums, which require a certain amount of parking to be built with housing, can meaningfully reduce the cost of development and discourage car dependency.²⁵ Additionally, the city recommends allowing

¹⁹ *Missing Middle Housing*, OPTICOS DESIGN, INC., <https://missingmiddlehousing.com> (last visited Aug. 18, 2021).

²⁰ Accessory dwelling units, or ADUs, are secondary living units built on existing single-family parcels. There are a variety of ADU types, which include attached units, such as basement and loft units, and detached units, such as a smaller home built on the same property behind the main home.

²¹ *Atlanta City Design Housing: A look into how housing policy shaped Atlanta's design, how the design impacts the city's residents, and ways to design it for everyone*, CITY OF ATLANTA, GA. DEP'T OF CITY PLANNING (Mar. 15, 2021) <https://storymaps.arcgis.com/stories/e91c43ad299a4634add2bed4cf2eca9d> (last visited Aug. 18, 2021).

²² CITY OF ATLANTA, GA. DEP'T OF CITY PLANNING, ATLANTA ZONING ORDINANCE UPDATE: PHASE II 9–11, *available at* <https://www.atlantaga.gov/home/showdocument?id=39209>.

²³ *Atlanta City Design Housing: A look into how housing policy shaped Atlanta's design, how the design impacts the city's residents, and ways to design it for everyone*, CITY OF ATLANTA, GA. DEP'T OF CITY PLANNING (Mar. 15, 2021) <https://storymaps.arcgis.com/stories/e91c43ad299a4634add2bed4cf2eca9d> (last visited Aug. 18, 2021).

²⁴ *Affordable Housing Near Transit*, CITY OF ATLANTA, GA. DEP'T OF CITY PLANNING, <https://www.atlcitydesign.com/small-apartments-by-marta> (last visited Aug. 20, 2021).

²⁵ *Atlanta City Design Housing: A look into how housing policy shaped Atlanta's design, how the design impacts the city's residents, and ways to design it for everyone*, CITY OF ATLANTA, GA. DEP'T OF CITY PLANNING (Mar. 15, 2021) <https://storymaps.arcgis.com/stories/e91c43ad299a4634add2bed4cf2eca9d> (last visited Aug. 18, 2021).

smaller apartment buildings near transit hubs as another way to meet affordable housing goals established in the One Atlanta plan.^{26 27}

At the implementation stage, Atlanta has focused on streamlining development permitting processes and boosting capacity for developers and nonprofit partners engaged in housing-related work. For example, the Atlanta Office of Buildings created two new liaison positions to help affordable housing developers better navigate the permitting process for new housing. The city is also launching a Housing Innovation Lab to provide technical assistance for nonprofit developers, provide master planning and design services, research new affordable housing approaches, and educate residents, banks, and developers on implementation.²⁸ As of fall 2021, the city has already started interviewing staff to fill these roles.

Anti-Displacement Initiatives

While Atlanta's affordable housing approach focuses on incentivizing development to increase the overall housing stock, the city's plan also includes measures to alleviate displacement pressures on existing or legacy residents that currently own homes in Atlanta. For areas experiencing population growth, anti-displacement policies and programs can prevent homeowners from being priced out of their neighborhoods due to new development. Preventing involuntary displacement is not only important for protecting individual households, but also the integrity and stability of community networks.

From financial assistance to community land ownership, anti-displacement programs and policies can be diverse and creative in helping current residents stay in their homes. In 2020, Mayor Bottoms established the Atlanta Anti-Displacement Program, which established an anti-displacement fund (ADF) and directed the city's development agency to begin building a comprehensive city-wide anti-displacement program.²⁹ With \$4.6 million in seed funding, the ADF will work to prevent displacement by covering property tax increases for homeowners in neighborhoods identified as experiencing a heightened risk of displacement.³⁰

Atlanta's ADF will be modeled after the Westside Anti-Displacement Fund, a financial assistance program focused on the Westside neighborhoods of Atlanta that is managed by the philanthropy Westside Future Fund and administered by APD Urban Planning and Management (see Callout

²⁶ *Id.*

²⁷ *Id.* at 17.

²⁸ OFFICE OF THE MAYOR, CITY OF ATLANTA, GA., ONE ATLANTA: HOUSING AFFORDABILITY ACTION PLAN 35 (June 2019), available at <https://www.atlantaga.gov/home/showpublisheddocument/42220/636954406698800000>.

²⁹ Atlanta, Ga. Admin. Order No. 2020-42 (Oct. 19, 2020), <https://citycouncil.atlantaga.gov/Home/ShowDocument?id=4658>.

³⁰ *Id.*

Box).³¹ The Westside fund works to alleviate rising homeownership costs by covering property tax increases for qualifying homeowners for up to 20 years.³²

Currently in development, the Atlanta ADF will build on the experiences and lessons of the Westside Anti-Displacement Fund and create a new program that will provide a similar type of property tax assistance program city-wide. Funding for the program arises from a development agreement struck by between the city and a private developer in 2018, in which the developer agreed to contribute \$28 million to an affordable housing trust fund as part of its contract to develop an under-utilized area of downtown Atlanta referred to as “The Gulch.”³³

The plan also identifies several other potential initiatives to reduce homeownership costs related to energy efficiency, home repairs, and tax exemptions. Atlanta’s Weatherization Assistance Program helps low-income homeowners increase energy efficiency to reduce high utility costs. The city also proposes to partner with energy providers to develop clean energy improvement programs for low-income homeowners, including monthly financing and credits for providing solar power to the grid.³⁴ Atlanta has also identified a significant number of homeowners who are eligible for certain tax exemptions and mortgage-assistance programs but not taking advantage of them yet. The city can look to expand awareness and participation in these programs, which can prevent displacement by helping relieve tax burdens on homeowners.

For renters, the city plans to increase funding for short-term rental assistance programs, expand permanently affordable housing options for low- to moderate-income homebuyers via community land trusts, and increasing anti-discrimination measures.

Westside Future Fund

Started in 2014, Westside Future Fund (WFF) is a nonprofit focused on community retention of neighborhoods around the city’s recently-built Mercedes Benz stadium. Anticipating that the stadium would increase property taxes on neighboring homes, WFF estimated that approximately 600–650 legacy homeowners would be at risk of immediate displacement after the stadium was built, with a majority being senior homeowners on fixed incomes. In 2017, WFF launched the Westside Anti-Displacement Tax Fund (fund) designed to protect these legacy residents. WFF contracts with a local planning firm, APD Urban Planning and Management, to administer the fund and conduct outreach.

³¹ *Anti-Displacement Tax Fund*, WESTSIDE FUTURE FUND, <https://www.westsidefuturefund.org/homeonthewestside-adtfprogram/> (last visited Aug. 18, 2021).

³² *Id.*

³³ Jonathan Raymond, *Atlanta mayor creating fund to help longtime homeowners amid rising property taxes*, 11 ALIVE (Oct. 20, 2020), <https://www.11alive.com/article/news/local/atlanta-fund-to-help-residents-property-taxes/85-c752b996-3938-40bd-be2a-4ad30fc6bdf>.

³⁴ OFFICE OF THE MAYOR, CITY OF ATLANTA, GA., ONE ATLANTA: HOUSING AFFORDABILITY ACTION PLAN 28 (June 2019), available at <https://www.atlantaga.gov/home/showpublisheddocument/42220/636954406698800000>.

The fund is one community retention strategy a part of WFF's broader Home on the Westside initiative, which also includes rental housing and homeownership opportunities and financial counseling and downpayment assistance to help those who live on the Westside of Atlanta or have ties to that community (i.e., people who work on the Westside or have children enrolled in or graduated from the schools there) thrive there. WFF and APD Urban Planning and Management's work is also guided by a 2017 strategic neighborhoods-level plan, the Westside Land Use Framework Plan.

The fund works by covering eligible homeowners' property tax increases for 20 years. The fund allows the city to receive its total tax digest to fund schools and other services, compared to tax abatement programs in which homeowners are assisted by shouldering a lower tax responsibility. Instead of applying for a refund, enrolled homeowners forward tax bills to WFF, who then pays the balance directly to the tax commissioner. This helps take an administrative burden off the homeowner and the city. As of 2021, the program provides tax assistance for approximately 130 Westside-neighborhood homeowners.

This effort was the result of a data- and resident-driven approach to strategically tell a story about community value and retention to encourage private and philanthropic donors to give money to kickstart the fund. Many donors were committed to protecting homeowners in the Westside neighborhoods from displacement, in addition to ensuring opportunities to preserve personal wealth and the succession of a family's home as an asset that can be passed down between generations.

One challenge in implementation has been increasing enrollment of eligible homeowners, some of whom have been hesitant to enroll due to a history of mistrust between the community and nonprofit organizations, particularly where enrollment requires sharing sensitive financial and personal information. Continued trust-building is a priority moving forward as WFF looks to increase enrollment. In addition, WFF foresees increased participation in the program as investment and market values of homes increase even more in the Westside neighborhoods.

ENVIRONMENT

Planning

"Nature" is one of five core principles established in ACD, and the framework goes beyond increasing green space to integrating landscaping and environmental features throughout urban, suburban, and rural areas in tandem with new growth.³⁵ By doing so, the city aims to provide all Atlanta residents with access to nature, which is a critical amenity with both quality-of-life and environmental benefits. Similar to ACD Housing, Atlanta City Design: Nature (ACD Nature) is a sub-plan under the ACD framework focused on enhancing the natural elements of Atlanta's built

³⁵ CITY OF ATLANTA, GA. DEP'T OF CITY PLANNING, ATLANTA CITY DESIGN 102 (2017), *available at* <https://online.flowpaper.com/72b006f2/ACDSecondPrintFINAL180820/#page=1>.

environment.³⁶ ACD Nature also serves as a study of Atlanta’s ecological assets, including a survey of the city’s topographical features, protected areas, and wildlife species.

Between ACD and ACD Nature, the city has identified several ways to integrate nature in its growth plan, including by expanding parks, hiking and biking trails, tree canopy, and ecological features in newly developing growth areas outside the city center.³⁷ By planning to integrate natural elements as a part of the built environment, the city aims to not only encourage recreation, well-being, and connectivity, but also provide shade, fresh air, heat protection, and wildlife habitats.

Land Use, Zoning, and Trees

In January 2021, the Atlanta City Council released a proposed updated Tree Protection Ordinance to be more consistent with the ACD Nature framework.³⁸ While still in draft and under consideration, the proposed ordinance focuses on preserving trees in conservation areas and “strategic and impactful replanting in growth areas.”³⁹ To achieve that end, the proposed ordinance contains several notable provisions including to reduce tree replanting or financial recompense requirements for developments with more than ten affordable housing units in order to avoid increasing housing costs and chances for displacement.⁴⁰

The proposed ordinance also provides greater flexibility to increase the use of trees in designing green infrastructure or nature-based stormwater solutions; increase tree canopy by decreasing minimum distance or spacing requirements between new trees that are planted; and distinguish and prioritize preserving trees with a higher environmental “value.”⁴¹

The proposed ordinance demonstrates how ACD Nature is being operationalized in line with that vision, in addition to the One Atlanta plan and ACD Housing to aim for more comprehensive zoning decisions grounded in planning.

³⁶ CITY OF ATLANTA, GA. DEP’T OF CITY PLANNING, ATLANTA CITY DESIGN: NATURE (2020), *available at* <https://www.atlantaga.gov/home/showpublisheddocument/48625/637389781069970000>.

³⁷ CITY OF ATLANTA, GA. DEP’T OF CITY PLANNING, ATLANTA CITY DESIGN 338, 344, & 362 (2017), *available at* <https://online.flowpaper.com/72b006f2/ACDSecondPrintFINAL180820/#page=1>.

³⁸ An Ordinance to Amend the Atlanta City Code Part II (General Ordinances), Chapter 158 (Vegetation), Article II (Tree Protection), to Adopt a New Tree Protection Ordinance for the City of Atlanta; and Other Purposes, *available at* <https://www.atlantaga.gov/home/showdocument?id=49588> (last visited Sept. 7, 2021).

³⁹ ATLANTA TREE PROTECTION ORDINANCE: SUMMARY OF REVISIONS 1 (Jan. 2021), *available at* <https://www.atlantaga.gov/home/showdocument?id=49610>.

⁴⁰ *Id.*

⁴¹ *Id.* at 2–5.

COMMUNITY ENGAGEMENT

Nonprofit and business stakeholders engaged in significant leadership in the plan's initiation and development. After Mayor Bottoms pledged to invest \$1 billion into affordable housing in 2017, the announcement mobilized housing stakeholders to create a coalition called HouseATL, including members in nonprofit organizations, education, financial institutions, government agencies, and developers. HouseATL worked to create 22 recommendations that ultimately informed the city's affordable housing plan, which was released a year and a half later.

Development of Atlanta's affordable housing goals and plans also relied in part on the Equitable Housing Assessment (assessment) conducted by the city in 2018.⁴² In addition to drawing on prior studies, including those conducted as part of ACD, the assessment includes input from four three-hour community workshops where the assessment's results were shared with the participants who gave feedback on the housing needs and strategies to prioritize.⁴³

NEXT STEPS

Affordable housing solutions naturally intersect with the missions of transit, economic development, and city planning agencies. Many private and nonprofit groups also hold stakes in housing, including developers, businesses, housing advocates, and community groups. Due to the complex system of stakeholders engaged in designing and implementing the city's affordable housing plan, the Atlanta mayor's office took an intentional approach to coordination among stakeholder agencies and nongovernmental groups.

One important component of implementation has been establishing formal roles responsible for liaising between numerous stakeholder agencies. In October 2018, Mayor Bottoms created the Chief Housing Officer position to be in charge of coordinating housing goals across agencies. The office serves to organize inclusive meetings, facilitate information-sharing between partners, and orient different participating agencies toward broader housing goals.

In particular, the Atlanta Housing Affordability Tracker (tracker) has been useful for helping partner agencies understand their collective impact. The tracker is a web-based tool that the city is using to monitor and report progress on affordable housing goals identified in the affordable housing plan. Internally, the tracker involves a monthly data collection process where stakeholder agencies report investments they have made in affordable housing. With updates from agency leads down to development staff, the information supports visibility, coordination, and trust-

⁴² CITY OF ATLANTA, GA., *EQUITABLE HOUSING ASSESSMENT* (2018), *available at* <https://drive.google.com/file/d/11qN-vHLINeXkW7JlcWDMBC4OmfHSjLa/view>.

⁴³ *Id.* at 6.

building between agencies. For the public, information from the tracker is updated quarterly, including information on affordable housing that has been preserved, built, or is in the pipeline.⁴⁴

CONSIDERATIONS AND LESSONS LEARNED

Receiving communities experiencing population growth might face affordable housing and involuntary displacement challenges, especially where new development caters to higher-income residents. This can render current renters and homeowners vulnerable to displacement because new development can drive up rental rates and property taxes in the surrounding community. Atlanta's affordable housing crisis has been partly driven by rapid population growth, and its plans to address affordable housing needs may be helpful for policymakers in jurisdictions planning for similar growth due to climate or other causes. Atlanta's One Atlanta Housing Affordability Action Plan demonstrates that attention to zoning and anti-displacement initiatives can inform development such that growth remains in service of both new and legacy residents. These policies and programs can be diverse and help alleviate housing-related costs in different ways.

First, Atlanta shows the importance and necessity of comprehensive planning initiatives. The city has both broad examples of this, with ACD, and sector-specific ones with the One Atlanta housing plan and ACD Housing and ACD Nature. Tying housing together with nature, among other sectors and priorities, can better guide future growth and conservation in a changing area experiencing population growth.

As outlined in ACD and ACD Nature, preserving green space in both conservation and growth areas will especially be important to consider for jurisdictions or receiving areas dealing with increasing flooding and extreme heat threats. As part of development and growth, policymakers should plan with a mind to integrate natural elements with the built environment. Incorporating parks, greenery, and biking and walking trails throughout communities supports public health, provides heat and anti-pollution benefits, and increases ways for residents to get from place to place. Planning with a mind to environmental amenities demonstrates that growth planning can go beyond housing development to include building and enhancing an area's natural assets. At a high level, these collective efforts suggest that new development, affordable housing, and nature are supportive or and not at odds with one another.

Further, incorporating ACD into the city's charter can potentially give these planning principles and goals greater legal effect and weight compared to if the ACD was a purely standalone, advisory policy. Here, the charter is effectively the city's constitution. While it is ultimately up to the

⁴⁴ *Housing Affordability Tracker*, CITY OF ATLANTA, GA., <https://www.westsidefuturefund.org/homeonthewestside-adtfprogram/> (last visited Aug. 18, 2021).

Atlantic City Council whether the ACD requirement is fulfilled,⁴⁵ local governments can similarly adopt planning principles into charters — and also local codes and ordinances — to better ensure that land-use and zoning decisions are consistent with planning goals and objectives. This is already being illustrated in the context of carrying forward ACD Nature to the city’s proposed Tree Protection Ordinance. This kind of guiding framework can also play a role at a regional level that can be implemented and considered by individual counties/parishes and municipalities with independent zoning authorities.

In addition, policymakers can look to land-use and zoning ordinances as a tool to incentivize and facilitate an increase in the overall supply and diversity of affordable housing. Ordinances serve as significant tools. By amending ordinances to allow for more types of multi-unit housing, zoning reforms can increase affordable housing options, increase density without sacrificing community character, and incentivize development in strategic locations, such as around transit hubs.

As a part of planning processes and zoning updates, policymakers can also propose ways to grow affordable housing, for example, by creating pathways to mitigate the administrative and financial barriers around permitting processes for new affordable housing. Atlanta evaluated and recommended such strategies in the One Atlanta plan. Moreover, the city has already dedicated some staff to help developers navigate these often complex processes.

In conjunction with new housing efforts, policymakers can also employ anti-displacement initiatives to protect existing residents and their communities. As demonstrated by the Atlanta Anti-Displacement Fund, financial assistance programs can work by targeting specific homeownership costs, such as property taxes and utilities. These programs can be developed in advance of displacement risks, with studies beginning when new development is anticipated to increase neighboring property values, as with the proactive work done by Westside Future Fund and APD Urban Planning and Management. Implementation will involve efforts to maximize program awareness and partnerships with private and philanthropic organizations to facilitate and fund assistance.

As the work between Westside Future Fund and APD Urban Planning and Management demonstrates, there are several benefits to evaluating opportunities for public-private partnerships. Here, the Westside Anti-Displacement Fund led to the creation of an innovative funding scheme that is actively preventing displacement in the Westside neighborhoods of Atlanta. Public-private partnerships are also a chance to pilot projects or models that can be replicated or scaled jurisdiction-wide, as the city is now looking to the Westside Anti-Displacement Fund and the experiences of APD Urban Planning and Management to develop a new citywide Anti-Displacement Fund. The ability to leverage private funding and pilot innovative approaches to

⁴⁵ The relevant language in the city’s current charter is as follows: “Following the updating and adoption of the city’s development plans, the council shall amend the city’s zoning ordinance to conform with the updated development plans.”

affordable housing and anti-displacement initiatives will be especially critical to have access to increased resources and flexibility to adapt to compounding drivers from climate change.

Lastly, Atlanta shows the necessity of coordinating and tracking agency progress with the development of coalitions like HouseATL and tools like the Housing Affordability Tracker to better ensure goals in plans like One Atlanta can be monitored and adapted, as needed, overtime. Active monitoring and adaptive approaches can make and keep plans as living documents that lead to benefits for impacted communities that are changing and transforming due to climate and other factors.