

# Recommendations & Projects

## Housing Inventory

To fully understand the needs surrounding housing throughout the city, such as supply, condition, and affordability, there needs to be an inventory conducted that can:

- Determine which units are vacant and/or dilapidated and warrant removal;
- Determine units that are of poorer quality and may warrant basic improvements;
- Identify code violations and correct them;
- Identify potential issues with affordability; and
- Identify gaps in the housing supply (most notably, housing types that are in high demand, but low in supply).

The results of the study can help advance housing policies, like preserving naturally occurring affordable housing, removing vacant and dilapidated units and renovating other units, and introducing new housing types into the market.

## WHAT IS NATURALLY OCCURRING AFFORDABLE HOUSING?

Naturally Occurring Affordable Housing (known as “NOAHs”) are residential rental properties that maintain low rents without federal subsidy. It is the most common form of affordable units in the United States.

NOAHs are typically Class B and Class C rental buildings, complexes, or detached housing that have been built between 1940 and 1990. Rents are lower-ranging, generally between \$550 and \$1,200, depending on the location and the quality of the unit. These housing units are affordable to most low- and moderate income households (those that earn between 50-80% of the median household income). NOAH units are the housing at greatest risk of being lost due to market speculation and upgrades that result in higher rents and lost affordability.

While upgrading poorer quality units is often desired and can boost community development, it is important to maintain a healthy inventory of naturally affordable units.

## WHAT IS MISSING MIDDLE HOUSING? AND HOW DOES IT RELATE TO AFFORDABLE HOUSING?

An initiative gaining significant traction nationwide is the provision of “missing middle housing.” In many cities, most of the housing stock is comprised of single-family houses and large multi-family buildings, which do not fit everyone’s needs as they relate to size, accessibility, and cost. This initiative promotes more varied housing options that exist along a spectrum of size.

There are many types of housing that fall under this:

- Cottage courts
- Townhomes
- Duplexes (2 units) and triplexes (3 units), with units either stacked or placed side-by-side
- Multiplexes (4+ units), with units either stacked or placed side-by-side
- Courtyard apartments
- Live/work units
- Accessory dwelling units (ADUs)

These units can either be rented or owner-occupied, which make them flexible to changing markets.

## WHAT ARE SOME WAYS AFFORDABLE HOUSING STOCK CAN BE INCREASED?

**Housing Tax Credit Program.** The Housing Tax Credit Program allocates federal and state tax credits to owners of qualified rental properties who reserve all or a portion of their units for occupancy for low income tenants. The Georgia DCA offers a streamlined, single application to access funds available through the HOME Rental Housing Loan and Housing Tax Credit programs. *(Source: Georgia DCA)*

**Community Land Trust.** By keeping housing permanently affordable, a community land trust helps reduce the displacement that can accompany gentrification when property values are climbing, and provides a community framework that supports residents and limits their overall exposure to debt that has been proven to sharply reduce the incidence of foreclosure when the economy takes a turn for the worse. Currently, this model is being used in Atlanta to combat climbing home values in the Atlanta BeltLine corridor and increase the city’s stock of affordable housing. *(Source: Atlanta Land Trust)*

**Inclusionary Zoning.** Inclusionary zoning is a policy that was originally developed in the 1970s as a response to zoning policies that were designed to racially segregate communities. It is a popular tool for getting the private market to subsidize affordable housing. For example, the City of Atlanta requires that rental developments with 10 or more units must set aside 10% of their units for includes at or below 60% of Area Median Income (AMI), or 15% of their units at or below 80% AMI, or pay a one-time in-lieu fee to be paid at 15% of AMI per unit. Adopting an inclusionary zoning policy in Chamblee could help increase the city’s stock of affordable rental units.