



# Atlanta Regional Housing Forum

## Women's Access to Capital for Development of Affordable Housing in Metro Atlanta

December 4, 2024 9:35 a.m.  
St. Luke's Episcopal Church

Today's topic presented in partnership with



Women's Affordable  
Housing Network



**Bill Bolling**  
Housing Forum  
Founder & Moderator



**Elizabeth Appley**  
Attorney & Public  
Policy Advocate



**Jill Cromartie**  
Simple Asset  
Management



**Dionne Nelson**  
Laurel Street  
Residential



**Liz Osborn**  
Enterprise Community  
Partners



**Richelle Patton**  
Collaborative Housing  
Solutions



**Margaret Stagmeier**  
Mission  
Partners

Forum events guided by its Advisory Council  
and planned by its Steering Committee and  
hosted by ANDP & ARC.







# Atlanta Regional Housing Forum



*Up Next: Profile in Success*

**Dionne Nelson**

Laurel Street Residential



**Atlanta Regional  
Housing Forum**

## **Panel Discussion: Women's Access to Capital**



**Jill Cromartie**

Simple Asset  
Management



**Richelle Patton**

Collaborative Housing  
Solutions



**Margaret Stagmeier**

Mission  
Partners



# Atlanta Regional Housing Forum



*Up Next: National Policy Outlook*

**Liz Osborn**

Enterprise Community Partners



# Atlanta Regional Housing Forum



*Up Next: Georgia Legislative Outlook*

**Elizabeth Appley**

Attorney & Public Policy Advocate

The top-left portion of the page features a series of overlapping, thin black lines that form various geometric shapes, including triangles and polygons, creating an abstract, architectural pattern.

# **2025 ANTICIPATED STATE HOUSING AND HOMELESSNESS POLICY PRIORITIES**

DECEMBER 4, 2024

# 2025 BRINGS NEW FACES, NEW LANDSCAPE TO THE CAPITOL

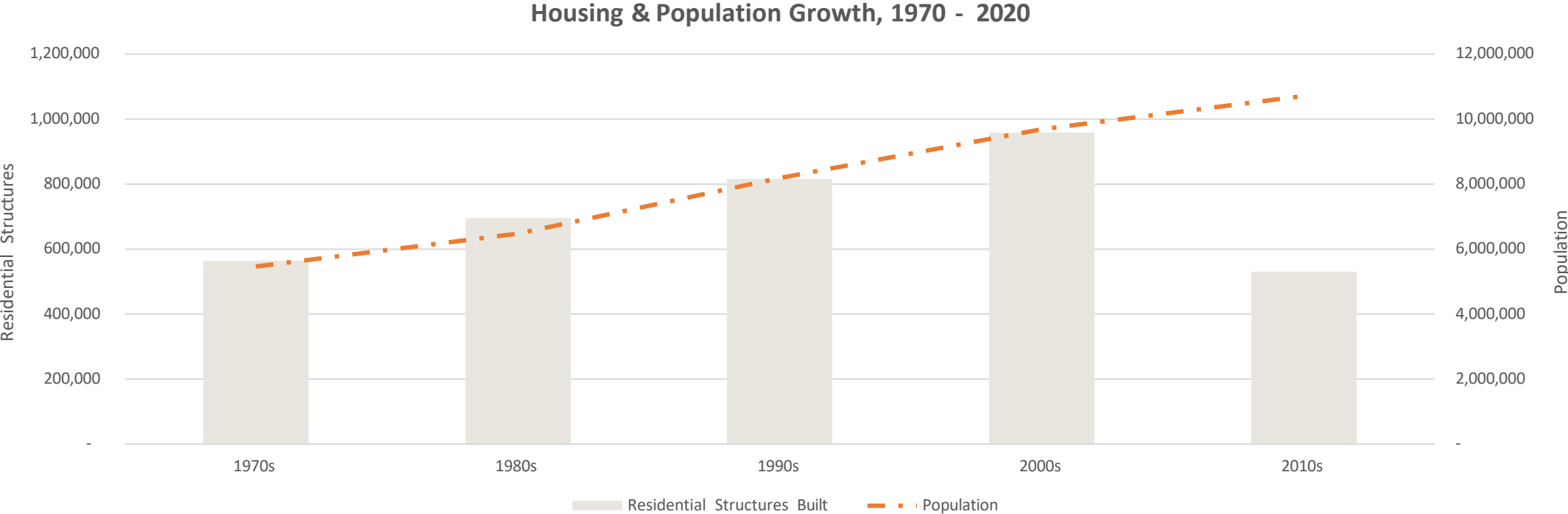
- Beginning of the 40-day session on January 13, 2025 is the start of a new two-year term.
- All legislators will have been elected/re-elected.
  - Republican majorities remain in House and Senate with but without 2/3 needed for a constitutional amendment.
  - Some changes in Committee Chairs and leadership, especially in the minority party.
- Influence of 2026 elections for statewide offices, especially Governor, will continue to grow.
- Outcome of Presidential election and control of US House and Senate will have significant impact on key priorities.

# GEORGIA LAW

- **“The General Assembly finds and declares that housing is an issue of paramount concern to this state which affects the health, welfare, and safety of the citizens of this state and the economic viability and planned growth of its communities. The General Assembly further finds and declares that the provision of and planning for housing and housing related matters are issues that are intrinsically intertwined with the ability to provide for the financing of housing activities. OCGA 8-3-170 (1991)**
- **“The General Assembly affirms the state’s policy to provide decent, safe, and affordable housing to all segments of the population of this state.” OCGA 8-3-171 (1991)**
- **“(a) The General Assembly finds that:(1) There exists an inadequate supply of, and a pressing need for, financing and financial assistance to ensure the provision or preservation of safe, decent, energy efficient, and affordable housing and an adequate system of housing finance for housing and housing related concerns within this state;” OCGA 50-26-2 (1991)**



# GEORGIA HAS A DIRE HOUSING SHORTAGE: HOUSING CONSTRUCTION CUT IN HALF FROM 2010-2020 WHILE POPULATION GREW BY 1.2 MILLION





\$\$\$\$\$\$\$\$

## Follow the Money

- \$11 Billion Unobligated Surplus Funds
- Governor has directed agencies to propose flat budgets for FY 25 Amended and FY 26 Budgets.



# ALLOCATE SUBSTANTIAL SURPLUS FUNDS TO THE STATE HOUSING TRUST FUND FOR THE HOMELESS

## Why Invest Surplus \$\$ in the HTF?

- Our housing crisis demands investment to increase housing.
- \$11 Billion historic surplus.
- Surplus funds are for one-time, not continuing obligations so perfect use of surplus.
- HTF has the Constitutional authority to hold funds without lapsing.

## How can the HTF use the money?

HTF's statutory purpose is to fund "residential housing projects designed to enhance residential housing opportunities for low-income persons:

- Financing in whole or in part the acquisition, rehabilitation, improvement or construction of residential rental housing, and
- Interest rate or down payment assistance programs designed to enhance home ownership opportunities."

# FUNDING TO BUILD AND PRESERVE AFFORDABLE HOUSING: SLIHTC

## Protect the State Low Income Housing Tax Credit

- The State Housing Tax Credit is the only source of state funding Georgia invests in the creation and preservation of affordable housing. Georgia has fewer affordable and available rental units for persons at or below 50% AMI than any of our neighboring states, except Florida.
- Efforts to reduce the state's dollar for dollar match to the federal LIHTC were defeated in 2024. (HB 1182)
  - House proposed cut for 100% to 80% match with five uplifts and Senate proposed 50% cut with uplifts. Construction in midlevel cities and suburbs most adversely affected.
  - UGA: Every \$1 in SLIHTC creates \$5.79 economic activity.
  - Public private partnership created or preserved 35,509 housing units statewide in the last five years 2019-2023.
  - Nationally recognized for excellence.
  - Efficient program for LIHTC/SLIHTC rigorously administered by DCA.

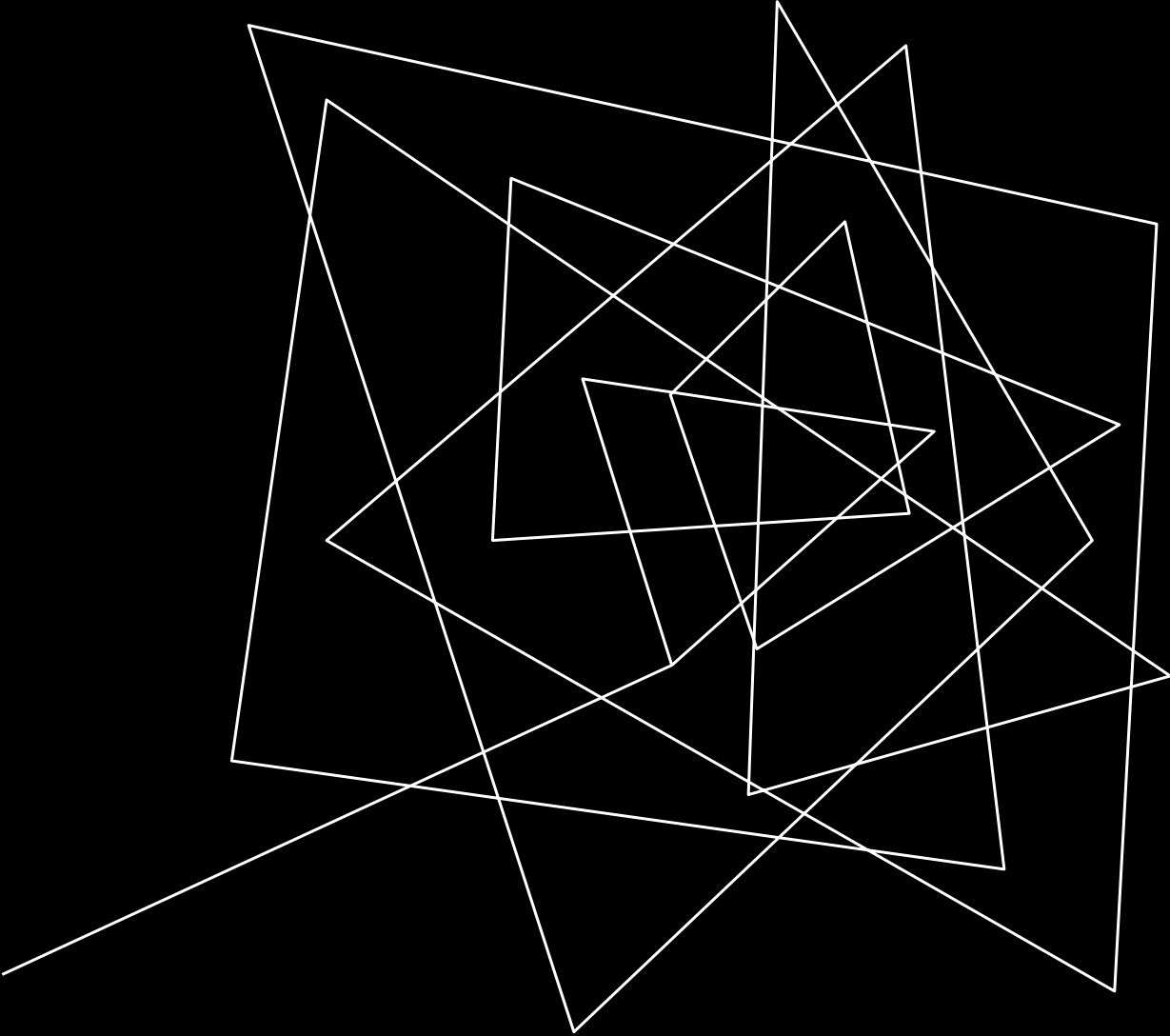




# PROPERTY TAXES

# ADDRESS PROPERTY TAX ISSUES TO SUPPORT AFFORDABILITY

- Support Constitutional amendment to exempt property taxes on non-LIHTC rental properties owned by nonprofit organizations rented to qualified households at or below 80% AMI at rents up to 30% of household income.
  - Some counties recognize this option but Fulton County does not.
  - Neighboring states have such exemptions, including FL, NC, and SC.
  - Important to support affordability at these properties for this charitable purpose and encourage others to do this.
- Support change to allow surviving spouses to automatically receive homestead exemption following the death of a spouse holding the exemption and prevent retroactive efforts to recover.

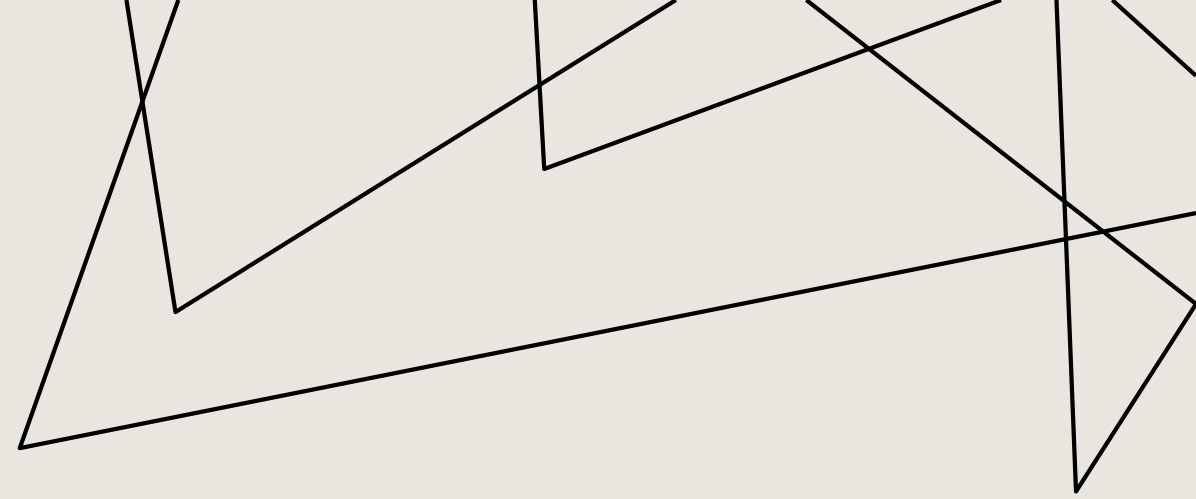


PREVENT AND  
AMELIORATE  
HOMELESSNESS

# OPPOSE CRIMINALIZATION OF HOMELESSNESS AND SUPPORT HOUSING TO PREVENT AND REMEDY HOMELESSNESS

## Oppose Criminalizing Homelessness

- Danger of fallout from SCOTUS *Grants Pass* decision: *No constitutional protection against arrests for homeless street sleeping/camping.*
  - Cicero Action seeking criminal sanctions to force people into parking lot encampments. 99+ Georgia jurisdictions with laws on the books.
- **Support best practices for criminal diversion, jail in-reach, re-entry supports, and increase in supportive housing, with wraparound services.**



## Housing and Foster Care

### **Keep families together with funding to address housing inadequacy.**

20% of children removed to foster care each year is due to housing inadequacy. Georgia not using available federal Family Unification (FUP) Vouchers and not investing state funds to address housing inadequacy.

### **Address high rate of youth leaving foster care becoming homeless with federal Fostering Youth Independence (FYI) vouchers.**



# INCREASE NEEDED FUNDING TO HOUSE THE HOMELESS

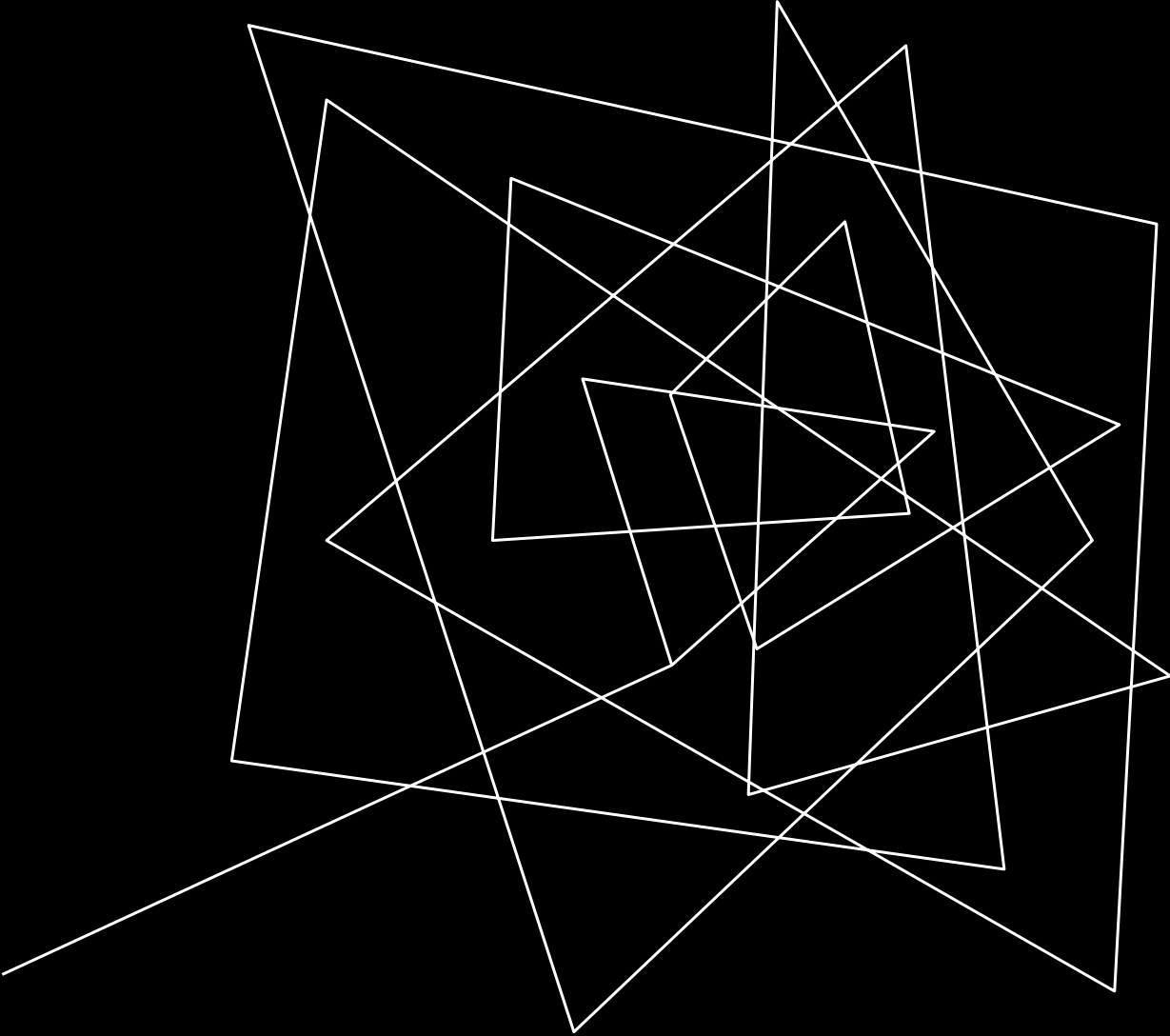
## Need for funding

- Homelessness increased in Georgia by 13% last year with sharpest increase among the unsheltered (now over 50%). 79% increase in homelessness since 2017.
- Failing to house is more expensive than housing – police, courts, jail, prison, ERs, hospitals, etc.

## Georgia is Not Meeting its Legal Obligations

**Georgia Housing Voucher Program** provides housing vouchers and wraparound services under the 2010 *Olmstead* Settlement Agreement with the US Department of Justice. **\$20 Million per year add needed.**

- Settlement obligates Georgia to house people in target population of homeless people with severe and persistent mental illness cycling through the criminal justice system, hospitals and ERs.
- Now serving 2,300 people. Costs and demand increased dramatically in recent years creating need for more \$\$.
- No increase appropriated in 2024. Now people being diverted from the GHVP to seek federal Housing Choice Vouchers – a strategy abandoned two years ago as inconsistent with serving people under the Agreement.



STANDING UP FOR  
TENANTS' RIGHTS

# GEORGIA RENTERS STRUGGLE WITH AFFORDABILITY AND EVICTIONS

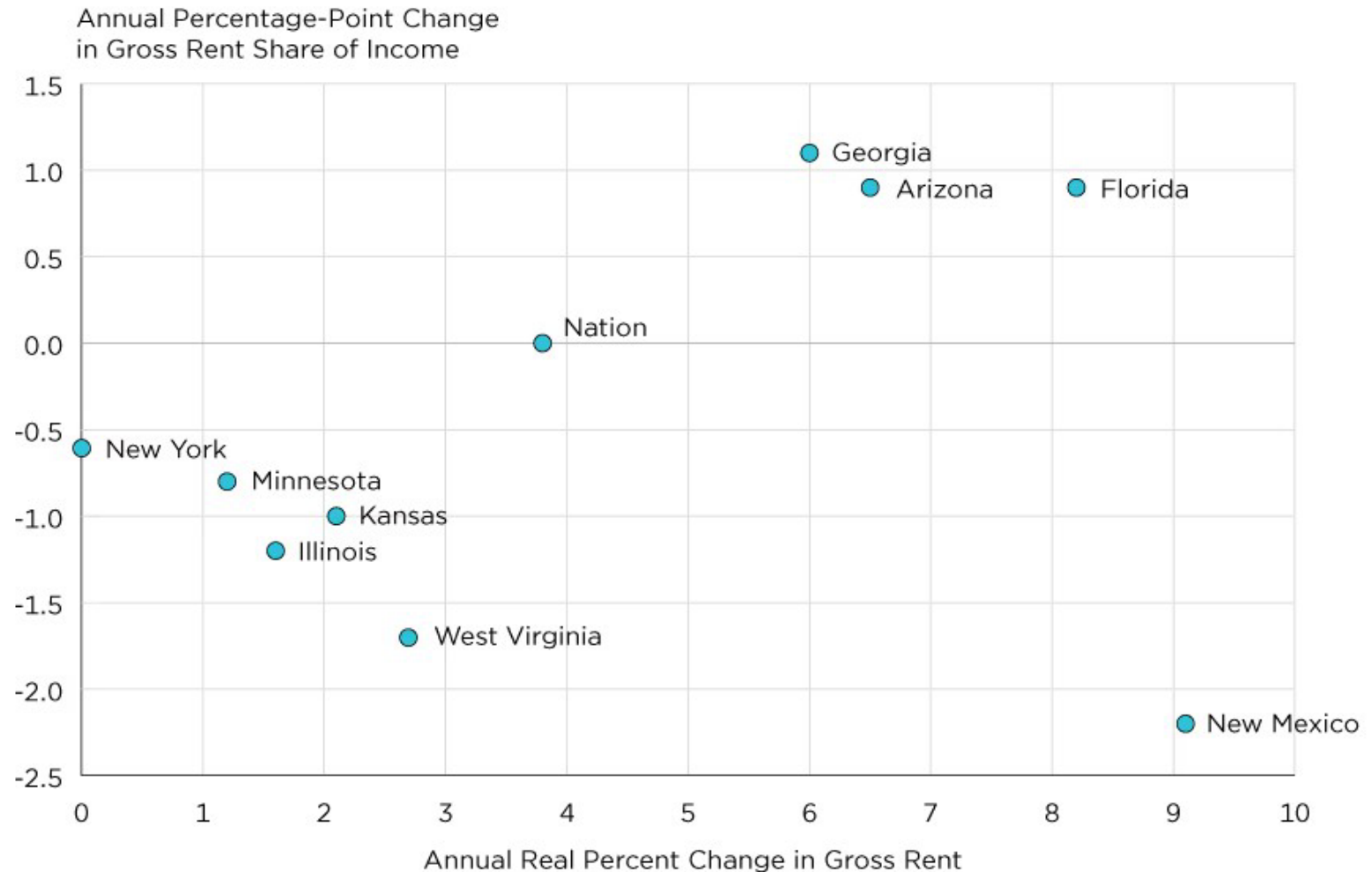
- Rents are up nationwide by over 30% since 2019. While massive rent increases in 2021-22 have abated, they have not returned to pre-pandemic levels. Georgia rate increases among the highest.
- Georgia continues to have among highest eviction rates and eviction filing rates of any state in the country.
- Eviction rates have returned or exceeded pre-pandemic levels.
- The face of eviction in Georgia is Black women with children.
- Black women are 2-3x more likely to be evicted after controlling for socio-economic factors than white women.
- Babies and toddlers under the age of 5 are at the highest risk of eviction nationwide. Children of all ages most at risk for all age groups.

## EVICTIONS CLOSELY TIED TO RISING RENT

- Census Bureau reports that “three states experienced a significant increase in the share of renters’ incomes going to rent in 2023: Arizona, Florida and Georgia. Rents increased 6.5% in Arizona, 8.2% in Florida, and 6.0% in Georgia.”
- Zillow reports rent has been growing nearly three times faster than wages in metro Atlanta since before the pandemic. From 2019 to 2023, rent went up 35.6%, but wages only went up 12.2%.
- In 2023, 53.7% of Georgia renters were cost burdened (paying over 30% of household income in rent), compared to 48.4% in 2019 – one of the biggest increases in the US.

Figure 1.

### Change in Gross Rent and Gross Rent Share of Income: 2022–2023



Note: Growth is inflation adjusted. States shown are only those with a significant change in the gross rent percentage of income. The annual percent change in gross rent was not significant in Minnesota, New York or West Virginia.

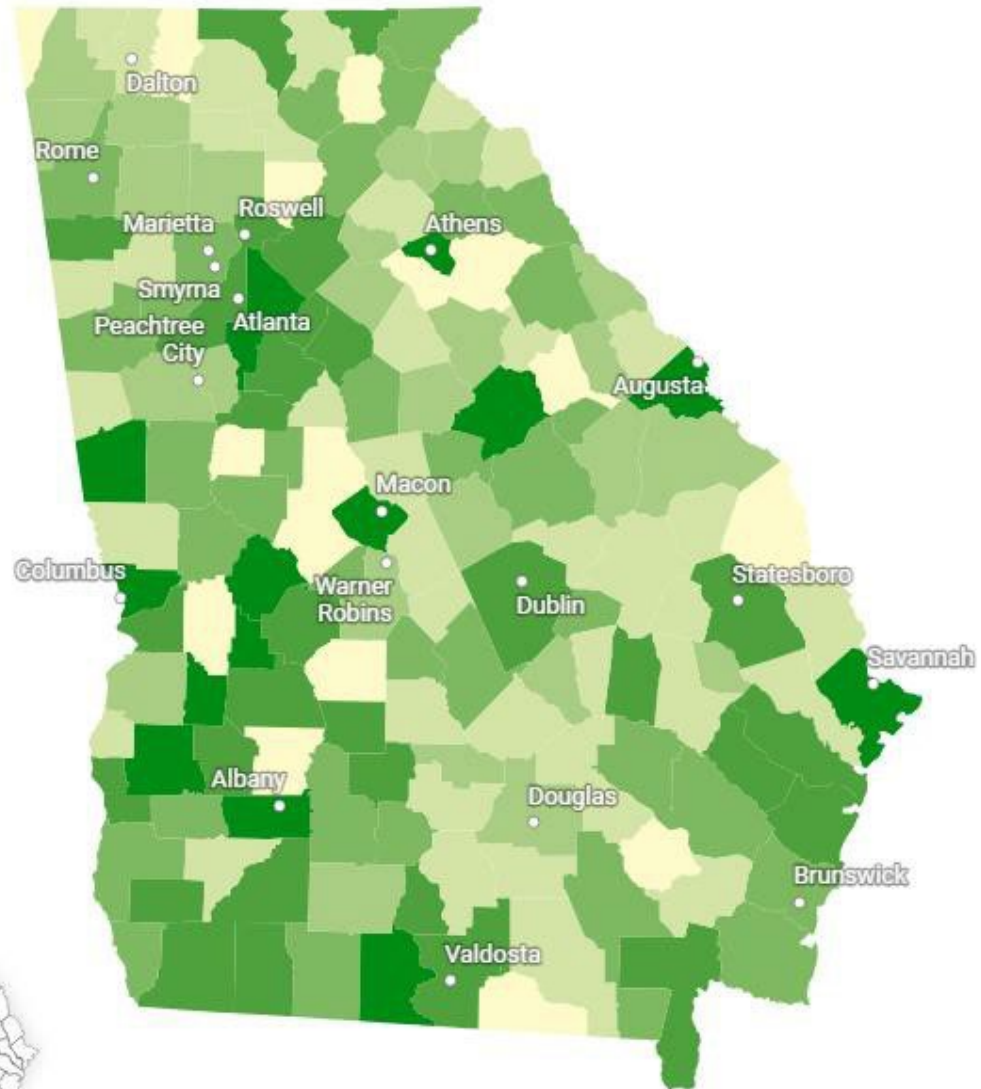
Source: American Community Survey: 2022–2023.



**GEORGIANS ARE HOUSING COST BURDENED ACROSS THE STATE**

# Highest concentrations of housing burdened households

Estimated percentage of households spending 30% of income or more on housing costs in 2022



# CONTINUE THE EMERGENCY RENTAL ASSISTANCE/EVICTION DIVERSION PROGRAM WITH STATE FUNDS

## ARPA Funded Pilot Eviction Prevention Program

- Georgia received \$1.3 Billion in federal covid Emergency Rental Assistance funds. Final \$55 Million used to create two-year pilot Eviction Prevention Initiative. Ending July 2025.
- Contracts with Atlanta Legal Aid Society and Georgia Legal Services Program:
  - Navigators hired to qualify eligibility for rental assistance.
  - Legal representation in eviction.
  - \$2 Million/month in rental assistance.

## DCA Recognizes the Need for a Permanent State Funded Eviction Prevention Initiative

- State funding is needed to continue the pilot program and afford access to emergency rental assistance and legal representation to keep families stably housed.
- State funding can also attract federal resources and philanthropy.

# SEEK TRANSPARENCY AND ACCOUNTABILITY TO ENFORCE RENTERS' SAFETY AND HABITABILITY

- Georgia is targeted by out of state hedge funds and Real Estate Investment Trusts to purchase single and multi-family homes and convert them to rentals in part because of the absence of basic tenant protections. They seek fast profit and turnover and are shown to be more likely to raise rents, initiate evictions, engage in serial eviction filings, and fail to be accountable to tenants for security and repair needs than other landlords.
- HB 404 provides a right for residential rental property to be “fit for human habitation.”
- Shell corporations and complicated ownership structures make it difficult or impossible for tenants, code enforcement, or local governments to identify and hold landlords accountable.
- Georgia law currently prohibits local governments from adopting rental registries. Registries can identify who is holding rental property, where they are, who is responsible for the premises, how they can be contacted, etc. Rental registries are a key to holding landlords accountable and provide transparency about ownership.
- **Repeal the pre-emption of rental registries in OCGA §36-74-30. Allow local jurisdictions to act to provide transparency and accountability for habitability and security.**



# THANK YOU

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# Our Thanks To:



- St. Luke's Episcopal Church
- Ashani O'Mard & Sara Haas, ANDP
- Beth Stephens, Enterprise Community Partners
- Forum Steering Committee Members
- Arthur M. Blank Family Foundation
- ANDP & ARC



**Atlanta Regional  
Housing Forum**

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