

04



HOUSING



Introduction

CONTEXT

Gwinnett County is currently facing a critical housing challenge characterized by a shortage of units—particularly those that meet the needs of middle to lower income individuals, workers, and families. To tackle this pressing issue, Gwinnett has established the Housing and Community Development Division, presenting a unique opportunity to invest in housing throughout the County and explore innovative concepts, policies, and partnerships. The early stages of this division are crucial for setting the direction of Gwinnett’s housing ecosystem and addressing the County’s growing housing needs.

This element aims to provide a comprehensive overview of the goals, best practices, programs, and case studies that can guide Gwinnett County’s housing development and governance efforts, meeting Daily Community needs. The element’s goals are organized into five main sections: Each section explores specific strategies, examples, and initiatives that have

- 1 Building Out Housing Governance
- 2 Streamlining Housing Development
- 3 Ensuring Housing Affordability
- 4 Maintaining Lifestyle Choices in Housing
- 5 Allocating Funding to Housing

proven successful in other jurisdictions, providing valuable insights that can inform Gwinnett’s housing strategy.

By leveraging the insights and examples presented in this chapter, Gwinnett County’s Housing and Community Development Division, alongside key partners, can chart a comprehensive and effective course of action towards Daily Community models.

HOUSING GOALS

1 BUILD OUT HOUSING GOVERNANCE

Gwinnett County's newly established Housing and Community Development Division represents a significant commitment to prioritizing housing development, affordability, and governance. As the Division evolves, its early actions and decisions will be instrumental in shaping the county's housing landscape. Gwinnett County can learn from similar counties and engage with its residents to foster creative and impactful governance that drives the creation of new housing units.

2 STREAMLINE HOUSING DEVELOPMENT PROCESSES

The County faces a pressing housing shortage, requiring approximately 8,500 new and replacement units annually to meet market demand. Gwinnett must adopt a countywide approach to streamline housing development to overcome this challenge. This entails implementing actions, policies, and programs that facilitate the efficient construction of high quality housing units catering to a range of income levels and diverse lifestyle needs.

3 ENSURE HOUSING AFFORDABILITY

The most significant housing challenge within Gwinnett County is the lack of affordable units for middle and lower income individuals, workers, and families. As the County seeks new housing development, it must prioritize affordability across multiple income levels. By implementing specific strategies that create and preserve affordable units based on Area Median Income, Gwinnett can support its growth potential, retain essential workers, and foster a diverse population throughout the county.

4 ADVOCATE FOR LIFESTYLE CHOICES IN HOUSING

Balancing housing priorities and land use decisions is crucial when developing new housing, especially with the Daily Communities framework in mind. The County must prioritize housing development to meet demand while preserving its communities' distinct lifestyles and preferences.

5 ALLOCATE FUNDING TO HOUSING

Housing development at scale necessitates new funding sources. Across Georgia and the nation, innovative funding mechanisms are being utilized to drive the creation of housing units at various price points. Gwinnett County must increase its housing investment by allocating adequate funding to address the countywide housing shortage—**it will not happen naturally within the market.** This endeavor begins with a collective agreement among influential stakeholders that the lack of housing development poses one of the most significant social and economic threats to the county's wellbeing.

Existing Conditions

HOUSING DATA

The housing landscape in Gwinnett County reflects a dynamic interplay between owner and renter occupied units, with significant changes in family composition and renter profiles. This introduction sets the stage for a deeper exploration of the housing dynamics in Gwinnett County, focusing on owner vs. renter ratios, cost burden among households, changes in family composition, and shifts in renter profiles.

OWNER VS. RENTER

As of 2021, Gwinnett County had 326,458 housing units with 313,172 occupied housing units. The majority of housing in the County is owner occupied, accounting for 67 percent of all units, while renter occupied units comprise 33 percent (Figure 4-1). Between 2016 and 2021, the number of renter occupied units increased by 9,000 (10%) and owner occupied units increased by 25,000 (14%). Additionally, Gwinnett County added over 27,000 new housing units during this period, resulting in a 33 percent decline in vacancy rates (Figure 4-2). The demand for housing is high, with new units being occupied quickly after construction.

FIGURE 4-1: HOME OWNERSHIP VS. RENTERSHIP

SOURCE: US CENSUS BUREAU ACS 2017-2021 5-YEAR ESTIMATES

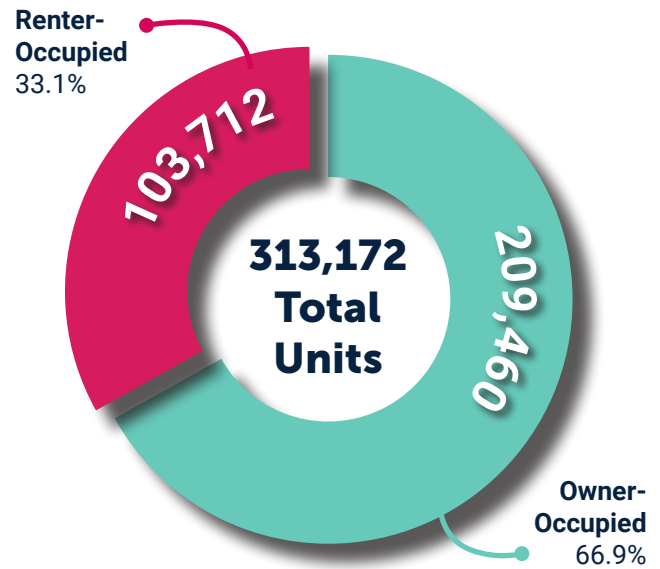
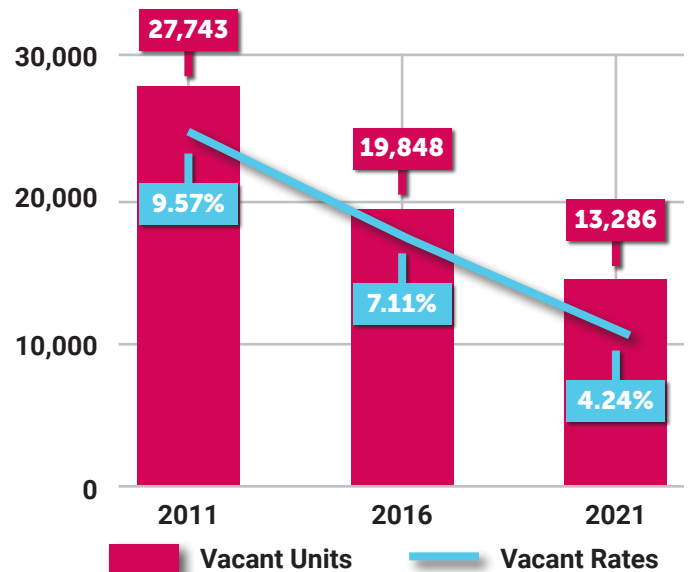


FIGURE 4-2: VACANT UNITS & VACANCY RATES

SOURCE: CENSUS ACS 2017-2021 5-YEAR ESTIMATES



COST BURDENED HOUSEHOLDS

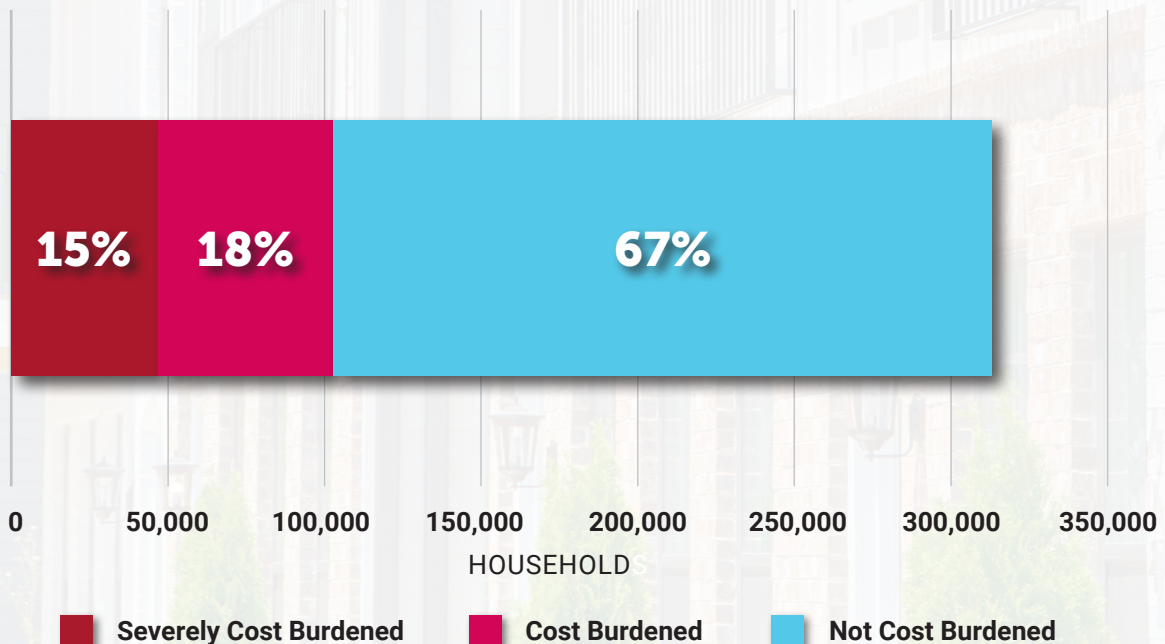
'Cost burden' refers to households that spend more than 30 percent of their income on housing costs. When a household pays more than 50 percent of their income toward housing, they are considered severely cost burdened, which can put them at risk of homelessness.

In Gwinnett County, 56,000 households (18%) are classified as cost burdened, while 46,000 households (15%) are severely cost burdened. However, most households, 210,000 (67%), are not cost burdened or severely cost burdened (Figure 4-3).

Owners and renters face different levels of cost burden. 27 percent of homeowner households are cost burdened, in comparison to 56 percent of households who rent. Addressing cost burden is crucial to ensure housing affordability and stability for residents.

FIGURE 4-3: COST BURDENED HOUSEHOLDS

SOURCE: US CENSUS BUREAU ACS 2017-2021 5-YEAR ESTIMATES



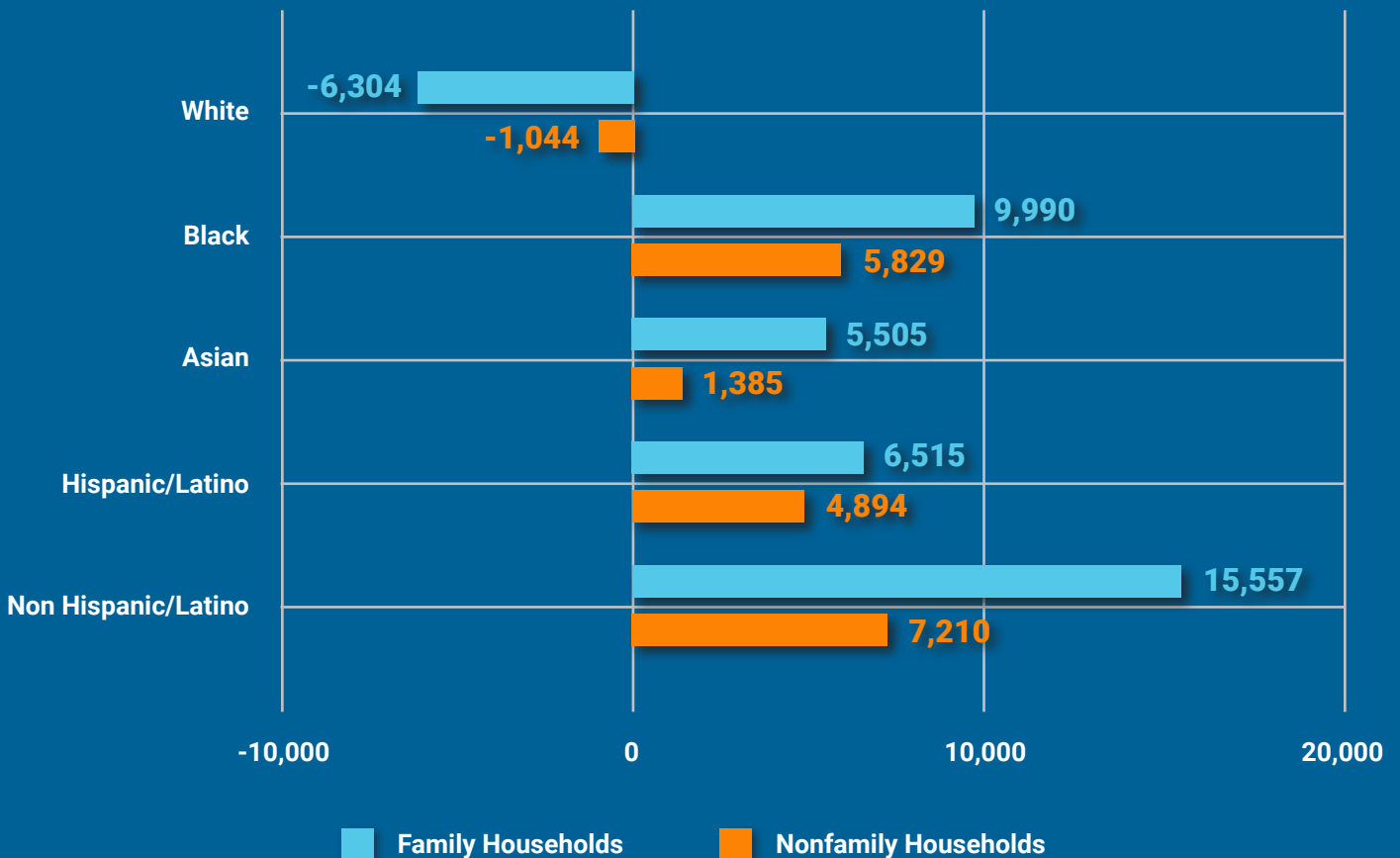
CHANGES IN FAMILY COMPOSITION

The composition of families and households in Gwinnett County has changed since 2016. During this period, the County experienced an increase of over 34,000 new households, representing a growth of 12 percent. Family households, which include married couples and single parent households, grew by 22,000, a 10 percent increase, while nonfamily households—such as people living alone or with individuals who aren’t relatives—rose by 12,000, an 18 percent increase (Figure 4-4).

Notably, there has been a significant increase in single male households (19%) compared to single female households. Additionally, the number of households headed by individuals aged 65 and older living alone has risen by 32 percent, particularly among renters (Figure 4-5). As Gwinnett County plans for the future, addressing the housing needs of its aging population will become increasingly important, including housing types that allow for aging in place.

FIGURE 4-4: HOUSEHOLD COMPOSITION BY RACE, 2016-2021

SOURCE: U.S. CENSUS BUREAU ACS 2017-2021 5-YEAR ESTIMATES



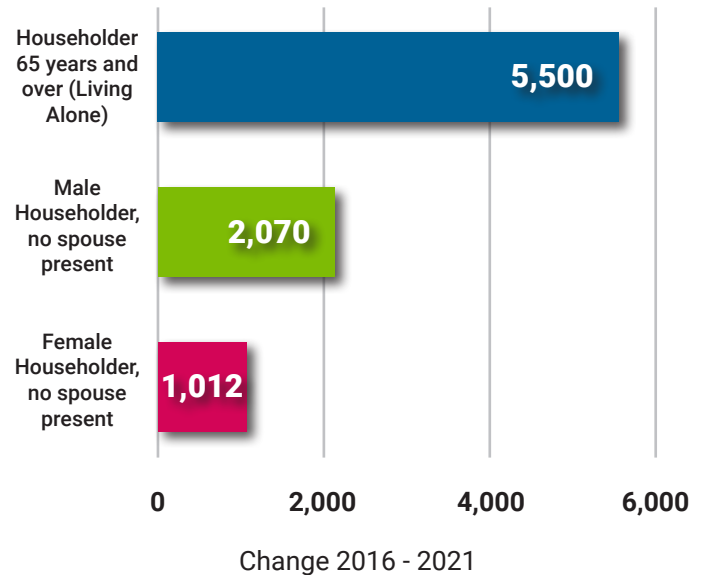
CHANGES IN RENTER PROFILES

The profiles of renter households in Gwinnett County have also experienced shifts from 2016 to 2021. There has been a decrease of 700 (7%) younger married couples (aged 15 to 34) renting, indicating a shift in housing preferences among this demographic. In contrast, there has been an increase of 2,700 (11%) middle aged (35 to 64) and older adult (65+) households opting for rental properties. This trend suggests that renters in the county are generally getting older, with more individuals in these age groups choosing to rent. Additionally, there has been a notable increase in the number of single males and females aged 65 years and older who are renting, indicating a growing number of single older adults seeking rental housing compared to five years ago.

The number of renters living alone has been growing across all age categories, highlighting the increasing trend of individuals choosing to live independently. Middle aged renters (aged 35 to 64) form the largest group of renters living alone. Meanwhile, the number of renter households with children has dropped 5 percent in the past five years, indicating a decrease in the number of families with children choosing to rent. This shift in renter profiles underscores the need to consider the diverse housing needs of different age groups and household compositions in Gwinnett County's housing planning and development efforts.

FIGURE 4-5: HOUSEHOLD COMPOSITION BY TYPE

SOURCE: CENSUS ACS 2017-2020 5-YEAR ESTIMATES



The analysis of housing data in Gwinnett County reveals key insights into the housing landscape and highlights its residents' evolving needs and preferences. Most housing units are owner occupied, but the demand for rental housing has steadily increased. Efforts to address the cost burden among households, with 18 percent classified as cost burdened and 15 percent as severely cost burdened (Figure 4-3), are crucial to ensuring housing affordability and stability for residents. Additionally, changes in family composition, including the rise in nonfamily households and the increase in single male homes, stress the need for diverse housing options to accommodate the varying needs and preferences of the county's population.

TRENDS DRIVING HOUSING DATA & DEMAND

The housing market in Gwinnett County is also influenced by a range of trends, both national and local, that shape housing data and demand. Understanding these trends is crucial for stakeholders involved in housing planning and development, as they significantly affect the availability, affordability, and suitability of housing options. This section highlights key trends driving the housing market both nationally and in Gwinnett, including shifts in housing preferences, household compositions, rental demand, and the growing interest in diverse housing options.

NATIONAL TRENDS AFFECTING GWINNETT

<p>DECLINING MARRIAGE RATE</p>	<p>The declining marriage rate nationwide has contributed to a decrease in families and births. This trend could result in a stronger demand for smaller homes and housing choices other than traditional single family neighborhoods.</p>
<p>AGING NATIONAL POPULATION</p>	<p>Like many other regions in the nation, Gwinnett County's population is aging. The 65+ population in Gwinnett is projected to double in the next 20 years, accounting for a significant portion of the county's total population. This demographic shift reinforces the need and future demand for age friendly housing options.</p>
<p>ONGOING NATIONAL HOUSING SHORTAGE</p>	<p>Since the 2008 financial crisis, there has been a persistent housing shortage nationwide. The demand for housing has consistently outpaced the production of new units, resulting in a shortage of over 4 million units across the country. This shortage impacts housing affordability and availability, affecting rental and ownership markets.</p>
<p>LACKING ACCESS TO HOME FINANCE</p>	<p>Younger and lower income individuals face increasing challenges in saving for down payments and qualifying for mortgages. Limited wage growth, stricter lending standards, and rising home prices have made homeownership less accessible for many. This trend affects housing affordability and contributes to the growing demand for rental housing.</p>
<p>INCREASING INDIVIDUAL DEBT</p>	<p>Young people, on average, have experienced a rise in personal debt, largely attributed to the escalating costs of higher education. The burden of student loans and other debts can impact the ability to save for homeownership and influence housing choices.</p>
<p>GROWING DEMAND FOR RENTALS</p>	<p>The combination of housing affordability challenges, changing preferences, and a desire for flexibility has led to a growing demand for rental housing across the country. Many younger households favor the benefits of renting over homeownership, such as flexibility and reduced maintenance responsibilities. This trend also aligns with the findings of the 2022 Comprehensive Housing Study.</p>
<p>RISING PRICES DURING COVID PANDEMIC</p>	<p>The COVID-19 pandemic has further exacerbated housing prices, driving them up even more than normal market forces. The pandemic's impact on the housing market has resulted in increased competition, limited inventory, and rising prices, posing additional challenges for prospective homebuyers and renters.</p>

GWINNETT COUNTY SPECIFIC TRENDS

<p>MORE HOUSE-HOLDS WITHOUT CHILDREN</p>	<p>Between 2011 and 2021, Gwinnett County experienced a 4 percent increase in households without children (55 to 59 percent). This demographic shift influences housing preferences and drives the demand for housing units that cater to the needs of individuals and couples without children.</p>
<p>MORE 1-2 PERSON HOUSE-HOLDS</p>	<p>The county has seen an incremental rise in 1-2 person households (49 to 51 percent). This trend reflects changing demographics and household compositions, with more individuals and smaller households seeking housing options that align with their needs and lifestyles.</p>
<p>MORE DEMAND FOR RENTAL HOMES</p>	<p>The inability of many individuals to afford homeownership has led to a growing demand for rental homes in Gwinnett County. 33 percent of households in Gwinnett are renters. Rental properties offer flexibility, convenience, and affordability, making them an attractive option for a significant portion of the population, particularly younger households.</p>
<p>MORE INTEREST IN WALKABLE, MIXED USE AREAS</p>	<p>Gwinnett County residents have shown increased interest in towns, mixed use areas, and urban walkable developments, while demand for larger, single family homes is declining. These urban style Daily Community areas offer a combination of residential, commercial, and recreational spaces, providing a vibrant community environment and convenient access to amenities.</p>
<p>MORE DEMAND FOR MISSING MIDDLE HOUSING</p>	<p>The demand for Missing Middle housing (see page 215) is rising in Gwinnett County. Developing these housing types occurs less frequently due to their slim profit margins and the absence of subsidies available to affordable housing developers. They are often presented as good options for workforce housing, given their relatively compact size. As housing costs continue to outpace income growth, there is an urgent need for housing options that cater to individuals and families with moderate incomes.</p>
<p>LIMITED SUPPLY OF LAND FOR NEW DEVELOPMENT</p>	<p>Gwinnett has a relatively low amount of land available for greenfield development. Insufficient land is available to meet market demand while continuing the County's historical trend of developing single family housing units. Limited land availability requires increased density and redevelopment projects to increase the County's housing stock.</p>

WHAT IS MISSING MIDDLE HOUSING?

The term missing middle housing refers to housing types that have become less common over time. They are denser than single family detached homes, but less dense than large apartment complexes. Duplexes, triplexes, above retail units, and small scale standalone multifamily buildings all fall under this umbrella term.

The reason these types are missing is because they are often not allowed by local land use and zoning policy. In recent years, there has been growing consensus that they fulfill an important niche in the housing market.

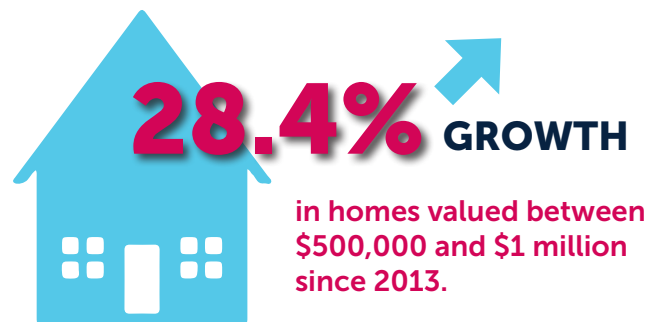


BARRIERS TO ATTAINABLE HOUSING

In 2020, Gwinnett County conducted a countywide study to identify potential impediments to fair housing for existing and potential residents. The study revealed that compared to other areas, Gwinnett has relatively few barriers to fair housing. Notably, modern segregation in housing choices is relatively low, zoning policies are not overly restrictive, and housing production remains steady.

However, the age of Gwinnett's housing stock poses a concern for the county's future. Many homes in Gwinnett were built during the significant population boom between 1980 and 2010. As these homes age, they decrease in cost, but their quality diminishes. At the same time, newer homes are not being constructed for sale under \$200,000 or rent under \$1,250 per month, limiting new housing options to middle

and high income individuals and families. This disparity in the distribution of housing is evident in the notable 28.4 percent growth in homes valued between \$500,000 and \$1 million since 2013.



Although the barriers are worse in many other jurisdictions, Gwinnett County’s 2022 Comprehensive Housing Study did identify several impediments to fair housing. These include:

Rising Land Costs	Increasing land prices make it more challenging to develop affordable housing options.
Rising Costs of Building Materials	Escalating costs of construction materials contribute to the overall expense of housing development.
Shortage of Trained Construction Workers	The need for more skilled labor in the construction industry helps the timely completion of housing projects.
Buyers Purchasing Homes as Investment Properties	Some individuals purchase homes solely for investment purposes, reducing housing availability for primary residency.
Cash Purchasers Competing Against Local Homebuyers Reliant on Mortgage Loans	Cash buyers have a competitive advantage over local homebuyers who rely on mortgage loans, further limiting housing opportunities.
Demand Exceeding Supply	The high demand for housing surpasses the available supply, resulting in increased competition and higher prices.
Lack of Housing Options	The limited diversity in housing options, such as multifamily and townhome options, restricts the choices available to residents.

These impediments collectively affect housing affordability, availability, and diversity within Gwinnett County. They contribute to an imbalanced housing market favoring higher income individuals and restricting opportunities for lower and middle income residents. Addressing these challenges will require collaborative efforts from various stakeholders, including policymakers, developers, and community organizations. The goal of these efforts is to promote equitable and inclusive housing practices and ensure that Gwinnett County remains a place where diverse residents can afford to live.

DEMAND FOR NEW HOUSING

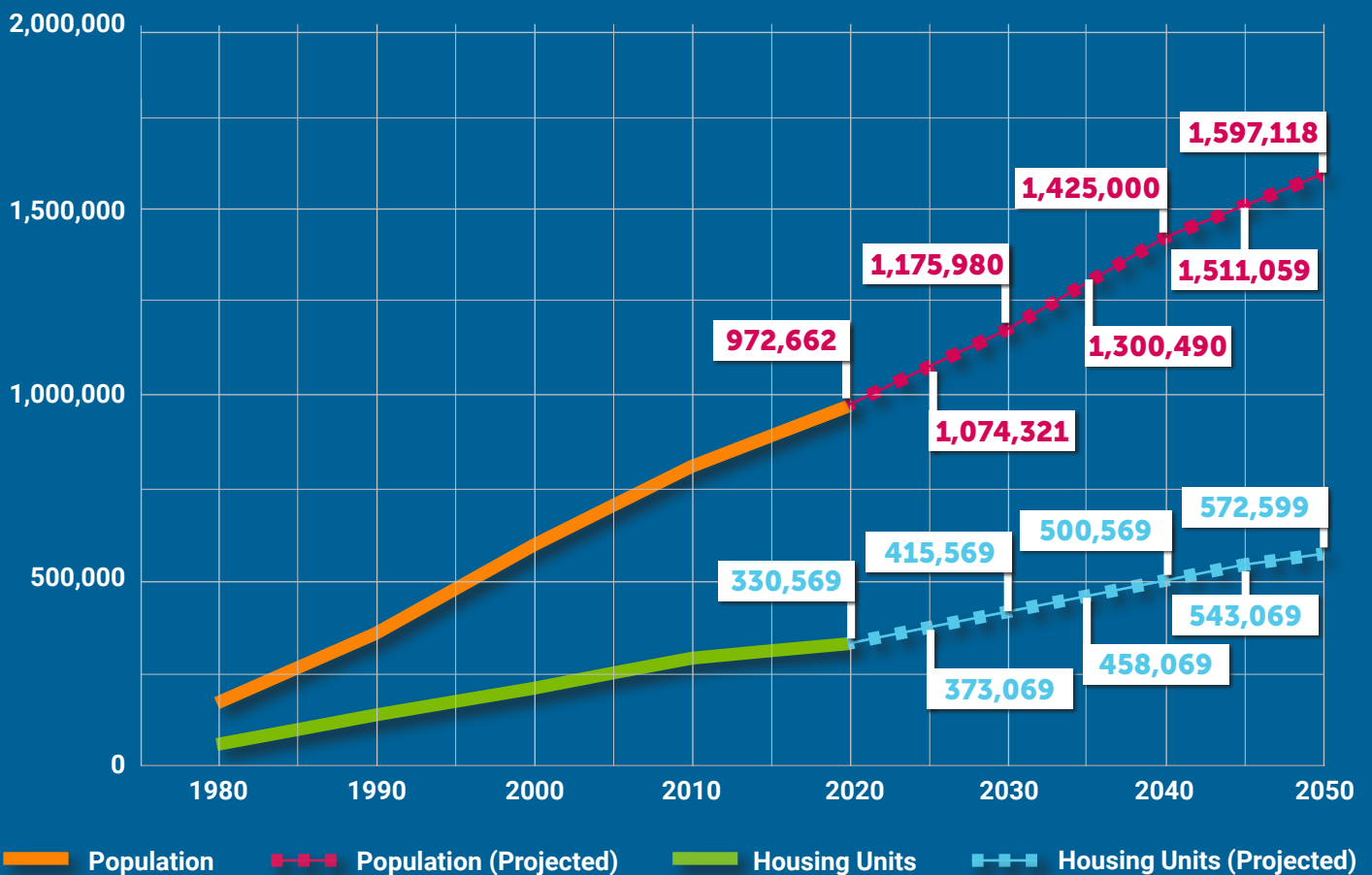
Many factors drive future housing unit demand – but the most important factors are population and people per unit.

- 1. Population Projections:** Gwinnett is projected to grow from 972,662 people in 2020 to a population of 1,511,059 people in 2045 .
- 2. People Per Unit:** From 1980 to 2020, the number of people in each housing unit in Gwinnett County ranged from 2.56 to 2.94 people per unit, with an average of 2.79 people per unit.

Assuming consistent population growth (as per the 2022 Housing Study) and an average of 2.79 people per housing unit (1980-2020 data), Gwinnett County’s **future housing demand is projected to rise from 330,569 in 2020 to 543,069 in 2045**. This indicates an **annual net increase of 8,500 housing units**. Based on the County’s demand forecast model, Gwinnett will have 1.51 million residents in 2045. Figure 4-6 demonstrates these projections overlapped with one another.

FIGURE 4-6: GWINNETT COUNTY POPULATION AND HOUSING UNIT DEMAND

SOURCE: FOURTH ECONOMY HOUSING MODEL



This population growth will require 8,500 new or replacement housing units per year, on average, over the next 20 years. For more information on how these housing types are divided by land use categories, see Chapter 2, Land Use.

The average fair share of housing is split between 6,135 units or 72 percent in unincorporated Gwinnett and 2,365 or 28 percent in incorporated areas within Gwinnett.

FIGURE 4-7: NEW PERMITTED UNITS 1980-2021

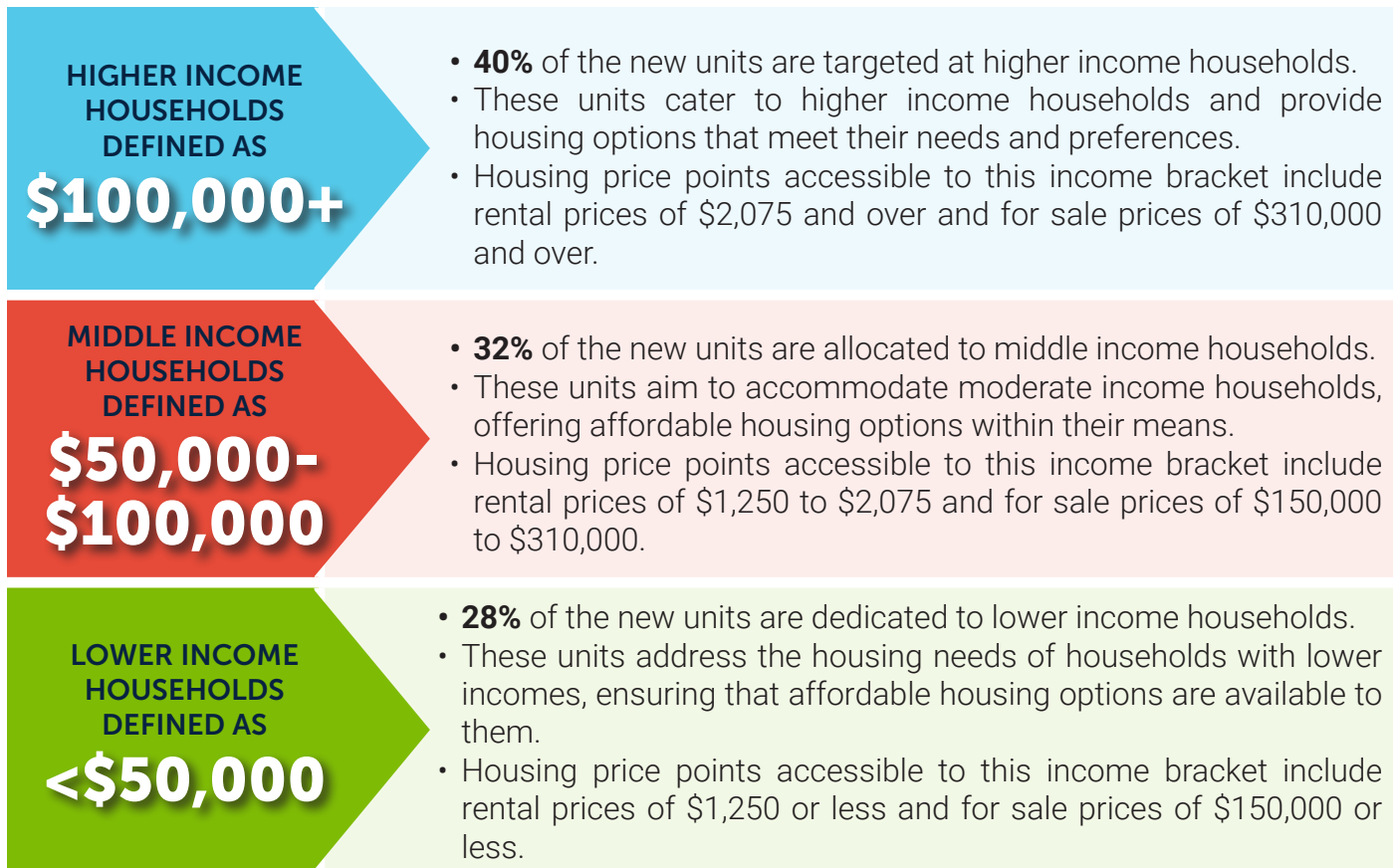
SOURCE: U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, SOCDS DATA

YEARS	NUMBER OF UNITS PERMITTED, ANNUAL AVERAGE	% SINGLE FAMILY UNITS	% MULTIFAMILY UNITS	# SINGLE FAMILY UNITS	# MULTIFAMILY UNITS
1980-2007	8,330	80.1%	19.9%	6,673	1,657
2010-2021	3,666	87.7%	12.3%	3,215	451



From 1980 to 2007, Gwinnett County permitted an average of 8,329 housing units per year (Figure 4-7). Following the collapse of the housing industry and the great recession, building permitting has slowed in the county. From 2010 to 2021, the county permitted an average of 3,666 units per year. Of note, **development patterns from 1980 to 2007 more closely align with projected housing demand.** Between 1980 and 2007, development saw a greater focus on constructing multifamily units, averaging over 1,200 additional units annually, compared to the development trends of 2010 to 2021. **This highlights the significance of multifamily construction in achieving higher overall housing unit production levels.**

The demand for these 8,500 new annual units is also analyzed based on the affordability of the units. The distribution of new units by affordability is as follows:



By understanding the breakdown of demand by new and replacement housing units, net new housing units, and affordability, Gwinnett County can effectively plan and allocate resources to meet the diverse housing needs of its residents. This data driven approach enables the county to promote housing affordability, support population growth, and create a balanced housing market for all income levels.

CURRENT HOUSING PROJECTS

Current housing development projects in Gwinnett span efforts by County officials, private developers, and nonprofit actors to fund and construct a variety of housing types accessible at numerous price points. Historically, private developers have driven housing projects in Gwinnett, building out single family subdivisions and multifamily apartment complexes throughout the county. While the County has approved permits and design standards for these developments, their role in funding and developing housing themselves has remained relatively low until recently.

With the creation of the County's Housing and Community Development Division, Gwinnett has taken a more intentional stance towards catalyzing housing development. Much of the County's grant funding for housing is currently going to nonprofit developers, such as the Gwinnett Housing Corporation and the local Habitat for Humanity, to develop hundreds of new affordable units. The Division will likely also play a role in developing housing for several ongoing, large development and redevelopment projects, such as Gwinnett Place Mall, Stone Mountain Tennis Center, and Rowen. The blend of units found at these mixed use sites will likely range from privately developed and owned to publicly subsidized, with the County working to build out and manage affordable units. The Division is utilizing its 2022 Comprehensive Housing Study to guide initial insights and action items, including focuses on governance, making use of County owned land, seeking housing affordability, and ensuring all residents have access to housing stability.

In general, the County's current stance on housing development mirrors what the data suggests: significantly more affordable units are required at scale throughout Gwinnett County. The current capacity and subsidies for the development of these units are insufficient to meet demand. Furthermore, more housing units are needed, regardless of price point. Ideally, many of these units would bring density to key corridors and nodes, driving Daily Community concepts in the built environment they create.



HOUSING LEADERSHIP

Gwinnett County has taken significant steps to prioritize housing options and opportunities by establishing its Housing and Community Development Division in 2022. This division, operating within the Department of Planning and Development, comprises ten employees and works with a budget of \$23 million, primarily sourced from federal funding. The County's FY23 General Fund contributed \$250,000 towards the creation of the division. One of the division's key responsibilities is administering funds from the U.S. Department of Housing and Urban Development through programs such as the HOME Investment Partnerships Program, Community Development Block Grant, and the Emergency Solutions Grants Program.

In addition to the Housing and Community Development Division, Gwinnett County implements various programs to address housing needs within the community. These programs include:

HOME OWNERSHIP INITIATIVES

Through the Gwinnett County Homestretch Down Payment Assistance Program, the County aims to enhance affordable housing access for low income residents. The program provides income eligible homebuyers with a \$7,500, five year, zero percent deferred payment loan, assisting them in overcoming financial barriers and achieving their goal of homeownership.

TENANT BASED RENTAL ASSISTANCE

Gwinnett County offers financial assistance to residents who have outstanding rental arrears and require medium term rental support to prevent eviction and maintain stable housing. This program ensures that individuals and families facing financial challenges can sustain their housing and avoid experiencing homelessness.

REDUCE SUBSTANDARD HOUSING PROGRAM

Gwinnett County provides income eligible homeowners with five-year deferred payment loans to make essential home repairs. This initiative aims to preserve existing affordable housing by addressing substandard conditions and ensuring the safety and livability of homes. The county promotes housing stability and quality of life by assisting homeowners in improving their properties.

HOUSING RELIEF ACTIVITIES

Gwinnett County is committed to addressing homelessness and supporting vulnerable populations. In 2021, the County allocated \$426,754.58 towards homelessness reduction activities, providing housing support and financial assistance to homeless individuals or those at risk of homelessness. These initiatives focus on preventing and mitigating homelessness, offering pathways to stable housing for all residents.

HOUSING DEVELOPERS

DEVELOPERS	OVERVIEW
For Profit Developers	<p>A variety of Atlanta and Southeastern region developers actively invest in projects based in Gwinnett County. From entire communities to small, mixed use redevelopments, key residential developers include: Alliance Residential Company, North American Properties, Gateway Ventures, and MidCity Real Estate Partners. Developers maintain diverse relationships with county and municipal leaders as well as government administrators, frequently engaging with different jurisdictions to finance and plan developments.</p>
Nonprofit Developers	<p>Gwinnett’s nonprofit developers help fill the County’s gap of affordable housing options, utilizing a variety of financing sources to develop affordable units for lower income demographics. Major developers in this space include the Gwinnett Housing Corporation, Habitat for Humanity, and the Atlanta Neighborhood Development Partnership. These nonprofits oversee the development of affordable housing, manage unit sales and rental agreements, and oversee programs related to down payment assistance. Due to the funding constraints of nonprofit status, these organizations are unable to develop affordable units at a large enough scale to meet countywide demand.</p>



2022 COMPREHENSIVE HOUSING STUDY

Gwinnett's 2022 Comprehensive Housing Study identified a range of goals and actions to facilitate the successful development of the County's housing stock. These strategies aim to address housing challenges, promote affordability, and ensure stability for Gwinnett's residents. Strategies include:

- 1 Establish Gwinnett County housing goals and priorities.
- 2 Support and develop organizational infrastructure.
- 3 Review current zoning and land use regulations for potential housing related amendments.
- 4 Leverage public land ownership and development priorities to promote affordable and workforce housing.
- 5 Expand housing affordability to improve access to housing for low and moderate income households.
- 6 Preserve and maintain Gwinnett's existing affordable and lower cost housing stock.
- 7 Sponsor and support housing stability

WHAT WE LEARNED FROM RESIDENTS

Housing was a very popular topic throughout all community engagement activities. Several themes emerged:

- 1 Housing in Gwinnett has become very expensive and supply is limited
- 2 New housing should be accessible by transit service
- 3 New, large scale housing projects should be focused in areas already disturbed by development

Through survey questions and specific activities at the Daily Community Cafes, residents were asked to select which types of housing they considered appropriate for their community. Another workshop activity asked residents for help selecting areas of their Daily Community where new housing of various types could go. Though housing can be a challenging subject, residents overall embraced the Daily Community as a model for how the County—and their communities—can welcome new neighbors.

For a full summary of engagement, see Appendix C.

COMMUNITY PREFERENCES: HOUSING

Invest in new housing types that are compatible with surrounding neighborhoods

Concentrate density around existing commercial or retail centers

Provide a clear path for lower income households to attain housing

As much as possible, locate affordable housing close to job centers

Provide a greater variety of housing for different needs, particularly for young people looking for their first home

Provide options for seniors wanting to age in place

Make it easier to build missing middle housing types

Needs & Opportunities

In the following section, the review of previous studies, analysis of data and trends, and engagement with key stakeholders and decision makers in Gwinnett County are synthesized to showcase the high priority housing needs and opportunities in the County. The themes discussed here inform goals, best practices, and implementation actions discussed in the following sections.

NEEDS

1 MORE HOUSING DEVELOPMENT

Analysis suggests that Gwinnett County faces an annual shortage of around 4,834 units. This annual shortage is calculated as the difference between the projected housing demand (8,500 new units) and current production volume (an average of 3,666 units permitted annually from 2010 to 2021). This housing shortage inhibits population growth, business attraction, and other economic development by raising housing prices and failing to accommodate new residents. A higher volume of housing development is needed to meet economic goals and countywide growth potential.

2 LARGER SUPPLY OF LOWER INCOME HOUSING

According to the 2022 Comprehensive Housing Study, only 2 percent of demand per annum is met at a price range attainable to the county's lower income residents, defined as <\$50,000. The current lack of options for low income residents prevents many workers from living

in the county, causing individuals and families to move elsewhere, or creating homelessness. Specifically, many lower income residents are essential workers that the County relies on, such as teachers, safety officials, waiters and waitresses, and retail workers.

3 INCREASE IN MISSING MIDDLE HOUSING OPTIONS

Gwinnett County needs new housing units meant for middle income individuals and families to meet the demand created by essential workers, entry to midlevel employees, and immigrants from new countries looking to live and work in the county. These alternative housing types, such as duplexes, garden apartments, or townhomes, help support a live-work economy where individuals of a variety of means and income levels can comfortably hold jobs and reside in the area. Allowing for greater options that offer new choices depending on residents' needs can also help ease the burden of rising home prices seen across the county.

4 HIGHER VOLUME OF MULTIFAMILY DEVELOPMENTS IN THE RIGHT PLACES

As Gwinnett grew into a populous county in the past 50 years, single family homes have become the primary housing type. Individuals and families who work in Atlanta but desire more space and unique amenities have been drawn to Gwinnett’s suburban lifestyle. Yet, this reliance on single family development has brought a housing shortage to the county, and continuing this development behavior will cause large challenges in Gwinnett’s ability to attract the population.

5 INCREASED SUPPORT FOR NONPROFIT HOUSING DEVELOPMENT

Gwinnett only has three prominent nonprofit housing developers. While these groups succeed at developing affordable housing at scales attainable to their organizations, their combined efforts cannot make a significant dent in Gwinnett’s housing gap. This reality only exacerbates the county’s housing shortage.

6 MORE FORMALIZED HOUSING GOVERNANCE INFRASTRUCTURE

While the creation of Gwinnett’s new Housing and Community Development Division is a step in the right direction, the County is still far behind numerous other counties in Georgia and across the country that have long invested in and administered housing programs at the government level. Additions are needed to Gwinnett’s housing governance infrastructure

to ensure community opinions are heard, grants achieve a proper impact, and the County’s broader vision for housing is clear and achievable.

7 EDUCATION FOR HOUSING DEVELOPERS

Gwinnett lacks formal training and educational opportunities for both new and existing housing developers. Many areas across the country require developers to participate in community specific training, ensuring all builders understand hyper specific guidelines, financial considerations, and countywide priorities. These educational efforts often include specific training on affordable housing projects. Education for new housing developers also provides an opportunity to support entrepreneurs; many developers and real estate agents are individuals hoping to grow the local economy and support Gwinnett.

8 VARIETY OF HOUSING TYPES

As preferences for new housing change, orienting neighborhoods around the idea of the Daily Community provides opportunities to encourage denser, apartment and condominium style developments and communities. Some residents want gated communities, others want farmland, and younger residents tend to seek density. Gwinnett can meet all these priorities by being intentional, working to understand community preferences, and building policies and programs to support specific, localized strategies.

9 INCREASED HOUSING FOR SENIORS

As Gwinnett County's average age increases, the amount of residents looking to age in place will only grow. The County's reliance on single family is a positive for younger families within their prime working ages, but could represent a challenge for an aging population. Elderly residents require varying levels of physical assistance and accommodating facilities and infrastructure. Existing assets adequately support the county's senior population, but this new wave of elderly individuals will require additional units and infrastructure and consideration in future redevelopment opportunities.

10 INNOVATIVE SOLUTIONS FOR INFILL/ REDEVELOPMENT

As the amount of undeveloped land dwindles, the County must look for more creative and innovative solutions to develop housing units and accommodate population growth. This

may involve exploring denser housing types and new models for development, including mixed use buildings, adaptive reuse of nonresidential buildings, and revitalizing underutilized spaces to optimize land usage and create a healthier, feasible housing development ecosystem while considering community desires and standards.

11 INCREASED FUNDING FOR MIXED INCOME AND AFFORDABLE HOUSING

Currently, Gwinnett's funding for housing development does not meet the scale necessary to make a significant impact against the existing housing shortage. Grant funding supports affordable housing developments and subsidies, and the county will involve itself with a variety of mixed use developments with housing components in the coming years. However, to catalyze development at scale, new funding sources are required to drive a multitude of developments that can help the County meet its growth potential.

OPPORTUNITIES

1 CAPITALIZING ON DEMAND FOR NEW HOUSING DEVELOPMENT

Gwinnett County has a clear and identified demand for continued population growth, creating a need for additional housing development to accommodate the influx of new residents. By strategically addressing this demand, Gwinnett County has the potential to grow by nearly 50 percent over the next 20 years, fostering a thriving community and unlocking new opportunities for economic growth and prosperity.

2 CATALYZING PROJECTS FROM REGIONAL HOUSING DEVELOPERS

According to housing experts within the County, housing developers have a strong appetite to invest in countywide projects, including a diverse range of housing options and price points. This robust interest from developers signifies a promising and vibrant county poised for population growth and abundant opportunities in the years ahead.

3 REDUCING BARRIERS TO HOUSING DEVELOPMENT

As Gwinnett attracts interest from housing developers, the County can streamline many of its processes to catalyze more efficient development. Gwinnett can look to its permitting process, building standards, and zoning code to make policy and administrative improvements to the processes that may serve as barriers to housing development. The County should also consider ideal criteria for redevelopment to help streamline proposals for redevelopment of existing structures into housing. While expediting these processes, the County should still ensure adequate time is put into vetting developments and ensuring individual projects meet countywide standards.

4 GROWING THE NEW HOUSING AND COMMUNITY DEVELOPMENT DIVISION

Leveraging the establishment of Gwinnett's new Housing and Community Development Division in 2022, the County is now equipped with a dedicated entity to prioritize housing development initiatives, including addressing homelessness and expanding the housing stock. This Division represents a significant step in formalizing and specializing countywide governance to identify housing issues and implement effective solutions. Building upon the 2022 Comprehensive Housing Study, the Division has taken proactive measures based on the study's findings to drive positive change in the housing landscape.

5 INVOLVING STAKEHOLDERS IN HOUSING GOVERNANCE

The Gwinnett County Housing and Community Development Division needs robust governance structures for consistent stakeholder and resident engagement. To enhance community involvement and ensure that priority issues and programs are effectively addressed, Gwinnett can learn from comparable agencies nationwide that embed committees, forums, and town halls into their operations. Stakeholders include private developers, landowners, public officials, and leadership from improvement districts, all of whom have varying experiences and levels of satisfaction with existing housing practices. By creating tailored community involvement, Gwinnett can provide opportunities for residents to actively contribute to housing development, affordable housing initiatives, and other key issues.

6 INCENTIVIZING HOUSING DEVELOPMENT

As the Gwinnett County Housing and Community Development Division evolves, it presents an opportunity to implement innovative programs and funding initiatives that incentivize housing development. Previously, the County's limited focus on housing development as a government matter has been challenging. However, establishing this new Division brings a fresh perspective and the potential to explore impactful, cutting edge concepts for housing development and standards throughout Gwinnett. By embracing creative approaches, the Division can effectively address the county's housing needs and foster a thriving community.

7

ENCOURAGING HIGH QUALITY HOUSING DEVELOPMENT

With the potential for new and redeveloped units across the county, Gwinnett faces an opportunity to improve its building standards to attract quality units. Implementing new standards for energy efficiency, building materials, aesthetics, accessibility for seniors and disabled residents, and the installation of infrastructure such as sidewalks and art can enhance home quality and foster the creation of appealing Daily Community developments simultaneously.

8

EMBEDDING AFFORDABILITY INTO FUTURE DEVELOPMENTS

Gwinnett County officials can mandate affordability measures into all future housing developments through a variety of policies and programs. Governments across the country ensure affordability in new developments, often requiring a certain percentage of units to meet particular AMI levels. These affordability measures are frequently matched with gap financing for developers, subsidizing their financial loss in exchange for keeping units affordable.

9

PRIORITIZING DENSITY AND DAILY COMMUNITY CONCEPTS

National and local housing trends suggest an increased need for denser, amenity rich housing development. In prioritizing Daily Community frameworks, Gwinnett can create a higher volume of density, inspiring connectivity and access to amenities while decreasing the existing housing shortage.

10

REDEVELOPING AND RETROFITTING EXISTING DEVELOPMENTS

With Gwinnett County's emphasis on redevelopment rather than greenfield development, there is a significant opportunity to maximize the potential of existing buildings and land for both housing and economic prosperity. Considering ways to bring housing closer to services through the redevelopment and retrofitting of underutilized buildings and land promotes efficient land use and attracts more residents to the county, contributing to its longterm growth and development.

11

TYING HOUSING TO INFRASTRUCTURE

An increase in the volume of housing development represents an opportunity to invest in new forms of infrastructure that support housing units and healthy living. The development of new units on underutilized and undeveloped land can mean new sidewalks and thoroughfares, public spaces, and even public art for residents to enjoy. Necessary infrastructure like sewer and stormwater management systems can also see upgrades as new housing develops. This new infrastructure can help Gwinnett achieve much of the positive potential that growth provides.



Goals & Best Practices

Gwinnett's future residential market and ecosystem must meet numerous requirements to succeed in adequately housing the current and future populations of the county. Although there is an annual target for the number of units the County must provide to meet demand, other factors must also be considered. New housing developments need to adhere to particular price points and building standards, balance lifestyle preferences of current residents, and align with existing infrastructure. Furthermore, the County needs to determine how to build out more structured governance over all these developments, as well as secure the funding required to lead a more deliberate, community driven expansion housing supply. The following goals provide a framework for the County pursuing stronger housing governance, development types, funding streams, and more.



BUILD OUT HOUSING GOVERNANCE

Gwinnett's newly established Housing and Community Development Division presents an exciting opportunity to prioritize and invest in housing throughout Gwinnett County. With the ability to explore innovative concepts, collaborate with key stakeholders, and leverage underutilized assets, the Division can significantly increase the volume of housing units in Gwinnett. While the full impact of the Division is yet to be realized, these early stages will play a crucial role in shaping the direction of the County's housing ecosystem.

HOUSING GOVERNANCE GOALS

- 1** Utilize best practices from other successful public agencies to enhance the capabilities and effectiveness of the Housing and Community Development Division.
- 2** Integrate community advisory boards and engagement processes into countywide housing strategy and governance.
- 3** Develop transparent governance structures and mechanisms that promote accountability, foster trust, and ensure equitable distribution of resources and benefits. This includes clearly defining roles, responsibilities, and decisionmaking processes within the Division and establishing ongoing evaluation and feedback mechanisms.
- 4** Forge strategic partnerships with local organizations, nonprofits, developers, and financial institutions to leverage their expertise, resources, and networks.
- 5** Leverage data and analytics to inform evidence-based decisionmaking. Invest in robust data systems to track housing trends, monitor the impact of policies, and measure progress toward housing goals.
- 6** Integrate housing goals and strategies with broader countywide goals, such as economic development, transportation, and environmental sustainability.

7 Foster a constant learning and adaptation culture within the Housing and Community Development Division.

8 Stay informed about emerging trends, research, and innovative practices in the field of housing to respond to evolving needs and challenges in the community proactively.

By pursuing these goals, Gwinnett County can strengthen its housing governance model, enabling the Division to address the county's housing needs effectively, enhance community engagement, and promote equitable and sustainable housing development.

CASE STUDY:

COMMUNITY HOUSING ADVISORY BOARDS – LOUDOUN COUNTY, VIRGINIA

Location: Loudoun County, Virginia | **Timeline:** 2017 - present

Loudoun County, Virginia, recognizes the importance of public involvement in shaping housing policies and projects. The county hosts several housing advisory boards that engage stakeholders, government members, and active community members.

Affordable Dwelling Unit Advisory Board (ADUAB): ADUAB is part of the Affordable Dwelling Unit program, which aims to assist eligible low and moderate income households in accessing affordable housing units. The ADUAB advises the Loudoun County Board of Supervisors on implementing the ADU program, including the development of rules and regulations, standards for qualifying households, and the administration of the ADU Rental Program and ADU Purchase Program.

Housing Advisory Board: The board's primary objective is to provide recommendations on policy and program development related to affordable housing. The HAB mobilizes business and community support to develop and sustain workforce housing programs, ensuring the availability of housing options for the county's workforce. It also plays a crucial role in reviewing and recommending grant applications to secure funding options.

Housing Choice Voucher Resident Advisory Board: The RAB serves as a forum for facilitating communication between the Public Housing Agency and voucher program residents. The primary role of the RAB is to assist the PHA in developing the PHA Plan and providing recommendations for any significant amendment or modification to the plan.

Loudoun County's advisory boards exemplify an inclusive governance model that promotes transparency, comprehensive planning, and stakeholder involvement in county housing policies. Gwinnett County's Housing and Community Development Division can look to adopt or adapt this governance model to foster inclusive and comprehensive housing strategies for the benefit of residents.



STREAMLINE HOUSING DEVELOPMENT PROCESSES

The recently formed Housing and Community Development Division in Gwinnett County offers a promising chance to place housing at the forefront and allocate resources across the county. By delving into novel ideas, partnering with essential players, and making the most of underutilized resources, the Division can notably amplify the number of housing units in Gwinnett. While the complete effect of the Division remains to be seen, these initial phases will be pivotal in molding the trajectory of the county's housing landscape.

HOUSING DEVELOPMENT GOALS

- 1 Increase the housing supply to accommodate projected population and economic growth in the coming decades.
- 2 Promote higher density development in strategic areas of the county, encouraging the construction of multifamily units to reduce reliance on single family housing.
- 3 Implement zoning and land use policies supporting mixed use development that allows for a blend of residential, commercial, and recreational spaces.
- 4 Expedite housing projects' permitting and approval processes to reduce barriers and facilitate timely construction, assuming desired criteria are met for individual developments.
- 5 Encourage public private partnerships to leverage resources and expertise for housing development.
- 6 Explore innovative housing solutions such as modular construction, micro units, missing middle housing types, and accessory dwelling units to maximize land use and provide diverse housing options.
- 7 Invest in infrastructure and transportation improvements that support housing developments and enhance connectivity within the county.
- 8 Collaborate with community stakeholders, developers, and housing experts to identify opportunities and address challenges in the housing market.
- 9 Monitor market trends and adjust housing development strategies to meet changing demands and preferences.
- 10 Ensure that housing developments align with sustainability principles, energy efficiency, and accessibility.

CASE STUDY:

MALL REDEVELOPMENT FOR NEW HOUSING, AMENITIES – ROCKVILLE, MARYLAND

Location: Rockville, Maryland

Timeline: 2002 - 2007

Development Type: Mixed Use (Main Street Retail, Multifamily For Sale and Rental Housing, Library, Arts Center, Open Space, Structured Parking)

Funding Mechanism: City, County, State, Federal, private sources, and debt financing

Cost: \$320M

Rockville Town Square, situated in Rockville, Maryland, is an exciting urban mixed use development that serves as a vibrant focal point for Montgomery County. It has transformed a suburban area into a thriving center of activity by combining commercial and residential buildings with inviting public spaces and amenities. After the demolition of the Rockville Mall in 1995, the city engaged consultants and stakeholders to conduct extensive interviews, surveys, and public meetings to shape the vision outlined in the Rockville Town Center Master Plan of 2001. The realization of this vision required securing financial commitments from local, state, and federal entities to support downtown redevelopment.

The Rockville Town Square case study exemplifies how a thoughtfully designed mixed use development can create a thriving and cohesive community. By integrating commercial and residential properties with public amenities like the library and arts center, RTS enhances livability and accessibility, fostering a sense of belonging among its residents. The project highlights the significance of comprehensive community planning and collaboration, showcasing the positive outcomes that arise when public and private stakeholders align their efforts to achieve a shared vision, as exemplified through the master planning process. It could be used as a model for Gwinnett County in bringing together public and private partners for development, and harnessing opportunities for mixed use development in the central corridors of Daily Communities, as well as a model for existing initiatives, such as Gwinnett Place or Tennis Center, to follow as they continue advancing.

Source: Rockville Town Square, ULI.

Image Source: Rockville Town Square – Visit Montgomery



ENSURE HOUSING AFFORDABILITY

The Housing and Community Development Division presents an opportunity to prioritize housing and distribute resources across the county. Through exploring innovative concepts, collaborating with key stakeholders, and leveraging underutilized resources, the Division could significantly increase the quantity of housing units in Gwinnett. Although the complete impact of the Division is yet to be realized, these initial stages are critical in shaping the county's housing environment.

HOUSING AFFORDABILITY GOALS

- 1 Develop new housing units while ensuring a significant portion is designated as affordable housing across different AMI bands.
- 2 Maintain a balanced mix of housing options that are suitable and affordable for all workers in Gwinnett County, including missing middle housing types for essential workers who play a critical role in the County's economy.
- 3 Collaborate with public and private stakeholders to explore innovative financing models and incentives that facilitate the creation and preservation of affordable housing.
- 4 Implement inclusionary zoning policies in targeted areas to require a percentage of affordable units within new developments, promoting economic diversity and accessibility.
- 5 Foster partnerships with nonprofit organizations and developers specializing in affordable housing to leverage their expertise and resources in addressing the affordability challenge.
- 6 Support programs that provide down payment assistance, rental subsidies, and other financial assistance to help lower income households access and maintain affordable housing.
- 7 Advocate for state and federal funding initiatives and grants that support affordable housing development and preservation efforts in Gwinnett County.
- 8 Review ordinance and incentive opportunities to prioritize a low barrier approach to the attainability of affordable housing.

CASE STUDY:

NEW AFFORDABLE AND MISSING MIDDLE HOUSING DEVELOPMENT – DRAPER, UTAH

Location: Draper, Utah

Timeline: 2015 -2016

Development Type: Multifamily affordable housing

Funding Mechanism: Combination of public and private sources, including tax exempt bonds, low income housing tax credits, and private equity.

Cost: \$40M

Veranda, a garden style multifamily housing development in Draper, Utah, exemplifies effective urban planning strategies to address the pressing need for workforce housing. In the face of a nationwide decline in affordable housing options, Veranda specifically targets households earning 60 percent or less of the area's median income, providing rental rates 20-30 percent below the market average. This intentional housing model creates an inclusive urban community catering to single parents, single income families, early career professionals, and individuals on fixed incomes. The development comprises 239 units spread across 5.2 acres, resulting in a density of 46 dwelling units per acre.

One of the key aspects of Veranda's urban planning strategy was the emphasis on location. The site was carefully selected to ensure easy access to employment opportunities and public transportation, strategically positioned within a ten minute walk of the Draper commuter rail station. Proximity to major employment hubs was also taken into consideration. In terms of design, adherence to Salt Lake City's building regulations ensured that the workforce housing units met the same high standards as market rate and luxury developments. Sustainability was also a priority during the planning process, leading to the incorporation of energy efficient appliances, water efficient fixtures, and solar panels. These ecofriendly features reduced environmental impact and contributed to lower utility costs for Veranda's residents.

The Veranda case study can provide valuable insights for Gwinnett County on improving countywide workforce housing strategy. It illustrates how housing programs can be designed to serve specific population segments, such as single parents, single income families, and early career professionals, by offering rental rates below the market average. Veranda's success demonstrates that thoughtful urban planning can address the critical need for workforce housing, creating vibrant and sustainable communities. By considering location, design standards, accessibility, and sustainability practices, Veranda is a model for future developments seeking affordable and inclusive housing options for individuals and families in need.

Sources: Workforce Housing Case Study: Veranda, Veranda Apartments



ADVOCATE FOR LIFESTYLE CHOICES IN HOUSING

As a suburban county with both urbanizing and rural geographies, Gwinnett faces the challenge of accommodating diverse community and neighborhood preferences. The limited availability of new land for development further constrains housing options in the county. However, Gwinnett can still make intentional decisions about housing types that align with different neighborhood character. By balancing housing priorities with the current and future built environment, Gwinnett can cater to the preferences of urban, suburban, and exurban residents, ensuring a range of lifestyle choices.

LIFESTYLE CHOICES GOALS

- 1 Develop new housing in areas deemed suitable for development and redevelopment, such as underutilized parking lots, vacant parcels, repurposed commercial buildings, and areas with convenient access to transportation assets.
- 2 Preserve critical natural areas and the rural character of many of Gwinnett's communities while also balancing the need for new housing development.
- 3 Ensure that housing developments align with each neighborhood's existing infrastructure and amenities, enhancing the existing character of neighborhoods.
- 4 Encourage the development of housing options that cater to different demographic groups, including families, young professionals, seniors, and multigenerational households.
- 5 Ensure a housing stock with different combinations of elements such as size, type, number of bedrooms, layout, and adjacency to amenities.
- 6 Foster community engagement and collaboration in new housing development planning and design processes to ensure that the changing needs of residents are met into the future.

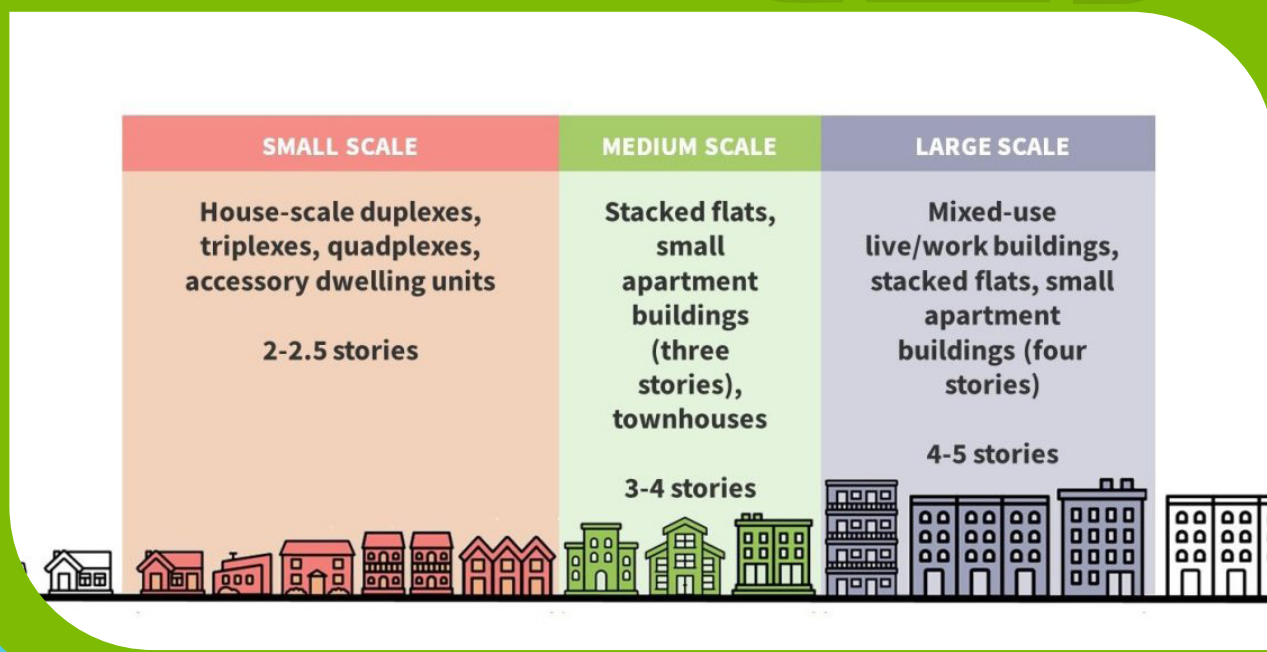
CASE STUDY:

PLANNING FOR NUMEROUS HOUSING OPTIONS – MONTGOMERY COUNTY, MARYLAND

Facing a dire housing shortage a decade after the 2008 housing crisis, Montgomery County officials decided to take action towards creating more affordable, attainable housing typologies that can meet different community needs throughout the county. Beginning with a 2018 Missing Middle Housing Study, County officials identified the supply of homes, condominiums, townhomes, and other multifamily units for middle income residents as a glaring issue for sustained economic development and quality of life in the county. To better understand how different housing types might fit into unique existing areas, the county formalized different housing scales, ranging from small to large. Individual neighborhoods, thoroughfares, and municipalities gained the opportunity to clearly advocate and plan for the housing types that fit their desires and needs, using these scales as a reference point for potential developments. These scales have furthered their impact through inclusion in numerous countywide strategies since 2018: the county’s 2050 General Plan, 2021 Attainable Housing Strategy, and numerous small area plans utilize this framework in aligning different scales with community preferences, land use realities, and actionable policies to catalyze new housing development. A similar planning exercise could help direct the actions of Gwinnett’s Housing and Community Development Division in tackling its housing shortage as well.

Sources: *Attainable Housing Strategies, Missing Middle Housing in Montgomery County*

Image Source: *Attainable Housing Strategies – Montgomery County, Maryland Planning Department*





ALLOCATE FUNDING TO HOUSING

New funding sources dedicated to specific projects and broader countywide priorities will be crucial for housing development to occur at scale in Gwinnett County. Communities throughout Georgia have demonstrated their ability to identify creative mechanisms for prioritizing housing funding by utilizing various sources, from federal grants to locally sourced dollars, to bring new housing units to the market. However, the first step in allocating more funding to housing is to recognize and prioritize housing as a key countywide issue. It requires alignment among politicians, funders, and residents on the significance of addressing the housing shortage and its challenges to the county's growth and wellbeing.

HOUSING FUNDING GOALS

- 1 Identify and incorporate housing as a key countywide priority into strategic plans and policy frameworks.
- 2 Recognize the importance of housing in supporting economic development, community wellbeing, and social equity.

- 3 Increase investment in housing by utilizing existing County funding streams and exploring new capital sources.
- 4 Explore innovative financing models to attract investment in residential development.
- 5 Prioritize funding allocations towards projects that align with the County's housing goals and priorities.
- 6 Encourage collaboration among stakeholders, including government agencies, developers, nonprofits, and financial institutions, to pool resources and expertise.
- 7 Explore funding partnerships and collaboratives that would prioritize housing as a key priority.
- 8 Regularly evaluate the effectiveness of housing funding strategies and adjust them as needed.

CASE STUDY:

TAD FUNDING FOR HOUSING – INVEST ATLANTA, ATLANTA, GEORGIA

Location: Atlanta, Georgia

Timeline: 2020 - present

Development Type: Multifamily affordable housing

Funding Mechanism: TAD

Cost: \$3 million

Invest Atlanta, the economic development authority for the City of Atlanta, plays a crucial role in strengthening the city's economy and promoting its global competitiveness. Through various tools and initiatives, Invest Atlanta attracts businesses and investments to drive opportunities and prosperity for Atlanta's residents. One such tool is the Tax Allocation District grant, a financing incentive to support infrastructure improvements, economic development projects, and affordable housing initiatives. By diverting a portion of property taxes generated within a designated district to a special fund, TAD grants provide a unique source of financing that would not be otherwise available.

In 2021, Invest Atlanta's board approved over \$3 million in TAD grants to create 298 affordable housing units in Atlanta. This funding supported a mixed use development near Donald Lee Hollowell Parkway and Joseph E. Lowery Boulevard corridors, comprising 138 housing units with varying affordability rates and 10,000 sq ft of retail space. Additionally, a \$1 million grant was allocated to constructing a new senior housing development in Chosewood Park, providing 160 multifamily housing units with different income availability levels. Invest Atlanta effectively combines public resources with a dedicated financing source by utilizing TAD funding for affordable housing. This approach allows for targeted support in creating and preserving affordable housing and assisting specific demographic groups like seniors. Furthermore, TAD grants can directly benefit homeowners through initiatives such as down payment assistance and owner occupied rehabilitation.

Gwinnett County can leverage similar financing mechanisms, like TAD grants, to support affordable housing initiatives.

Image Source: TAD Grants to Fund More Affordable Housing – Invest Atlanta



CASE STUDY:

SPLOST FOR AFFORDABLE HOUSING – ATHENS-CLARKE COUNTY, GEORGIA

Location: Athens-Clarke County, Georgia

Timeline: 2020 - present

Development Type: Multifamily affordable housing

Funding Mechanism: Special Purpose Local Option Sales Tax (SPLOST)

Cost: \$44.5 million

In 2019, affordable housing hit the ballot in Athens-Clarke County via public referendum. The question: should the county allocate \$44.5 million in Special Purpose Local Option Sales Tax funding towards the development of more affordable housing options in the county? With SPLOST funding traditionally spent on projects relevant to infrastructure, community assets, park development and maintenance, and capital improvements for the local airport, this affordable housing addition marked a shift in how county officials planned to utilize this stream of tax revenue. The referendum passed with over 78 percent of the votes in favor, thereby opening up a new funding avenue to support the following initiatives: the ownership of affordable housing; the construction of essential public infrastructure, including public roads, sidewalks, water lines, sewer lines, and stormwater facilities, to support these housing options; and the establishment of partnerships with both public and private affordable housing providers and investors. These partnerships aim to drive the development and redevelopment of affordable housing, which encompasses mixed income, mixed use developments or redevelopments. Such projects may include affordable or public multifamily rental units as well as opportunities for homeownership.

To date, Athens-Clarke County is one of the few Georgia counties to utilize SPLOST funding for tackling affordable housing issues. In Gwinnett, a county where the shortage of affordable housing has become increasingly prevalent in the past decade, no SPLOST funding is allocated to affordable housing, with the County instead choosing to focus on: Transportation, Parks and Recreation, Civic Center Expansion, Public Safety, Libraries, Senior Services, and Cities Share.

Athens-Clarke County's commitment to affordable housing development and redevelopment can serve as a model for Gwinnett to build off in the coming years. SPLOST funding will not be up for reapproval by the voting public for another 6 years; however, the funding stream presents a longterm opportunity for Gwinnett County Government to allocate funding to the development of multifamily, affordable housing products that provide more demographics and income brackets a chance to live and work in the county.

Source: Athens-Clarke County Unified Government



HOUSING IMPLEMENTATION

Gwinnett's new Housing and Community Development Division can explore a variety of policies, programs, and decisions surrounding infrastructure to drive housing development, specifically targeting higher quality dense, affordable development that fits within the Daily Community framework. There are many potential approaches the County could take to cultivate a robust housing market that serves a variety of residents and provides various needs. Recommendations for how to carry the Division's momentum forward can be found in the Community Work Program (page 427).