

COMMUNITY RESILIENCY: HOUSING ATTAINABILITY



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We believe the most sustainable communities are the ones already built.

www.georgiaconservancy.org

SUSTAINABLE GROWTH PROGRAM

INITIATIVES

Community Planning
Good Urbanism
School Location Choice
Stormwater & Urban Design
Housing Choice
Outdoor Recreation Economy
Small Towns
Corridor Revitalization

OUR SERVICES

TECHNICAL ASSISTANCE

Could include workshops, master planning and consulting, facilitation, community engagement, partnering with issue experts.

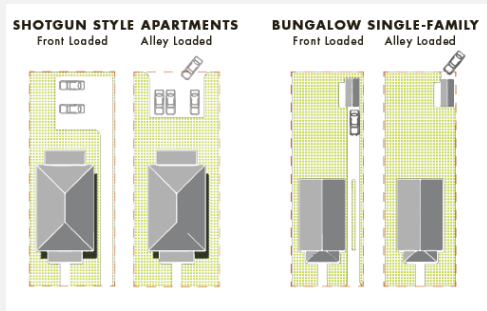
EDUCATION/AWARENESS

Could include lectures, trainings, partnering with issue experts, hosting informational classes.

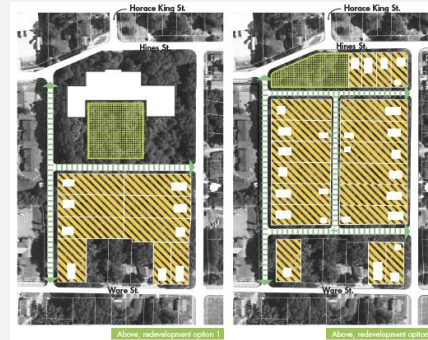


OUR WORK

Harrisburg, Augusta



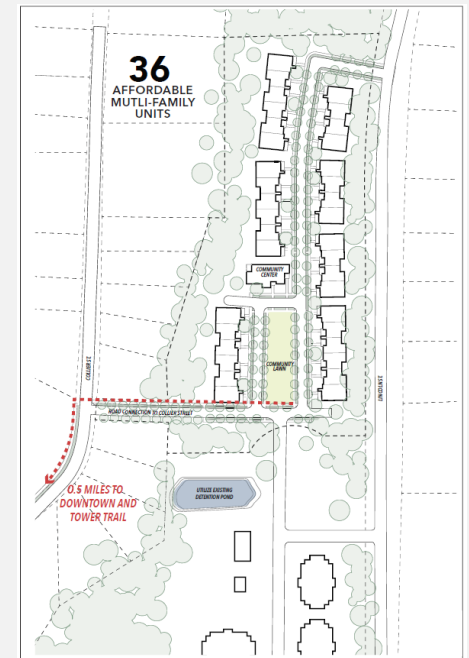
Calumet Village, LaGrange



Gateway Marietta CID



DASH schematic - Hogansville



THE STATE OF SMALL TOWNS IN GEORGIA



92% of land



25% of population

NONMETRO / RURAL

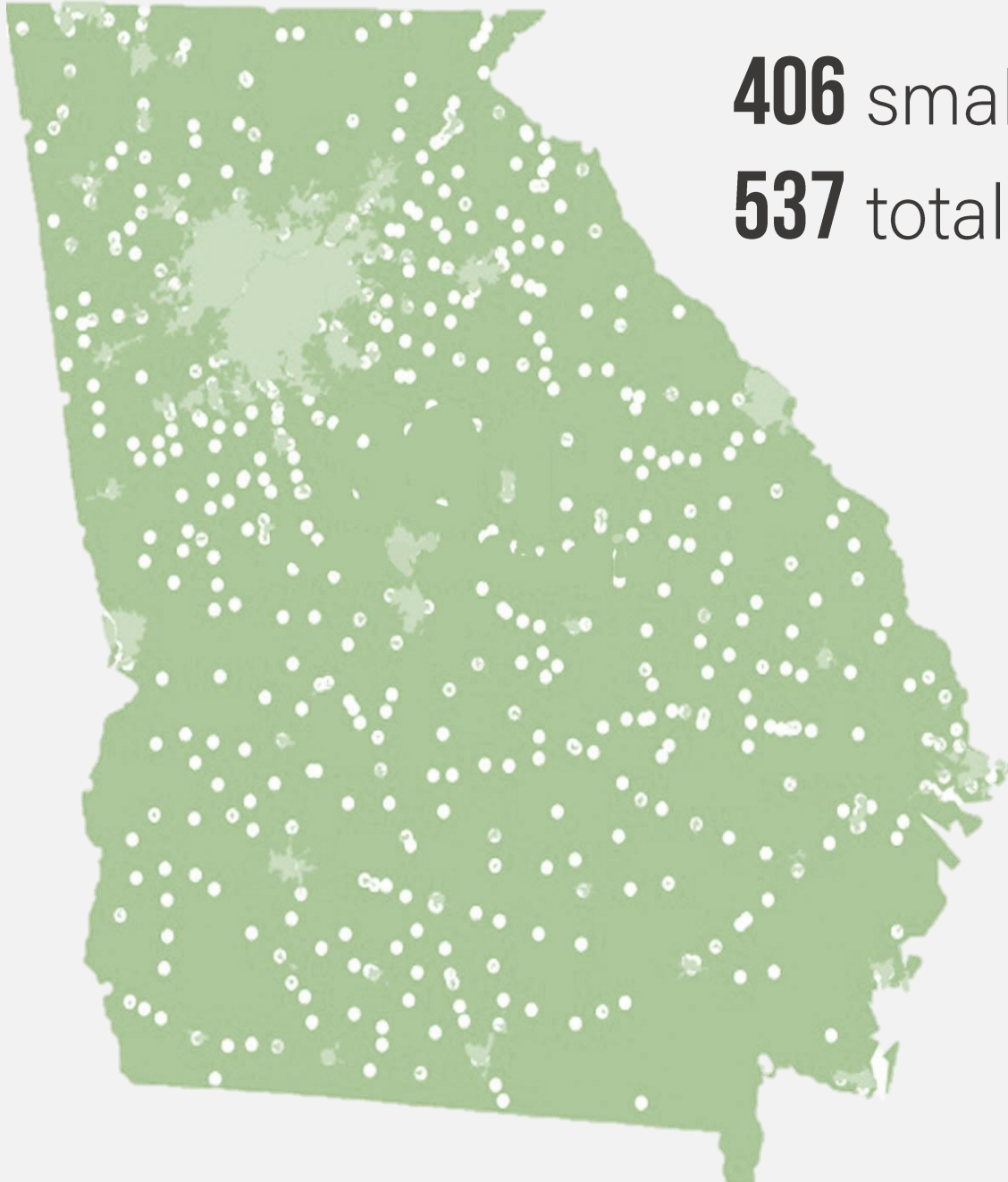


8% of land



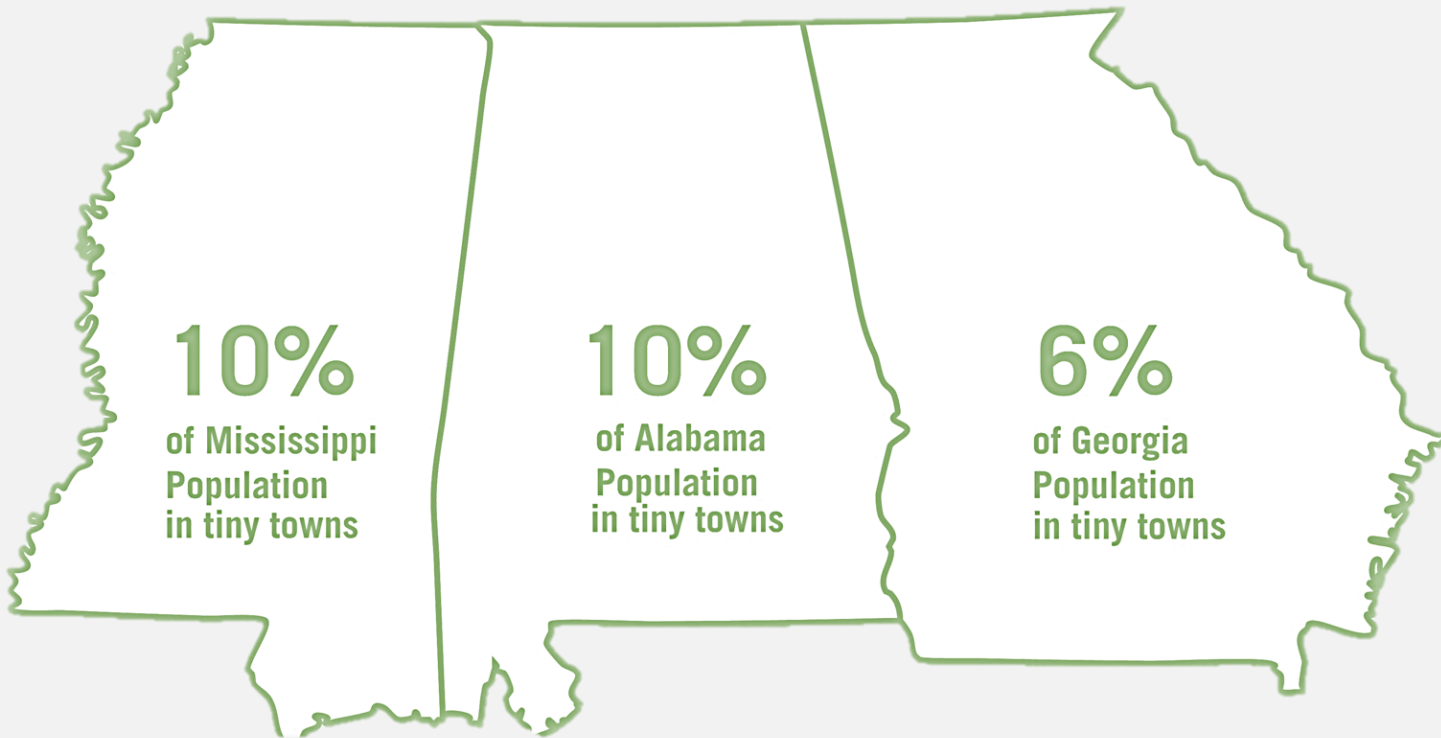
75% of population

METRO / URBAN



406 small towns* out of
537 total incorporated areas

*small towns defined as having a
population smaller than 5,000



IN THE DEEP SOUTH

There are over **1,000 small towns** of less than 5,000 people. Many of these small towns in the Deep South lie in what the USDA classifies as **"persistently poor counties,"** meaning that 20-percent or more of their population has been below the poverty level for the last 30 years.

WHAT DOES THIS MEAN?

1. Stability is not a certainty for the shrinking small town and rural dwellers and businesses
2. Careful investment in key areas will make the difference in stable vs. non stable communities
3. Planning is essential to making those investment decisions

A GROWING PROBLEM

Projections indicate Georgia will grow by 4 million people by 2030.

10+M → **14+M**
2018 2030

USES

Jobs/employment

Housing

Utilities & infrastructure

Ecological services

Outdoor recreation

Transportation

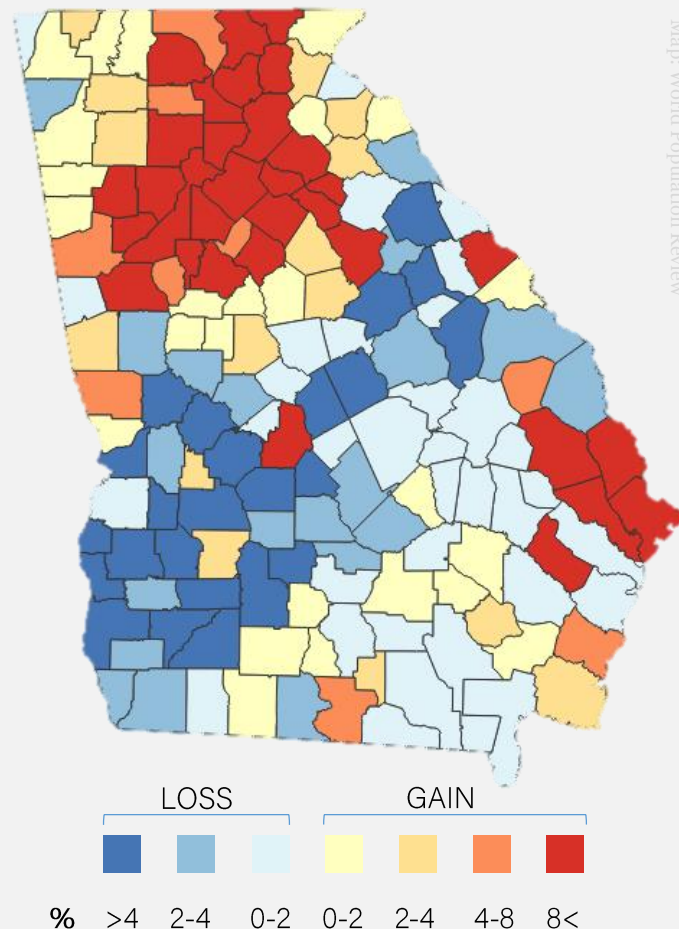
BIG QUESTION

How do we conserve land & ecological services but also allow for economic development, a robust tax base, and all of the above uses?

PROPOSAL

Intentional and thoughtful development decisions put our communities in greatest control of their future resilience.

Georgia Population Growth Rate by County



WHAT IS HOUSING?

QUALITY

AVAILABILITY

ACCESSIBILITY

ATTAINMENT

COMMUNITY HOUSING CONSIDERATIONS

- Supply a variety of housing types (sizes) in our communities.
- Provide greater flexibility in attaining affordable, safe homes for households as their needs and incomes change.
- Prioritize location variation—near services and amenities that are important—or essential—to a given household's needs and wants.
- Expand variety of housing price points and options (own, rent).

We must remove barriers to allow a variety of sectors in the housing industry to contribute to the need.

A CHALLENGE ACROSS THE NATION

Housing shares in the year 2000:



Single-family



2-4 unit bldgs



5+ unit bldgs

U.S.

60%

9%

17%

GA

64%

7%

14%

TIPPING THE HOUSING SCALE

77%



WRONG SIZING

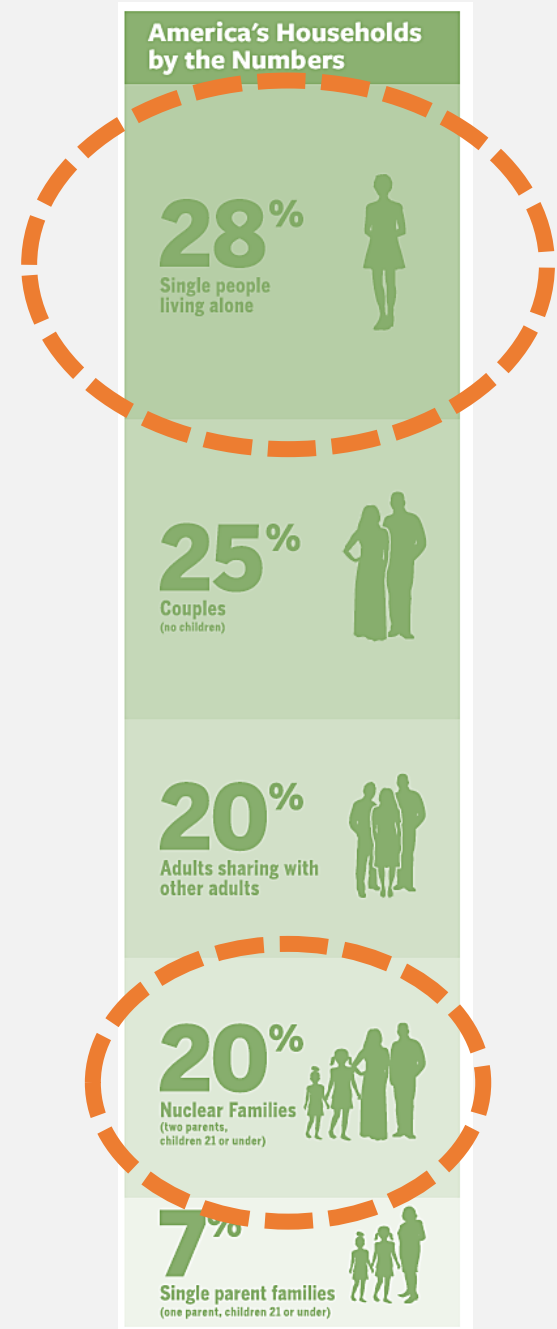
In the 1950s, nuclear families represented
43% of total households.

Today, nuclear families account for just
20% of total households.

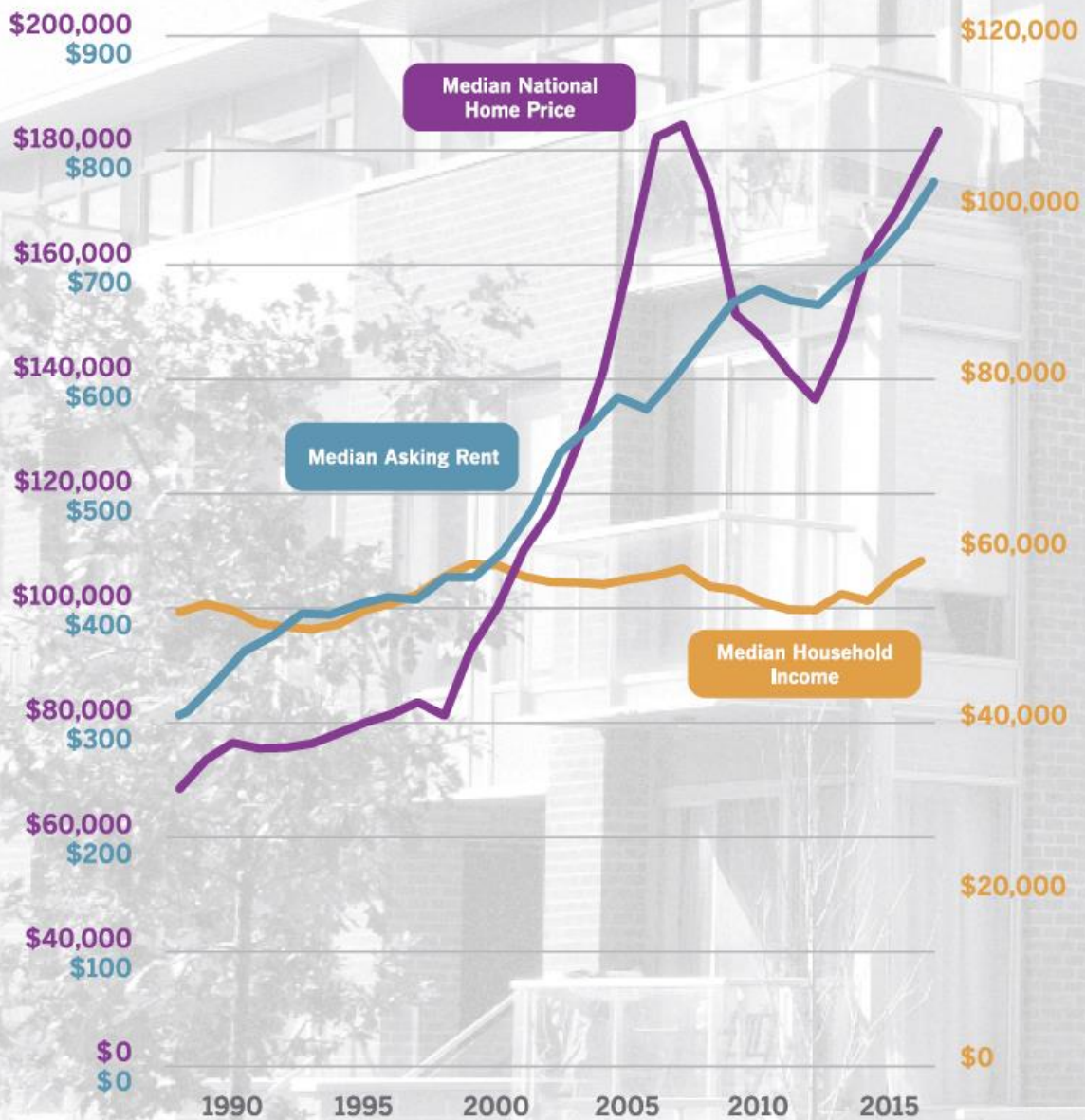
The largest household category consists of
singles living alone.

THE BOTTOM LINE

Our current housing stock isn't
nearly as diverse as we are.



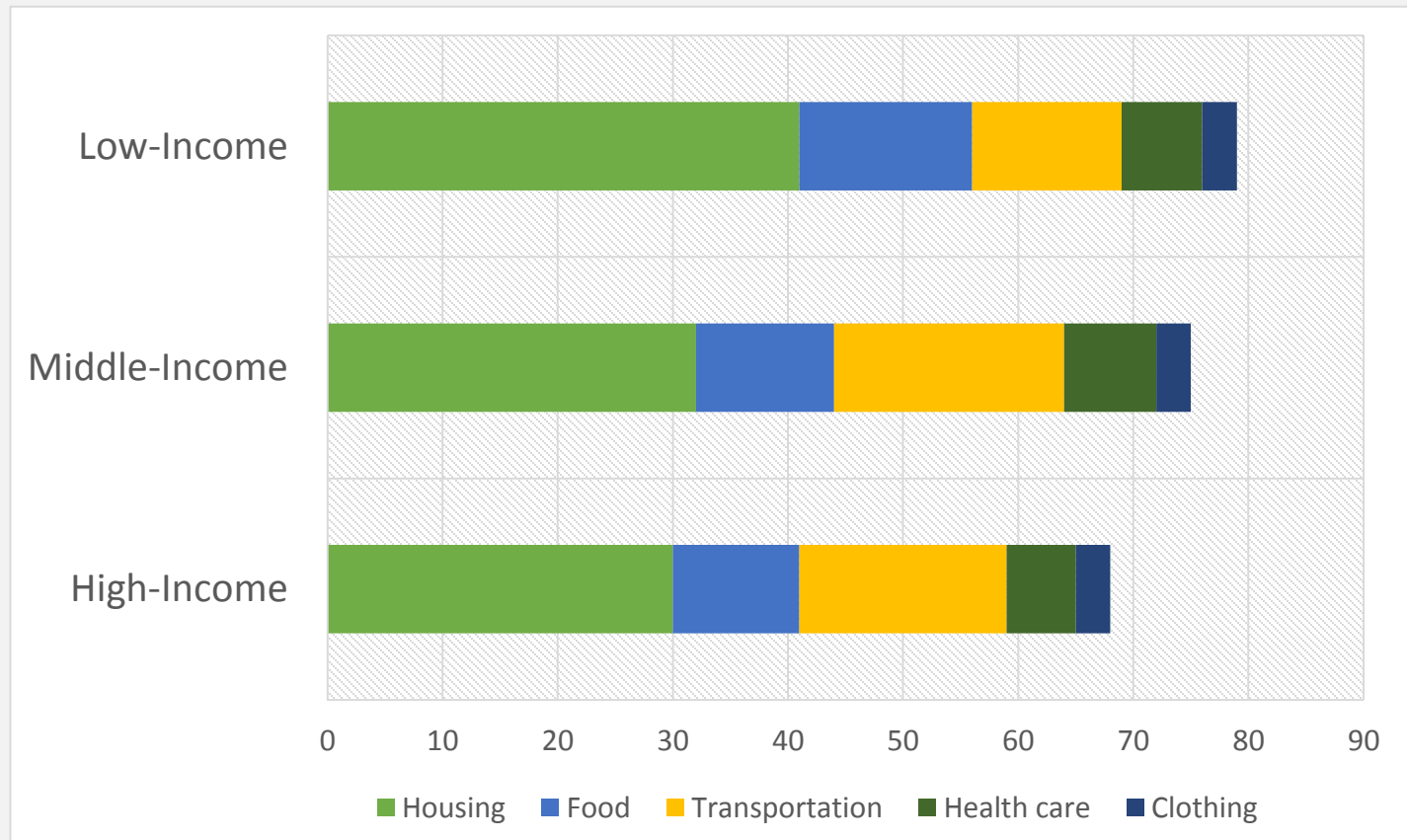
Since 1990, rents and home prices have risen precipitously, but the median household income has stagnated. The result: Millions are struggling to afford housing.



rent Population Survey, Annual Social and Economic Supplements, U.S. Census Bureau | Current Population Survey/Housing Vacancy Survey, Series H-111, U.S. Census Bureau | Standard & Poor's Case-Shiller National Home Price Index

INCOME BURDEN

Share of Household Expenditures on Basic Needs, by Income



IT'S IMPOSSIBLE TO AFFORD

HOUSEHOLDS THAT PAY MORE THAN 50% OF THEIR INCOME ON RENT ARE COST-BURDENED.

Federal minimum wage is **\$7.25/hr**

40 hours a week * \$7.25 = \$290 * 4 = **\$1,160 income/mo**

The average rent for a one-bedroom is **\$931/mo**; a two-bedroom is **\$1,149/mo**

To afford a one-bedroom,
a minimum wage earner needs to work a 99 hour work week.
A two-bedroom would require a 122 hour week.

???

IT'S IMPOSSIBLE TO AFFORD

HOUSEHOLDS THAT PAY MORE THAN 50% OF THEIR INCOME ON RENT ARE COST-BURDENED.

Walmart is increasing their company minimum wage to \$11/hr
40 hours a week * \$11 = \$440 * 4 = **\$1,760 income/mo**

The average rent for a one-bedroom is \$931/mo; a two-bedroom is \$1,149/mo

To afford a one-bedroom,
a minimum wage earner needs to work a 63 hour work week.
A two-bedroom would require a 78 hour week.

???

NEARLY ONE-THIRD OF AMERICAN HOUSEHOLDS ARE COST-BURDENED.

*THE UPSIDE?
WE CAN LEARN FROM OUR HISTORY*

TIFTON, GEORGIA



VALDOSTA, GEORGIA



Detached dwelling, 3 blocks from Patterson St.



Duplex, 4 blocks from Central Ave.

VALDOSTA, GEORGIA



Detached dwelling, 3 blocks
from Patterson St.



Duplex, 4 blocks from
Central Ave.

FITZGERALD, GEORGIA



Duplex,
6 blocks from Main St.

HOMERVILLE, GEORGIA



QUITMAN, GEORGIA



We must remove barriers to allow a variety of sectors in the housing industry to contribute to the need.

TOOLS TO INCENTIVIZE HOUSING AFFORDABILITY

- Smaller Minimum Lot Sizes
- Historic Preservation
- Accessory Dwelling Units (Attached & Detached)
- Cottage Housing



TOOLS TO INCENTIVE HOUSING AFFORDABILITY

- Allowing Residential in Commercial Districts
- Treating Missing Middle as Single-Family Construction and NOT Multi-Family or Commercial Construction



HOUSING CHOICE + INCREMENTAL DEVELOPMENT

SMALL-SCALE, BIG-DEAL

WHO IS KRONBERG WALL?



We are architects, planners, urban designers, small developers, historic preservationists, place-makers, code innovators, community partners.

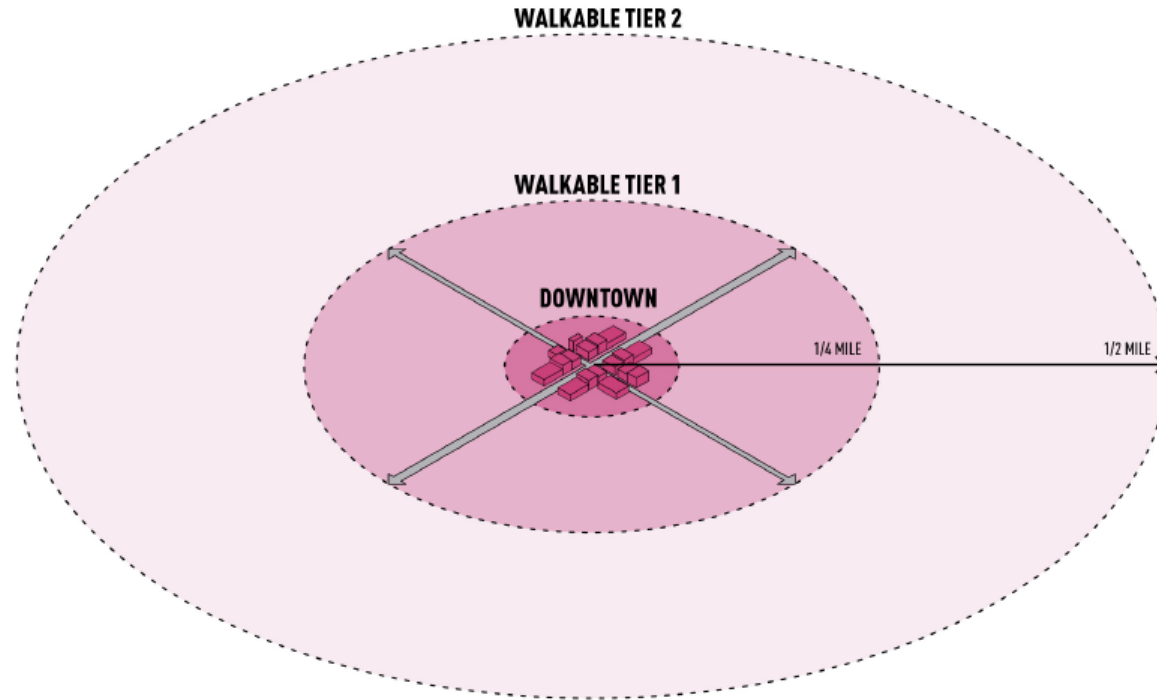
We believe in context sensitive design and development.

**WHERE DO WE NEED TO FOCUS ON
PROVIDING HOUSING CHOICE?**

CONTEXT MATTERS.

It's not just a walkable neighborhood shortage, it's a **housing shortage** within walkable (or potentially walkable) neighborhoods.

CONTEXT MATTERS: FOCUS ON YOUR CORE

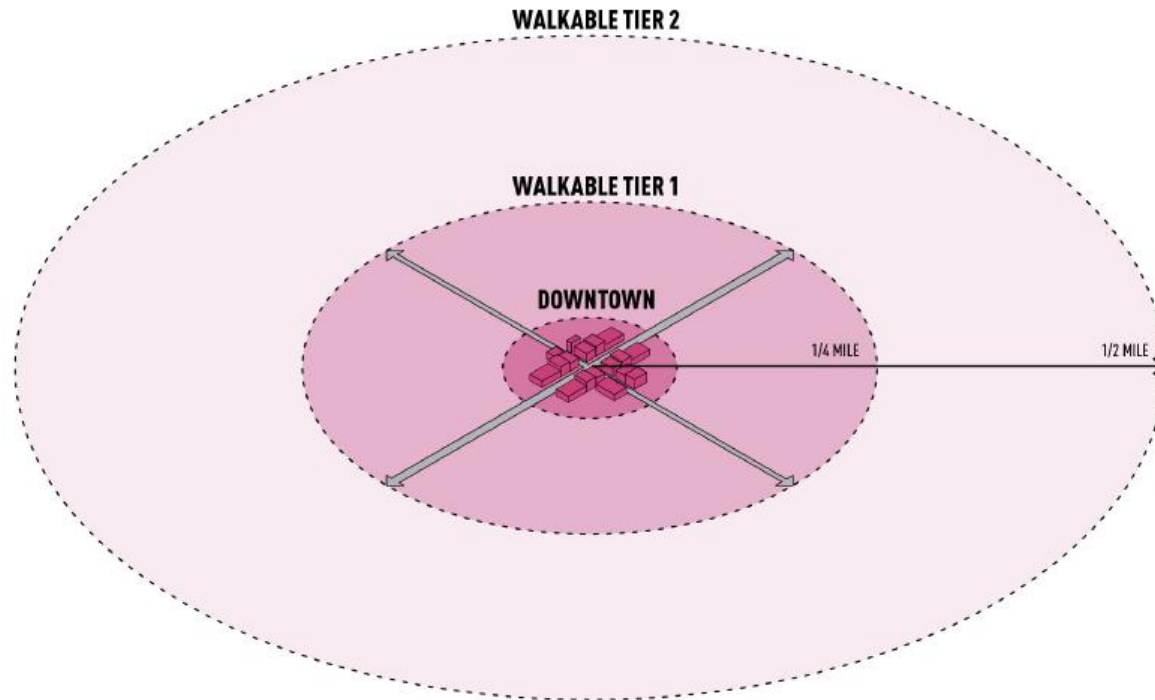


- Focus on areas near existing goods and services
- A “20 minute neighborhood” is a good rule of thumb for walkability

ACCESS MATTERS.

We need to focus on increasing our housing choice and housing diversity in areas with access to daily needs without a car.

ACCESS MATTERS: WALKABILITY SUPPORTS YOUR CORE

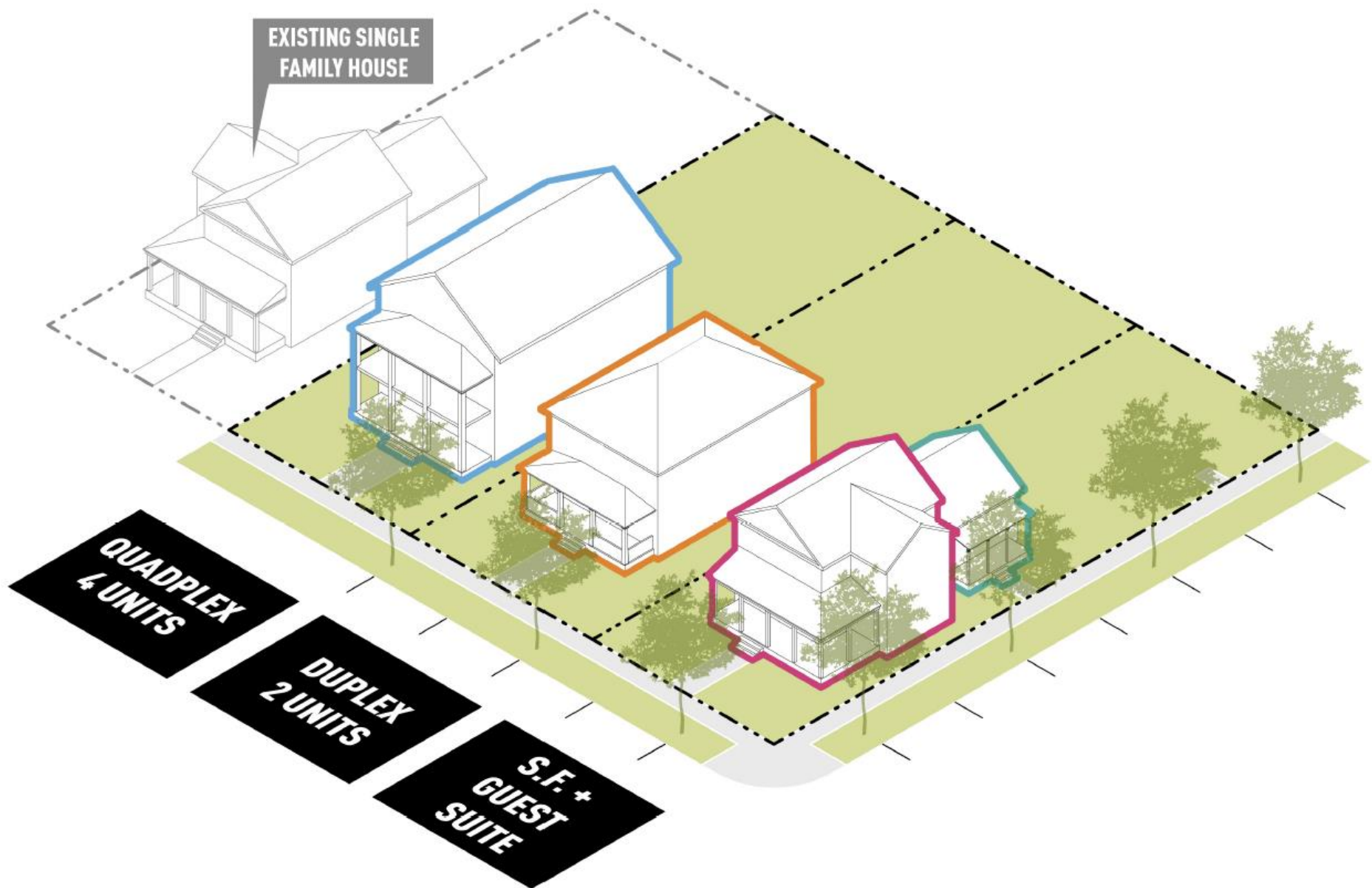


- Most people will walk 5 -10 minutes for daily goods and services
- Providing housing choice near your downtown helps support your downtown

DESIGN MATTERS.

Good design allows neighborhoods
to maintain single-family character
while offering housing choice
options.

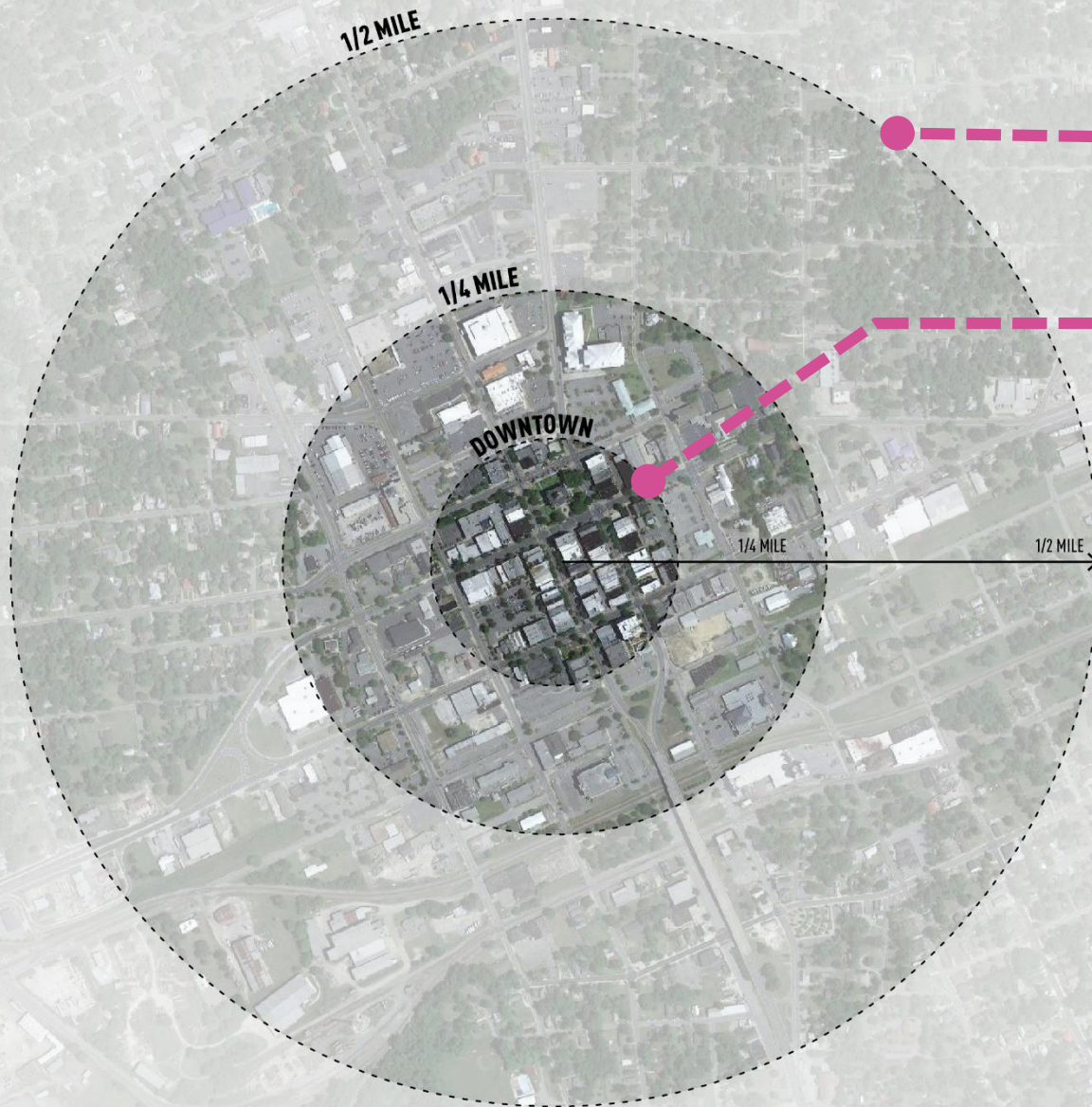
DESIGN MATTERS: HOUSING TYPES



VARIETY MATTERS.

It is important to understand that walkable, affordable neighborhoods cannot be **single-family-only** neighborhoods.

VALDOSTA, GA: HOUSEHOLDS PER ACRE



1/2 MILE =
500 ACRES
LESS 30% PUBLIC SPACE=
350 ACRES

TYPICAL COMMERCIAL NODE =
30,000 SF

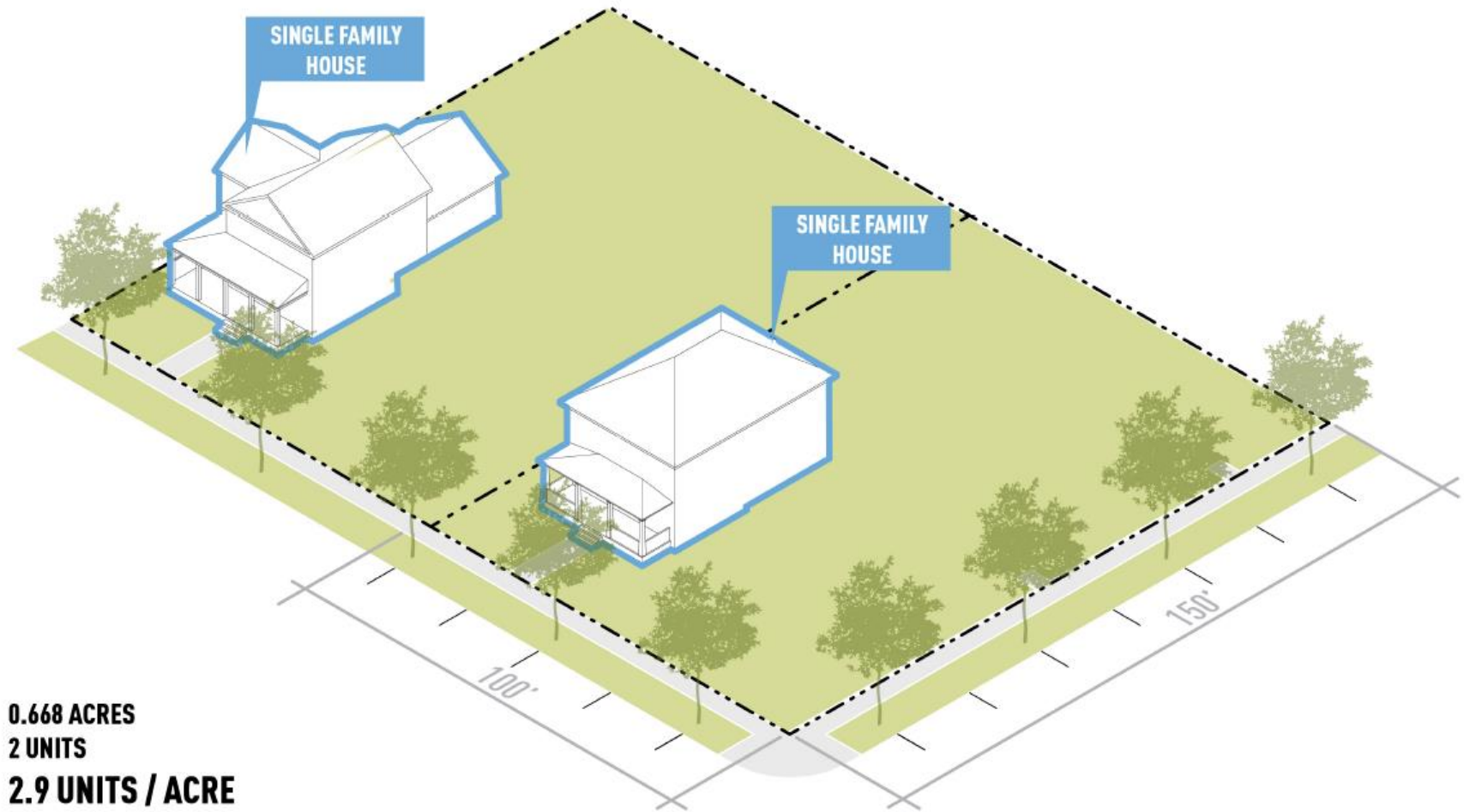
2,000 HOUSEHOLDS NEEDED
TO SUPPORT 30,000 SF

2,000 / 350 ACRES =

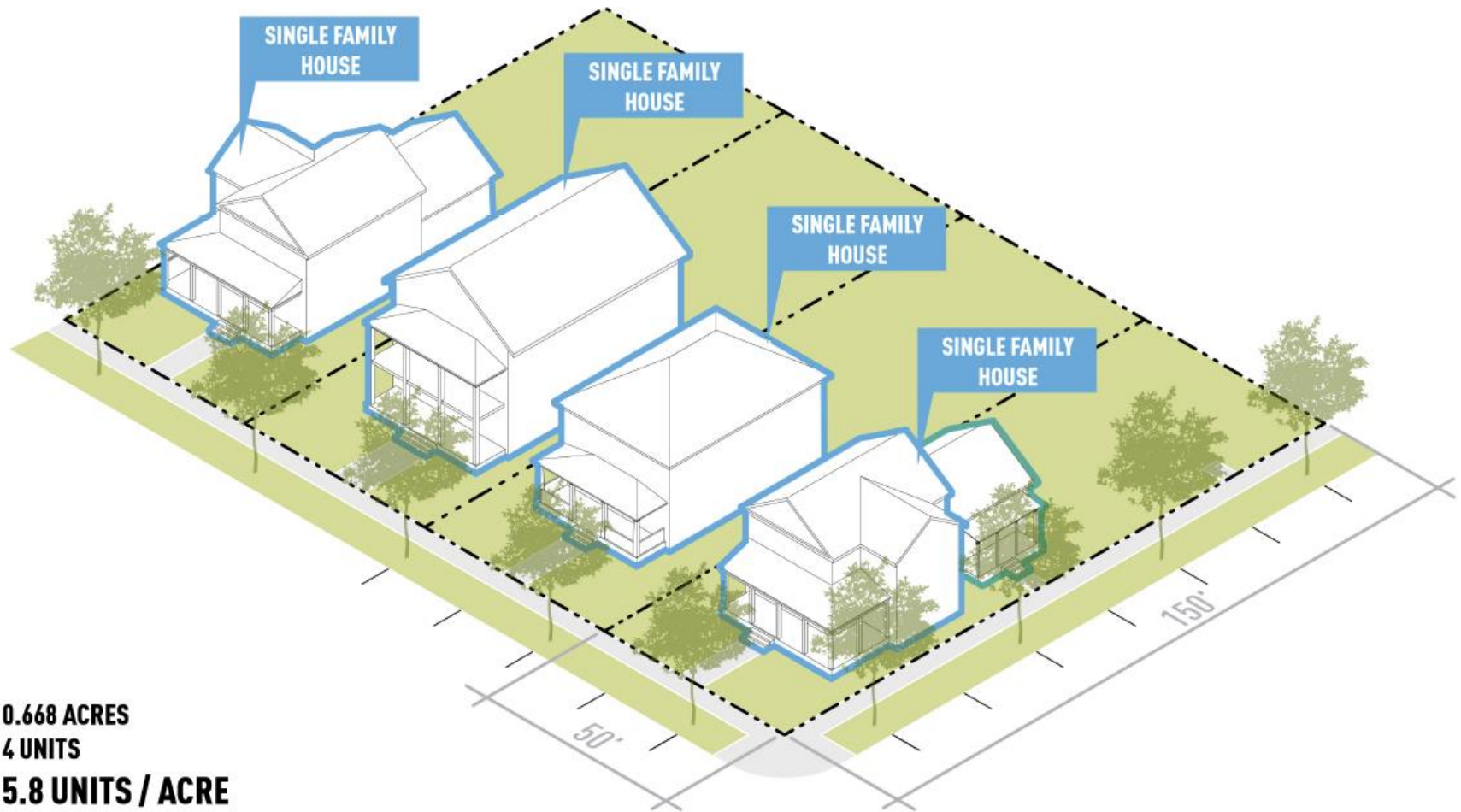
5.7 HOUSEHOLDS / ACRE
NEEDED WITHIN A
1/2 MILE WALK OF
DOWNTOWN

VALDOSTA TODAY:
4 HOUSEHOLDS / ACRE

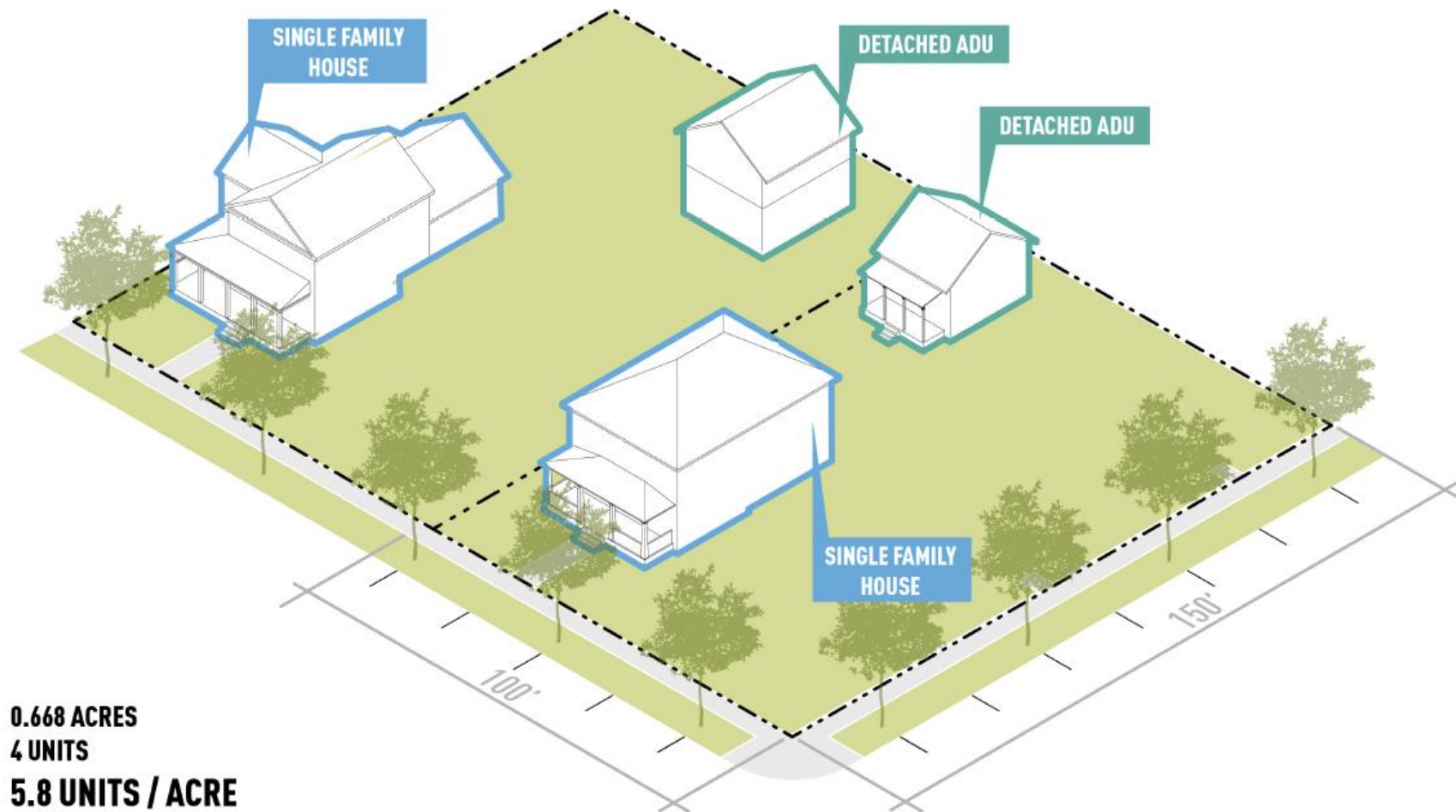
VARIETY HELPS ACHIEVE WALKABILITY



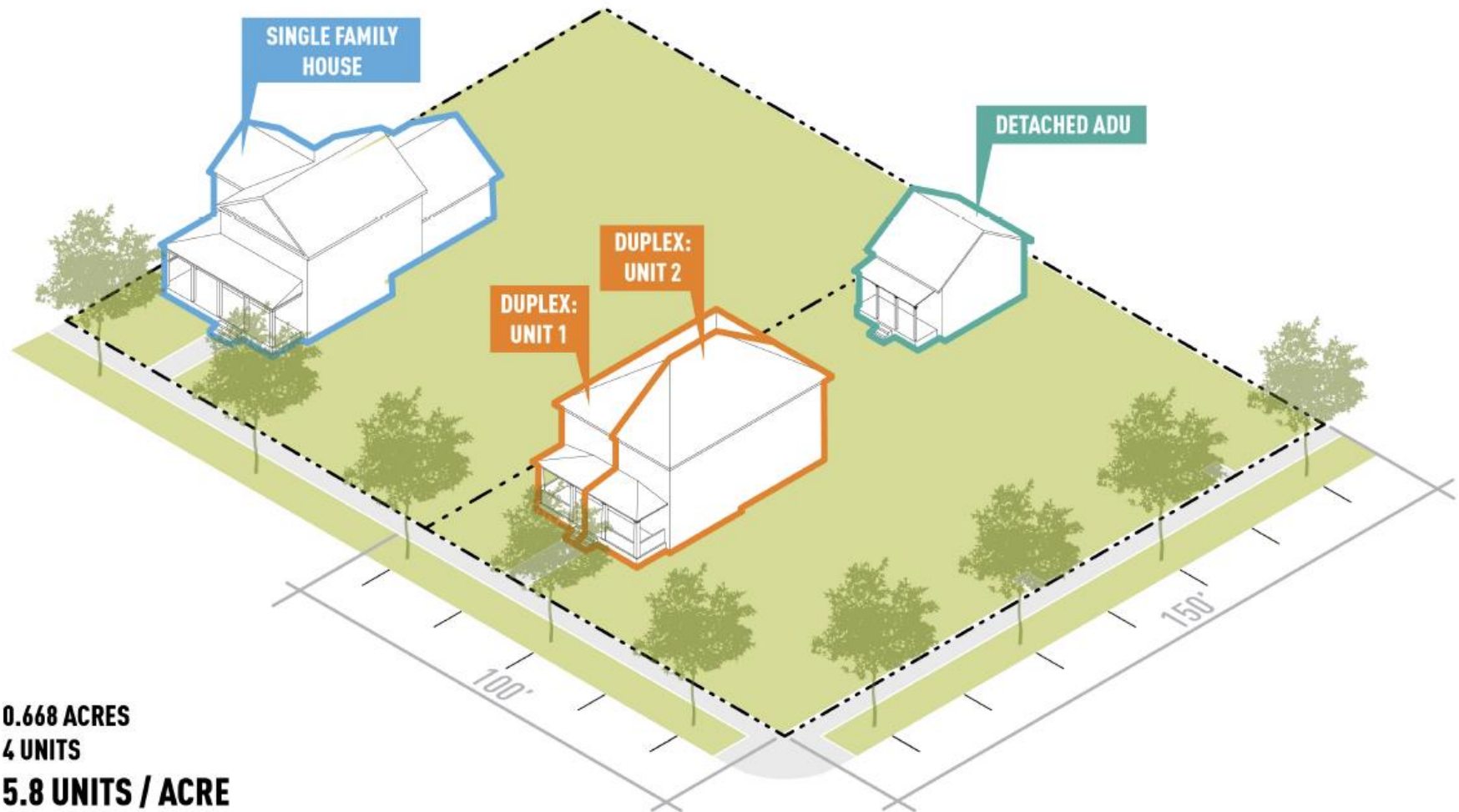
VARIETY HELPS ACHIEVE WALKABILITY



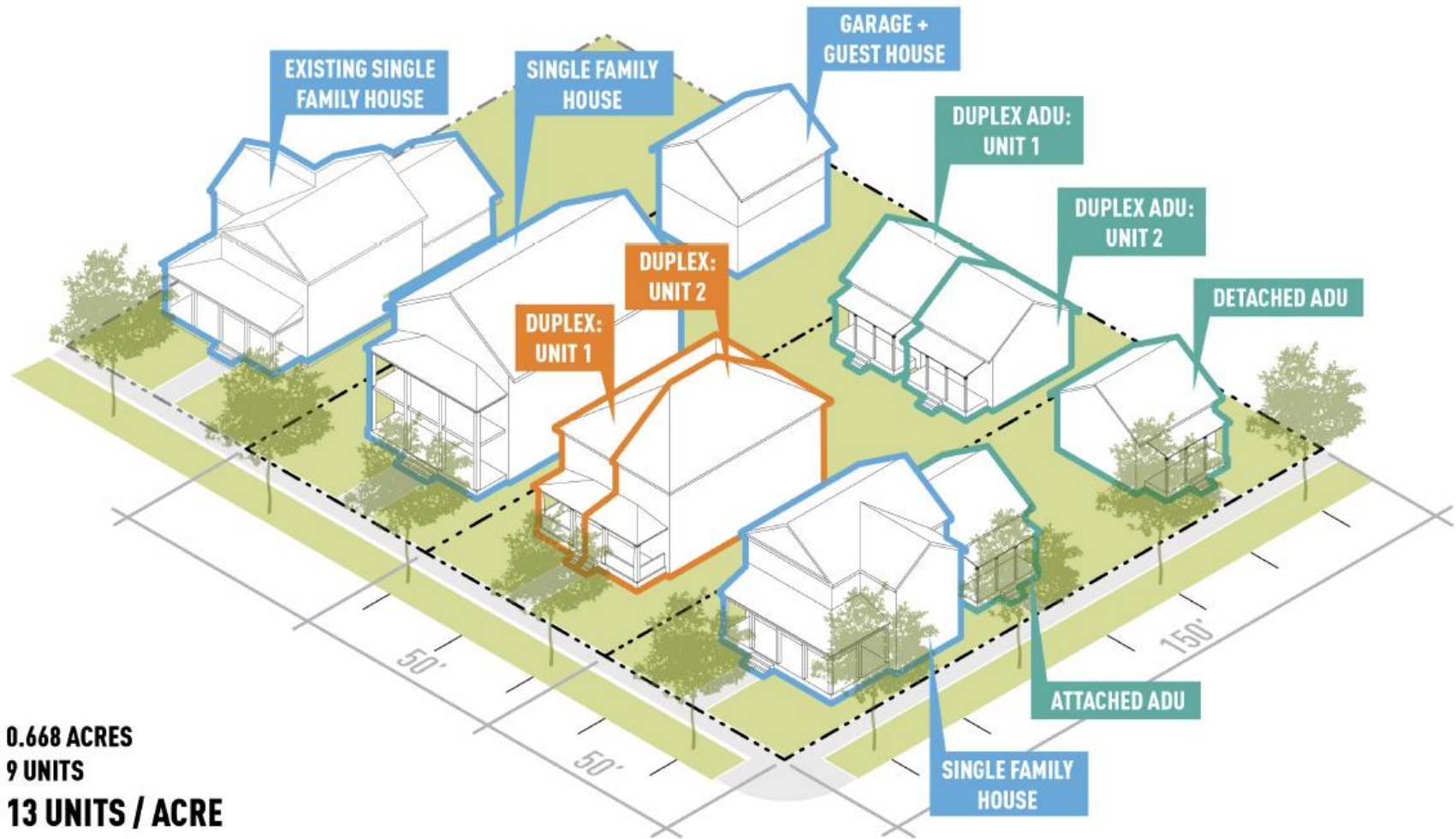
VARIETY HELPS ACHIEVE WALKABILITY



VARIETY HELPS ACHIEVE WALKABILITY



VARIETY HELPS ACHIEVE WALKABILITY



WHAT ARE DESIGN STRATEGIES FOR HOUSING CHOICE?

KRONBERG WALL: INFILL HOUSING EXAMPLES

- 1. ACCESSORY DWELLING UNITS (ADUs)**
- 2. MISSING MIDDLE HOUSING**
- 3. POCKET NEIGHBORHOODS**
- 4. SUBSIDIZED AFFORDABLE HOUSING**

KRONBERG WALL: INFILL HOUSING EXAMPLES

LOWEST BARRIER



HIGHEST BARRIER

1. ACCESSORY DWELLING UNITS (ADUs)

2. MISSING MIDDLE HOUSING

3. POCKET NEIGHBORHOODS

4. SUBSIDIZED AFFORDABLE HOUSING

THRESHOLDS MATTER: IRC V. IBC

DUPLEX + DADU = IRC = NO SPRINKLERS



TRIPLEX = MULTIFAMILY = IBC = SPRINKLERS



City of Atlanta has very different permit and physical improvement requirements based on size and complexity of your project.

PERMITTING MATTERS

- SITE PERMITTING REQUIREMENTS
- BUILDING PERMITTING REQUIREMENTS

SINGLE-FAMILY RESIDENCE



DUPLEX



DUPLEX + ADU



To reduce regulatory barriers, Missing Middle developments less than 4,000 SF should require same permit and review process as a single-family house. This includes building department and site review, stormwater requirements, and impact fees.



ACCESSORY DWELLING UNITS

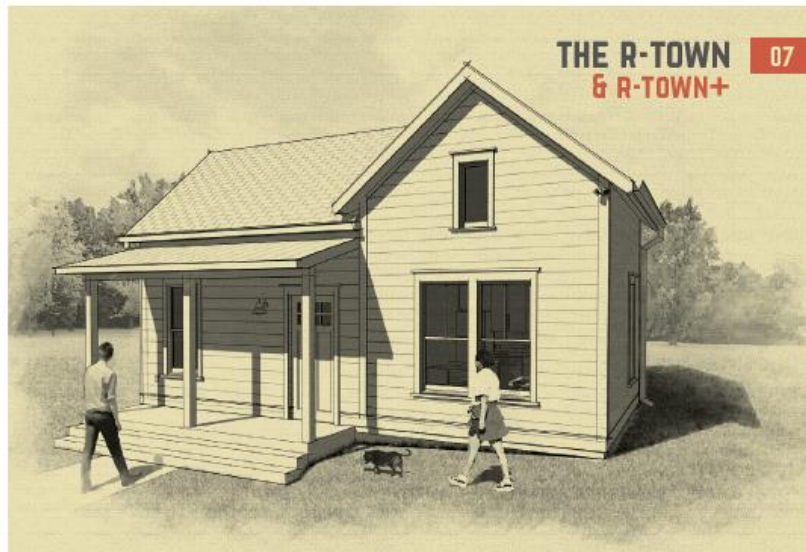
WHAT

Accessory Dwelling Units (ADUs) are called many things: guest houses, granny flats, tiny houses. ADUs can be detached or attached, but must be 'accessory' to a primary unit on a lot.

WHY

ADUs are a great, low-barrier way to provide affordable housing variety in Single Family neighborhoods. They can be used by the owner as a guest house, nanny suite, or place for their older kids, rented out as separate units, or they can be AirBnB'd—all great options for supplemental income.

DETACHED ADU // ATLANTA ADU CO.



**THE R-TOWN
& R-TOWN+** 07

1 BEDROOM / 1 BATH

440 SF WITH 75 SF PORCH
\$107,000 / \$127,000 DESIGN/PERMIT/BUILD

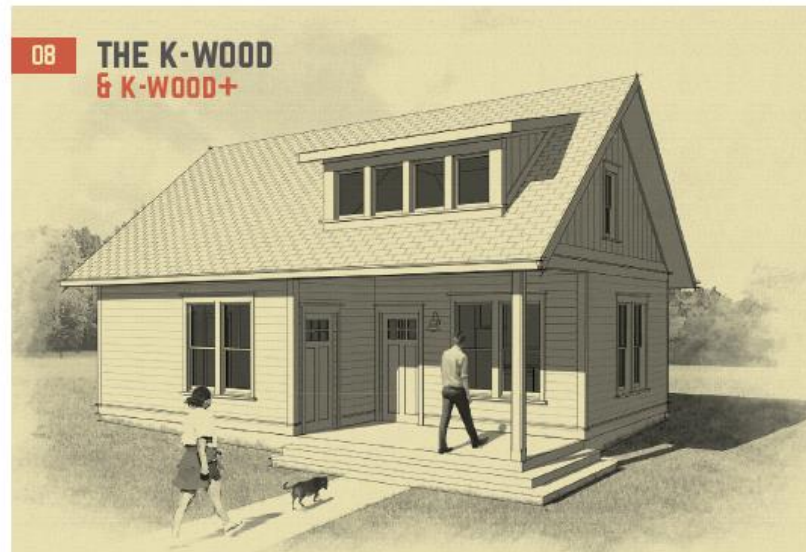
Named after the home of ATL ADU Co, the Reynoldstown is an efficient accessory dwelling unit with a bedroom (with closet), full bathroom, galley kitchen, and living room all in a compact 440 SF footprint. Large windows are placed to deliver as much natural light as possible to the interior and facilitate natural ventilation when weather permits. The R-Town has a lot to offer in a small footprint, which also helps to accommodate challenging lot conditions.



NOT INCLUDED CONTINGENCIES:

- Tree removal- Est. \$1,600-\$2,000 per occurrence
- Sanitary Plumbing Lift Station- \$1,410
- Excessive Grading Situations- Est. \$900- \$1,400
- Zoning Variance Assistance- \$1,500
- Demolition of any required Existing Structures- Est. \$3,000- \$8,000

All contingencies will be identified at the end of the Feasibility and Investigation Phase



**THE K-WOOD
& K-WOOD+** 08

2 BEDROOM / 2 BATH

644 SF WITH 105 SF PORCH
\$143,000 / \$163,000 DESIGN/PERMIT/BUILD

Inspired by Atlanta's abundance of American Craftsman bungalows, the K-Wood features two bedrooms, each with separate bathroom and storage space. A kitchen and living room open onto a deep covered porch. Generous windows provide natural light and ventilation through the interior, and the galley kitchen offers plenty of room for prep and appliances. With a footprint only slightly larger than the R-Town and two exterior entry doors, the K-Wood offers an ideal setup for Airbnb rental, aging parents, and/or a long-term rental.



NOT INCLUDED CONTINGENCIES:

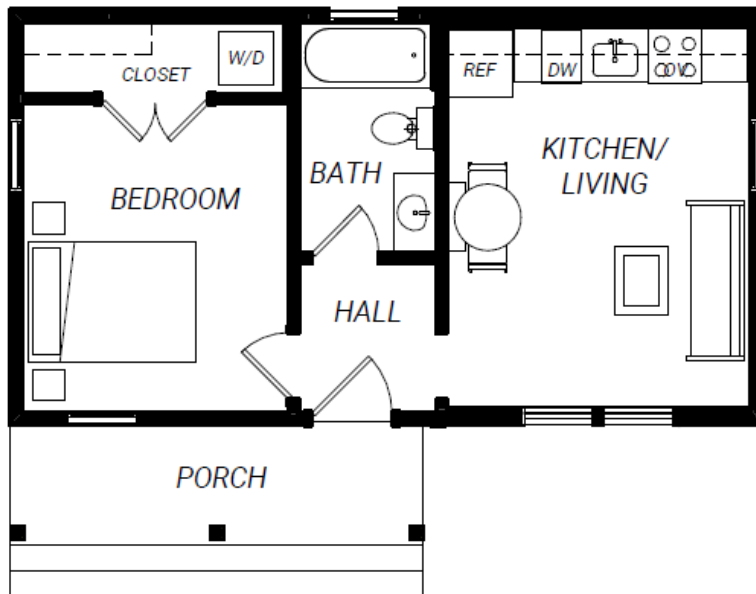
- Tree removal- Est. \$1,600-\$2,000 per occurrence
- Sanitary Plumbing Lift Station- \$1,410
- Excessive Grading Situations- Est. \$900- \$1,400
- Zoning Variance Assistance- \$1,500
- Demolition of any required Existing Structures- Est. \$3,000- \$8,000

All contingencies will be identified at the end of the Feasibility and Investigation Phase

ATLANTA ADU CO. // FLOOR PLANS

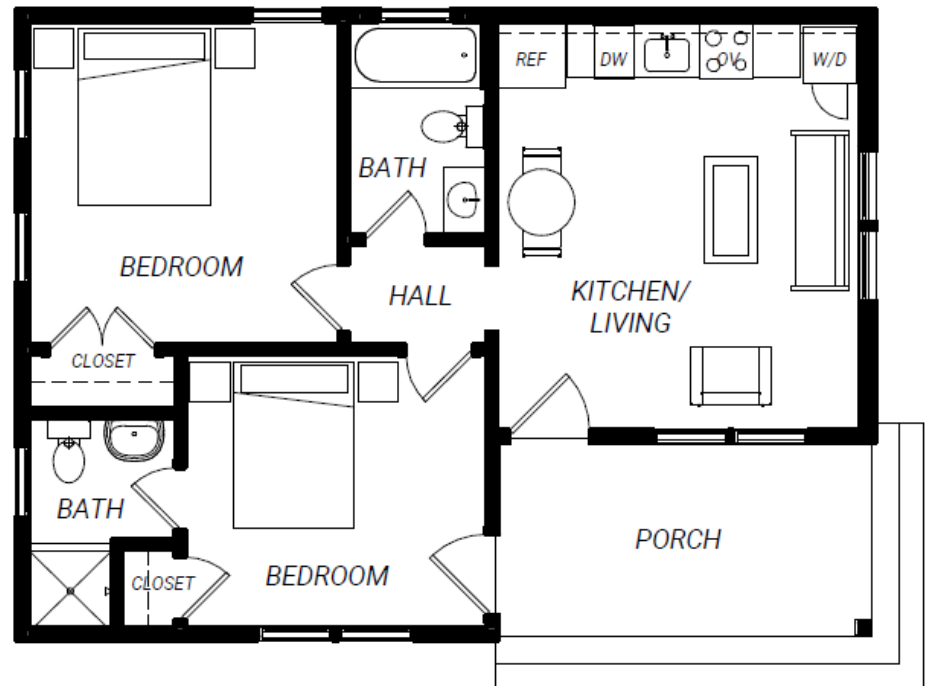
1 BEDROOM 1 BATHROOM

429 SF



2 BEDROOM 2 BATHROOM

749 SF



ATLANTA ADU CO // 2 BED 2 BATH, UNDER CONSTRUCTION



ATLANTA ADU CO // 2 BED 2 BATH, ALMOST COMPLETE

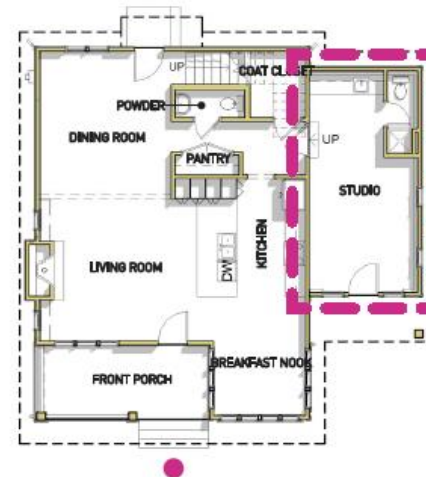
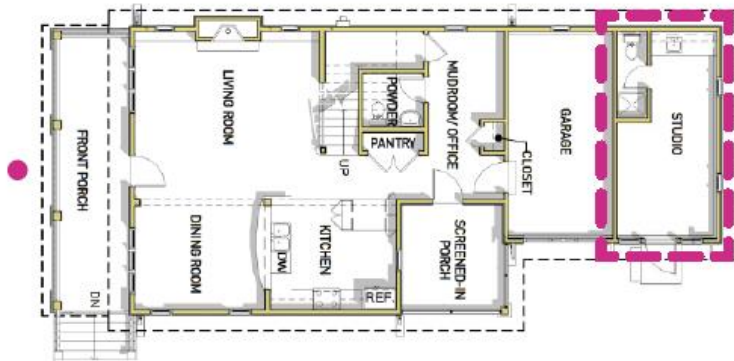


FRONT YARD VIEW



BACK YARD VIEW

ATTACHED ADU // LAFRANCE WALK



KEY TAKEAWAYS // ADUS

1.

REQUIRES ZONING UPDATES

Accessory Dwelling Units should be allowed in all residential zoning districts—particularly in older, more walkable neighborhoods.

2.

ADDS HOUSEHOLDS, MAINTAINS CHARACTER

PRIMARY STRUCTURE + AADU + DADU = UP TO 3 UNITS/LOT

Accessory Dwelling Units allow density to be doubled or tripled while maintaining the street-front character of existing single-family homes.

2.

MISSING MIDDLE HOUSING

WHAT

Missing Middle Housing consists of a variety of housing types between the traditional single family home and the large multi-family developments we see a lot of today. It includes 'plexes (duplexes, triplexes, quadplexes, etc), courtyard apartments and cottage courts.

WHY

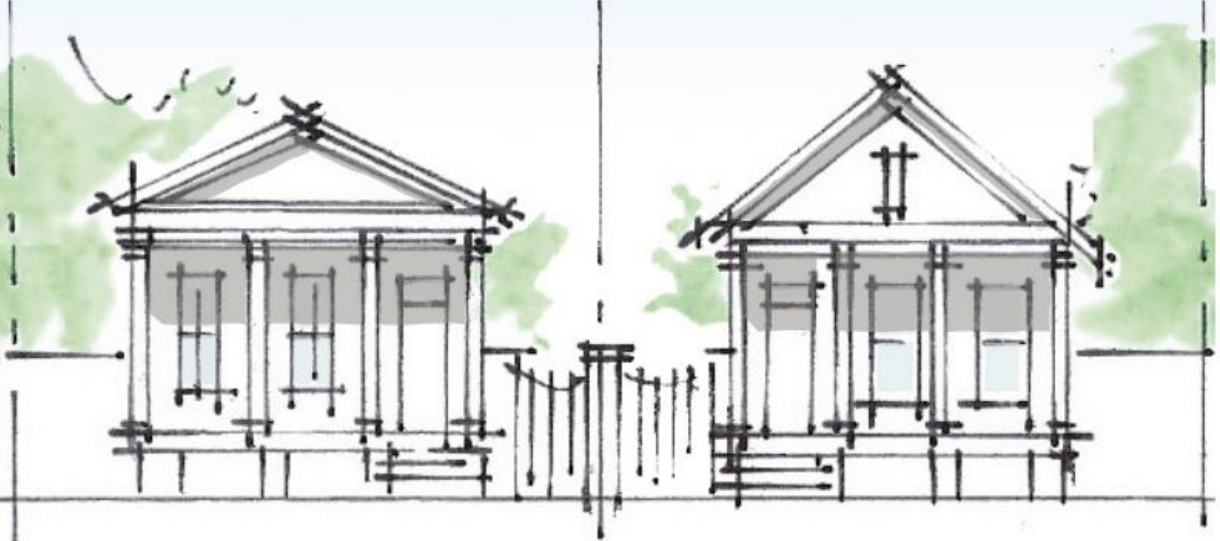
It provides housing types that can fit seamlessly into existing "single family" neighborhoods and offers affordable options (for rent or for sale) in desirable areas.

COTTAGE EXAMPLE // BRUNSWICK, GA



EXISTING:
1 UNIT

SINGLE-FAMILY RESIDENCE



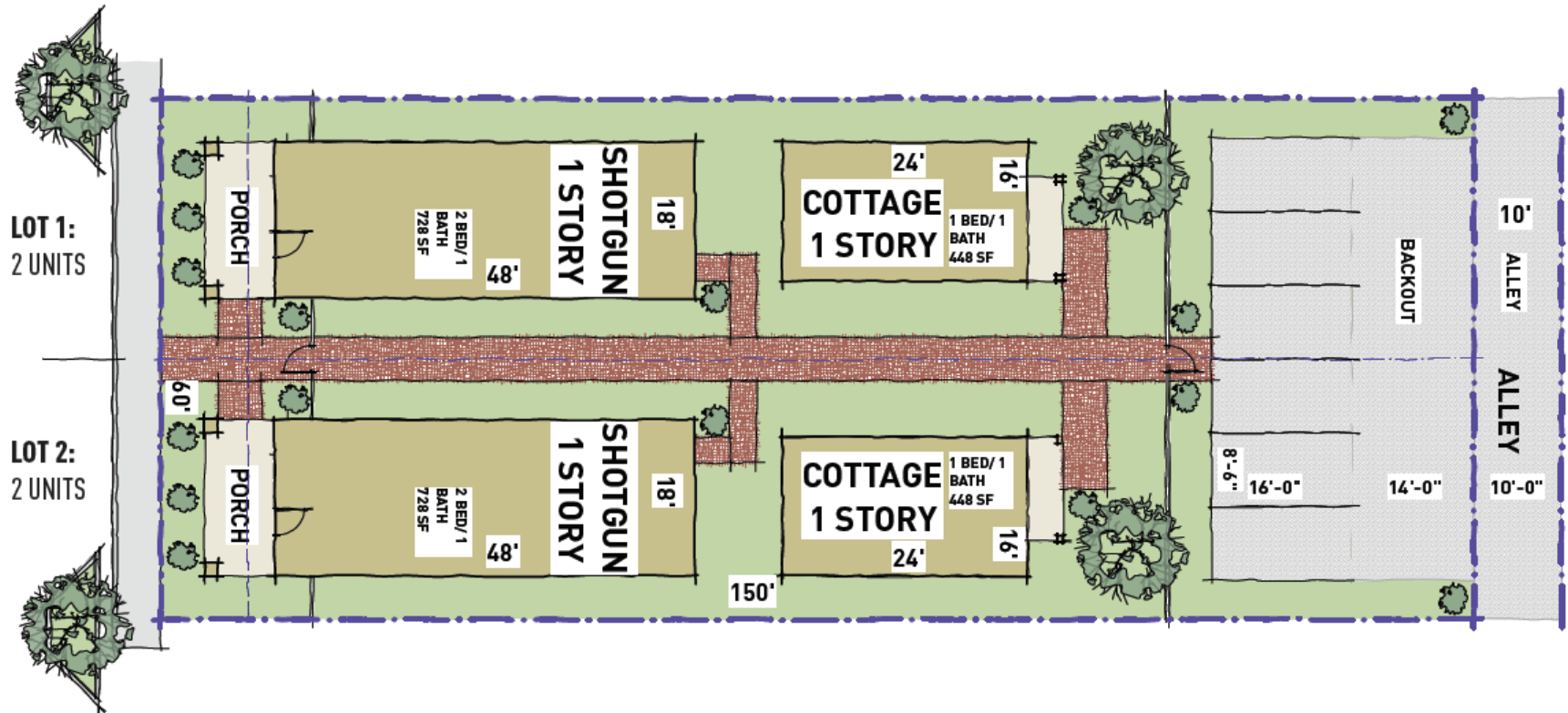
LOT 1:
2 UNITS

SINGLE-FAMILY RESIDENCE + ADU

LOT 1:
2 UNITS

SINGLE-FAMILY RESIDENCE + ADU

COTTAGE EXAMPLE // BRUNSWICK, GA



LOT SIZE # LOTS # UNITS

30 X 150

2

4

DUPLEX EXAMPLE // BRUNSWICK, GA



EXISTING:
1 UNIT

SINGLE-FAMILY RESIDENCE



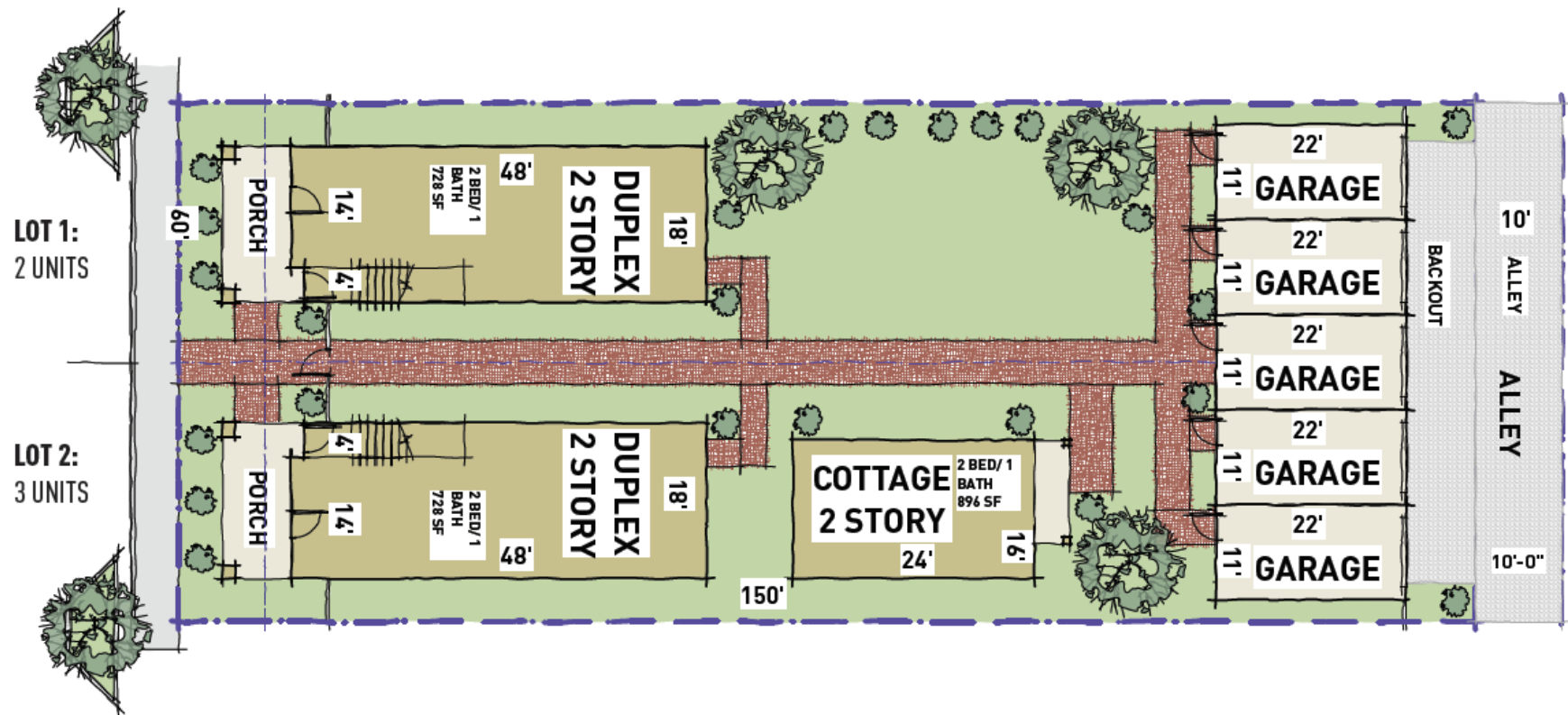
LOT 1:
2 UNITS

DUPLEX

LOT 2:
3 UNITS

DUPLEX + ADU

DUPLEX EXAMPLE // BRUNSWICK, GA



LOT SIZE	# LOTS	# UNITS
30 X 150	2	5

QUADPLEX EXAMPLE // BRUNSWICK, GA



EXISTING:

2 UNITS

DUPLEX



LOT 1 + 2:

6 UNITS

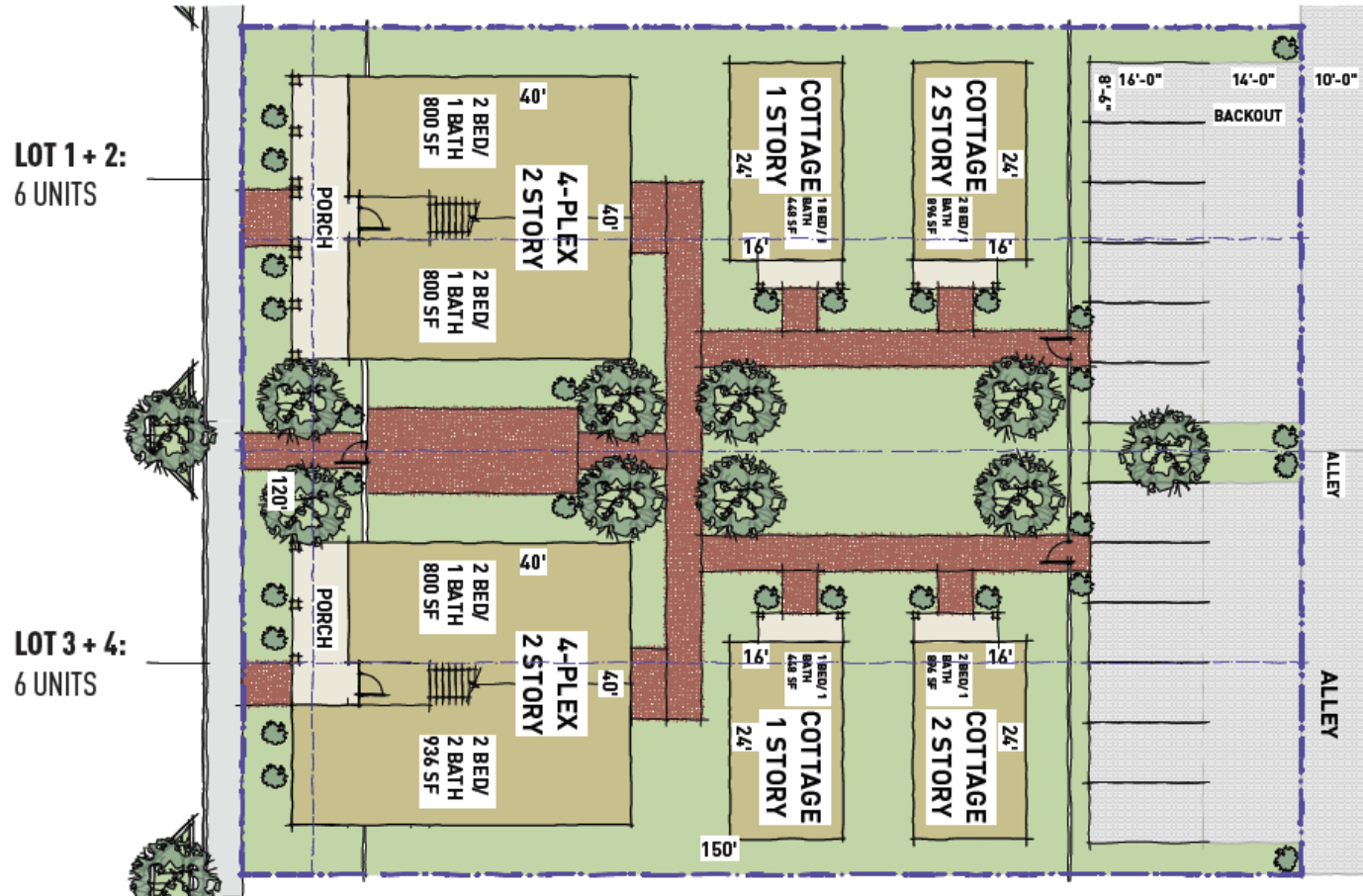
4-PLEX + 2 ADUS

LOT 3 + 4:

6 UNITS

4-PLEX + 2 ADUS

QUADPLEX EXAMPLE // BRUNSWICK, GA



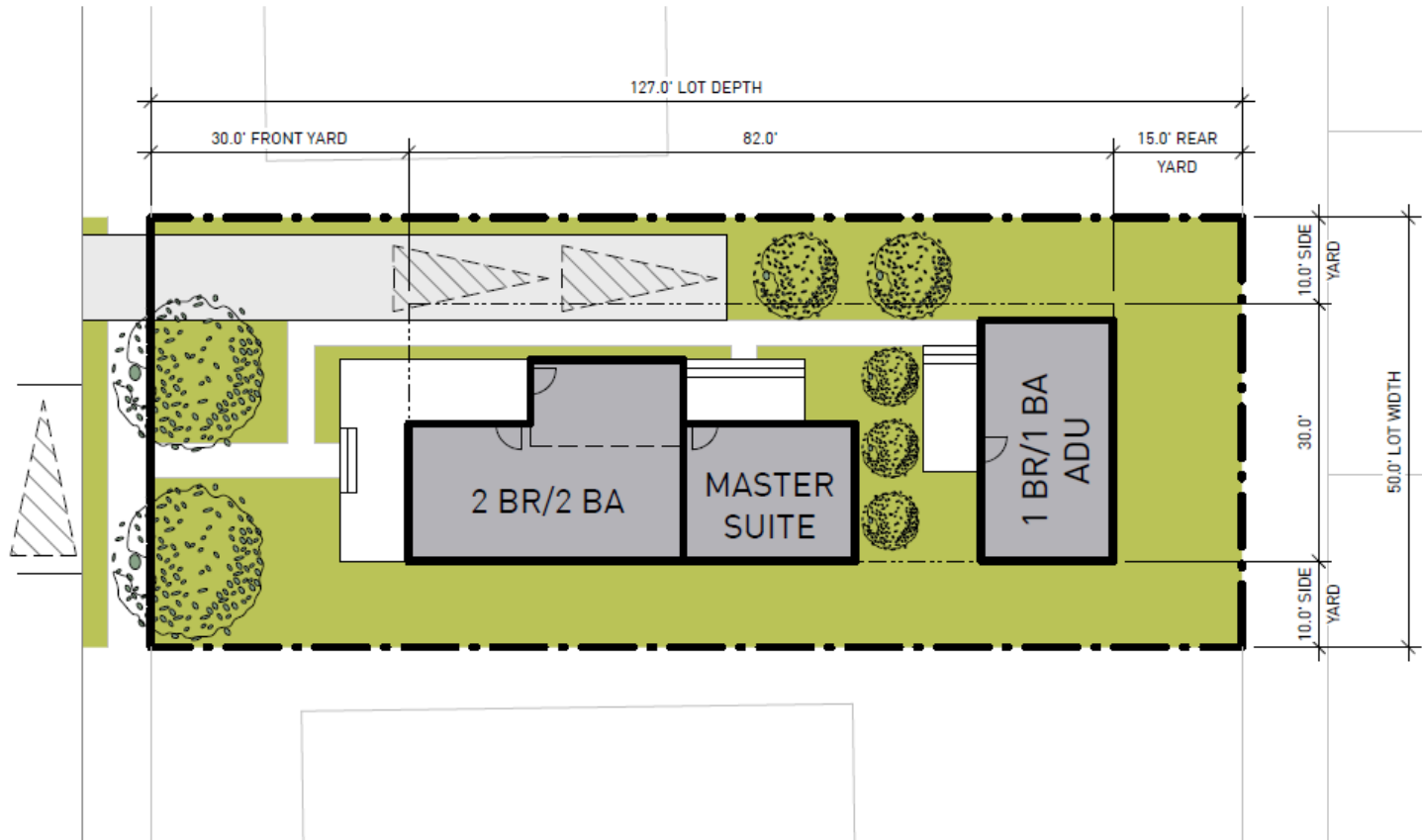
LOT SIZE # LOTS # UNITS

30 X 150

4

12

TRIPLEX EXAMPLE // ATLANTA



LOT SIZE

50 X 127

LOTS

1

UNITS

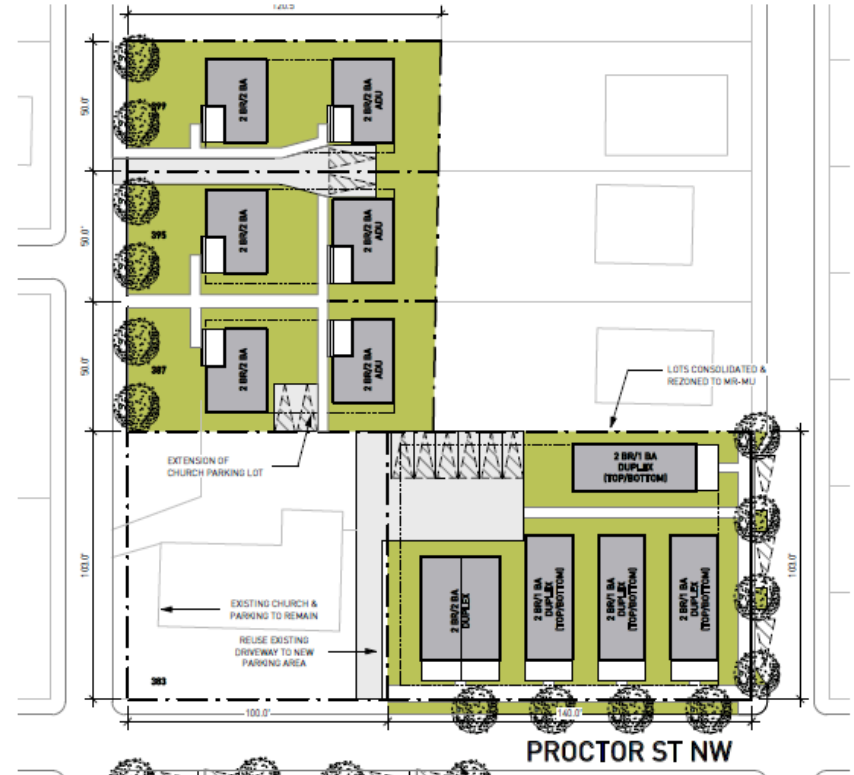
1 + 1 GUEST + 1 ADU = 3

COTTAGE COURT EXAMPLE // ATLANTA

OPTION 1: SINGLE FAMILY LOTS



OPTION 2: SINGLE FAMILY + MISSING MIDDLE



UNITS OPT 1

5 + 5 ADU = 10

LOT SIZE

50 X 120

LOTS

5

UNITS OPT 2

13 + 3 ADU = 16

KEY TAKEAWAYS // MISSING MIDDLE HOUSING

1. ALLEY ACCESS FOR PARKING WORKS BEST

Parking is one of the most difficult variables for missing middle housing—on-street parking is ideal and alley access is required if parking is to be provided on-site.

2. MAINTAINS HISTORIC LOT SIZES

Missing middle housing increases housing choice while maintaining small, historic block sizes (often 50x150, or smaller) that promote walkable neighborhoods.

3.

POCKET NEIGHBORHOODS

WHAT

Pocket Neighborhoods are dense clusters of homes that share common amenities, such as gardens, courtyards, quiet streets and alleys. They are neighborhoods within neighborhoods, with the close-knit housing supporting close-knit communities.

WHY

Although they support higher densities, they fit seamlessly within existing neighborhood fabric. The smaller units and shared amenities create lower price points than traditional single family homes.

LAFRANCE WALK // EDGEWOOD, ATLANTA



DUPLEX + ADU
12 UNITS

DUPLEX
8 UNITS

SF + ADU
20 UNITS

LAFRANCE WALK // EDGEWOOD, ATLANTA



KEY TAKEAWAYS // POCKET NEIGHBORHOODS

1.

REQUIRES REZONING + VARIANCES

Pocket neighborhoods require long administrative processes that include community engagement for rezoning and variances. They are often a good option when townhomes are unpopular with communities.

2.

REQUIRES LARGER PLOT OF LAND

Development of pocket neighborhoods often requires consolidation of multiple lots in order to subdivide into smaller plots and provide street and sidewalk infrastructure to all units, which can be cost prohibitive.



SUBSIDIZED AFFORDABLE HOUSING

WHAT

Affordable Housing is housing that provides subsidized rents for low-income families.

WHY

We find that the most truly affordable housing is that which already exists, which is why we focus our affordable housing efforts on adaptive reuse projects in existing walkable neighborhoods.

IBERVILLE OFFSITE REHABILITATIONS (IOR) // NEW ORLEANS, LA



IBERVILLE OFFSITE REHABILITATIONS (IOR) // NEW ORLEANS, LA

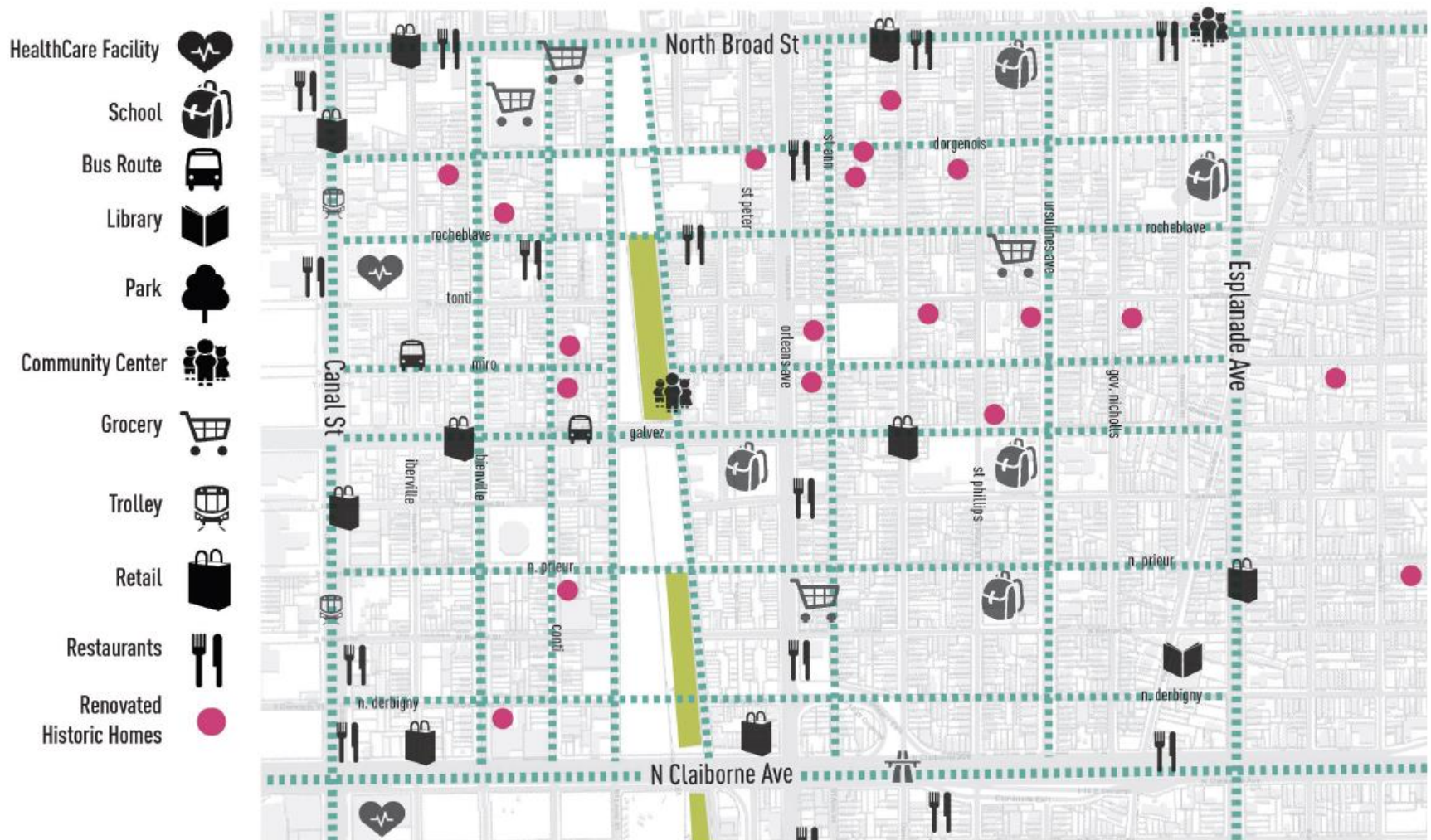
100+
AFFORDABLE
DWELLINGS CREATED

35
YEARS OF AFFORDABLE
HOUSING SECURITY



IBERVILLE OFFSITE REHABILITATIONS (IOR) // NEW ORLEANS, LA

NEIGHBORHOODS ARE ECOSYSTEMS



KEY TAKEAWAYS // SUBSIDIZED AFFORDABLE HOUSING

1. REHAB OF EXISTING STRUCTURES

This project has been a success because the existing neighborhoods are compact and walkable, with access to schools, goods/services, and transit.

2. INCREASED UNIT COUNT WITH DUPLEXES

As many units as possible were converted to duplexes through a variance process, making the project financially viable. Neighbors were generally more concerned with preserving the character of the building than the number of units within each house.

**WHY ISN'T THERE MORE
AFFORDABLE HOUSING IN
WALKABLE PLACES?**

THE COMMON ROADBLOCKS

1. LONG-STANDING PERCEIVED SCARCITY

Communities are often fearful of proposing increased density due to perceived scarcity of resources such as road capacity and good schools.

2. OUTDATED CODES AND ORDINANCES

Current zoning and land-use regulations create significant barriers for these small developments.

3. REQUIRING EACH DEVELOPMENT TO COVER PUBLIC GOODS

Requiring smaller developments to individually fulfill regulations such as open space, parking, street improvements, and stormwater is prohibitively expensive and disincentivizes density.

SCALE MATTERS.

If the mass and scale of the development is equal to single-family, then it should have an equally easy permitting process—barriers need to be reduced to provide housing choice.

**WHAT CAN WE DO TO ENSURE
WALKABLE, INCLUSIVE
NEIGHBORHOODS TODAY?**

1. FOCUS EFFORTS IN ACCESSIBLE PLACES

Focus density changes to areas with walkable infrastructure in-place, or have the potential for walkable infrastructure—typically these are pre-WWII neighborhoods. Proximity is key to providing affordable housing that also provides for mobility options.

2. ALLOW ADUs + DUPLEXES IN SINGLE FAMILY ZONING DISTRICTS

While this alone will not provide enough housing to accommodate growth, it is a good starting point in addressing housing shortages in walkable communities.

3. CHANGE PARKING REQUIREMENTS

Let the market decide how much parking is required, particularly in areas where walking, biking, or transit is an option. This is especially important in areas wanting to encourage the development of missing middle housing. Remember: 1-0.5 parking spaces per unit is plenty.

4. INVEST IN PEOPLE, NOT CARS

Focus public invest on improvements to the public realm that promote walking, biking, and transit ridership. Redirect some of the resources dedicated to accommodating cars into projects that create better environments for people.

KEY TAKEAWAYS //

INCREMENTAL CHANGES ARE LOW-RISK & LOW-BARRIER

1.

PRESERVE / ADAPT WHAT YOU HAVE

Most communities already have good bones and examples of housing variety. Focus on these areas, allowing them to adapt with the community's needs.

2.

ALLOW FOR MORE OF WHAT YOU LOVE

Examine the parts of your community that make it unique, and make sure your codes allow for more of the parts that you love.

3.

EXPLORE NEW CONTEXT SENSITIVE OPTIONS

Housing choice means exploring options that might not already exist. Allow and encourage innovative housing strategies that reflect your existing character.



KRONBERG WALL

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What is a Community Land Trust?

CLTs are nonprofit, tax-exempt organizations (501(c)(3)) created to develop and steward land for:

- **Affordable housing**
- Redevelopment of blighted areas
- Commercial space
- Greenspace
- Civic buildings
- ...

Emphasis on the community ownership of land in perpetuity

What is a CLT?

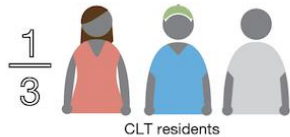
Type of **shared-equity homeownership** model, in which the benefits of home value appreciation are shared between an individual low-income buyer assisted with a subsidy and a public entity providing the subsidy.

Shared-equity housing generally refers to:

- CLTs
- Inclusionary Zoning
- Deed restricted programs
- Limited equity cooperatives

How CLTs are set up

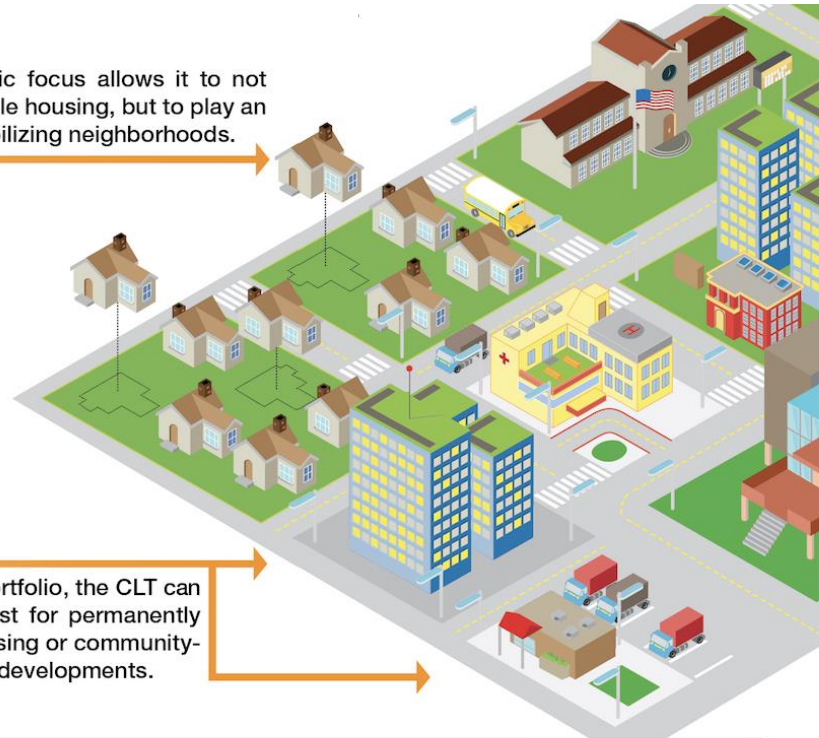
CLTs are typically governed by:



CLT

The CLT's geographic focus allows it to not only provide affordable housing, but to play an important role in stabilizing neighborhoods.

As it diversifies its portfolio, the CLT can also own land in trust for permanently affordable rental housing or community-focused commercial developments.



For more information on Community Land Trusts, see: community-wealth.org/clts
Designed by Benjamin Vi

Funding and Land Acquisition

How does a community land trust work?

Various sources of public and philanthropic capital...



- Private donors
- Federal housing subsidies
- City-owned property
- Community foundations
- Anchor institutions



CLT



...are used by community land trusts...

...to acquire homes in a geographic focus area.

- Funding needed for **land acquisition**, architectural design, site prep, infrastructure development, construction, rehabilitation, down-payment assistance for first-time buyers, operational costs, etc.
- CLTs can encompass single neighborhoods (LCCLT), multiple neighborhoods (CHT), and even towns (Athens).
 - Expansionist acquisition

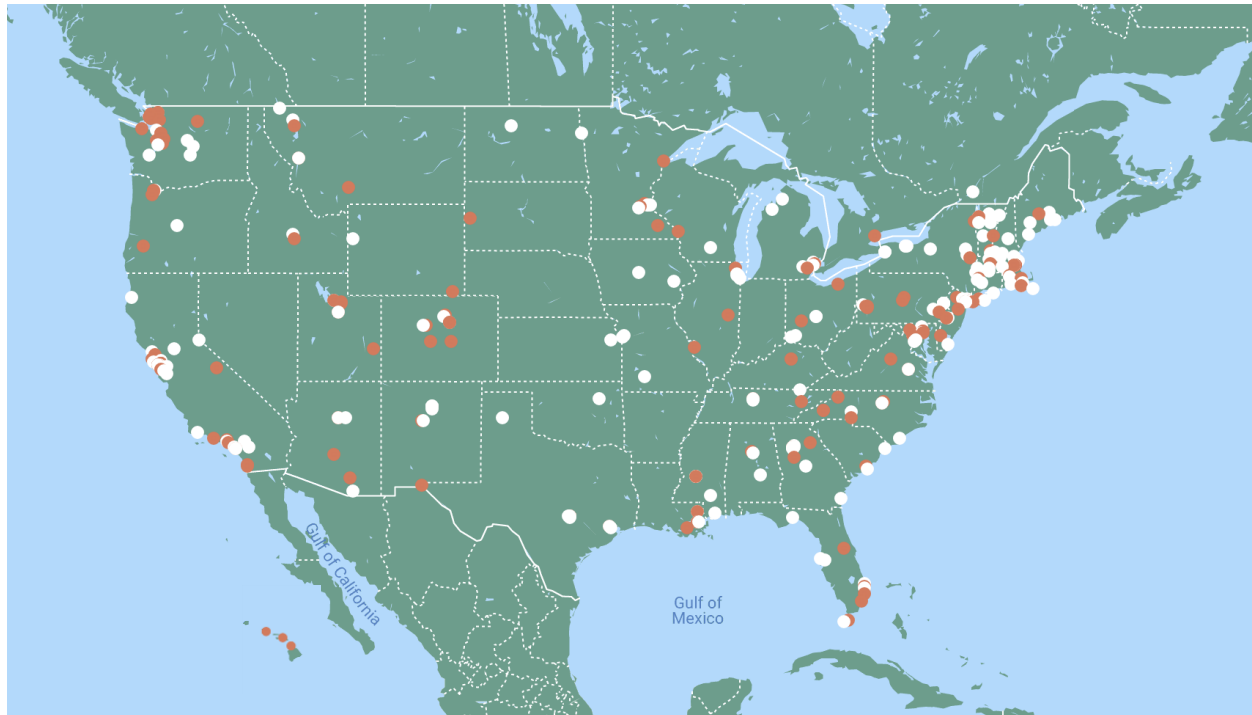
99-Year Ground Lease w/ pre-emptive purchase requirements

The trust then removes its holdings from the private market, usually through a **99-year ground leases** and **pre-emptive purchase** requirements that limit how much the house can be sold for.

CLTs essentially **separate** homeownership and landownership.



About 330 CLTs in the Nation



CLTs are a way for communities to:

- Gain control over local land use and reduce absentee ownership
- Provide housing for lower income residents
- Promote resident ownership and control of housing
- Keep housing available for future residents
- Capture the value of public investment for long-term community benefit
- Build a strong case for community action

Features of a CLT

- Acquiring land for the community
- Access for low-income people
- Prices stay affordable
- Owner-occupancy preserved
- Multi-family housing
- Helping new homeowners
- Flexible approach
- Community control



ALT provides permanently
affordable housing with
Predictable monthly mortgage
payments

House Cost = \$130,000

Land Cost= \$30,000

Total = \$160,000

Appraisal= \$180,000

Athens Land Trust Price = \$95,000

ALT Portfolio

As of today, we have 38 homeowners and 16 lease purchasers in our program.

We have built/rehabbed 55 homes, and have 3 more that will be completed this year.

120 unit rental complex at 4th street village. 96 units are affordable

6plex apartments

COMMUNITY RESILIENCY: **HOUSING ATTAINABILITY**

Katherine Moore, Georgia Conservancy
Johanna McCrehan, Georgia Conservancy
Eric Kronberg, Kronberg Wall