

LOCAL GOVERNMENTAL STRATEGIES TO PROMOTE, CREATE & MAINTAIN
AFFORDABLE HOUSING IN THE CITY OF ATLANTA

by

LAUREN BORCHARD

(Under the Direction of Stephen Ramos)

ABSTRACT

The shortage of affordable housing is a looming crisis in the majority of major cities in this country. The issue of providing a sufficient amount of affordable housing for low and middle income households is especially problematic in the City of Atlanta, because of its previous propensity toward sprawl development, predicted population growth, political constraints and lack of successful experiences, particularly in recent years. This thesis provides an overview of the history of public housing policy in the City of Atlanta as well as the United States. Potential solutions are presented through a synthesis of proposed comprehensive plans created by local stakeholders. The end result is a framework of potential strategies that could be utilized by local governmental agencies to promote, create and maintain a sufficient stock of affordable housing for the generations to come.

INDEX WORDS: Affordable housing, Gentrification, Equitable development,
Mixed-income development, Housing policy, Public housing,
Institutionalized racism

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CHAPTER 1

INTRODUCTION

This thesis was inspired by my professional experiences while working in the field of community organizing for the Democratic National Committee and most recently the Atlanta BeltLine. In both capacities, particular focus was given to the historic areas of the City of Atlanta providing a glimpse into the history, current conditions and people that comprise these communities. As the City of Atlanta continues to grow at a rapid pace, the availability of its affordable housing stock is becoming even more volatile and disquieting. While this is a concern for most major cities, the conditions in Atlanta are particularly alarming due to its lack of a strong comprehensive plan for the future in combination with the predictions of a dramatic population influx.

Problematic

In a recent study, Atlanta was found to be the country's major city with the most struggles in regard to social equity (Blau 2015b). Atlanta is also expected to be the fastest growing major city in the next 15 years (Urban Institute 2015). Because of these two factors, the city of Atlanta needs to develop a comprehensive long term plan to address the issue of affordable housing before it is too late.

Purpose

This thesis aims to analyze the historic and current conditions of affordable housing in the City of Atlanta while exploring strategies and tactics that could be utilized by local government to create a plan that would allow for the city's housing stock to include a sufficient amount of residences affordable to middle and low income households.

Limitations

Given the vast number of tactics, strategies, resources, funding means and governmental structures, an exhaustive synthesis of every measure taken to promote, create and maintain affordable housing in this country could not be performed given the scope of this thesis and time restraints. Instead, the focus is limited to tactics and strategies available to local government agencies.

Delimitations

In regard to providing historical context, the major policy landmarks and significant cultural events pertaining to the development of affordable housing, both in the City of Atlanta and country at large, were reviewed and summarized. While racial and social inequity are subject matters addressed in this thesis, it is not the primary focus, but could not be ignored. As noted by Clarence Stone in *Regime Politics*, “Structuring in Atlanta is a story in which race is central” (Stone 1989, 11).

In order to ascertain policy recommendations as well as strategies to promote, create and maintain an appropriate amount of affordable housing stock in Atlanta, a synthesis of the existing comprehensive plans created by Invest Atlanta, the Atlanta Housing Authority, the City of Atlanta, the Atlanta Regional Commission, MARTA and the Georgia Chapter of the American Planning Association were assessed. The focus of this research is local governmental strategies that could be utilized to address affordable housing concerns, not efforts made by private entities or public-private partnerships.

Methodology

In order to provide a general history of the public housing policy in both Atlanta as well as the United States, a literature review was performed utilizing a variety of books, journals and web resources. Initial preparation began with a survey of governmental and historical documents at the federal, state and local level with subsequent research focusing on policy changes and social implications.

To ensure that all efforts currently being explored by agencies in Atlanta focused on creating a comprehensive plan for the promotion of affordable housing, interviews were conducted with Marisa Ghani, Senior Director of Community Development for the Atlanta Regional Commission and Meaghan Shannon-Vlkovic, Vice President and Market Leader for Enterprise Community Partners, Inc. To understand the full scope of the active endeavors being conducted to address the increasing problem of a shortage of affordable housing in Atlanta, the interviews concentrated on current conditions, the compilation of accurate metrics and predictions, and strategies utilized in Atlanta and elsewhere to create a suitable stock of affordable housing through tactics involving land use, funding and policy.

An analysis of the current and future conditions in Atlanta was performed to identify a set of guidelines or "tool kit" of strategies and tactics that could be implemented to promote, create and maintain a sufficient stock of affordable housing in the City of Atlanta.

Chapter Summaries

Chapters 2 and 3 explore the history of affordable housing policy in the nation and in the City of Atlanta through chronicling the major programs and policy changes. Chapter 4 addresses the current conditions of Atlanta through an examination of statistics, predictions and trends, as well as a review of the legal precedents that impede the usage of progressive strategies and tactics to encourage the promotion of affordable housing. Chapter 5 is an analysis of the current reports published by housing stakeholders in Atlanta. In Chapter 6, these strategies and tactics are considered through the efforts that the local government could take in the areas of policy changes, funding sources and community outreach. Finally, the last chapter analyzes the findings from Chapter 6 in context with the historical legacy of our nation and city in the area of social policy regarding housing. Recommendations for future research are additionally discussed.

CHAPTER 2

AN OVERVIEW OF THE HISTORY OF PUBLIC HOUSING POLICY IN THE UNITED STATES

In the first half of the 20th century, housing development in the United States began shifting towards suburban development from the central cities (Fishman 2005). In response, cultural critic, Lewis Mumford, warned of the hazards of what he described as the *Fourth Migration*, by characterizing this shift as a “parody of the American dream” with “bland people leading bland lives with similar tastes and incomes” (Blum 2011, 34). Suburban developments became increasingly common as builders such as William Levitt, regarded as the father of modern American suburbia, began creating developments utilizing the cost effective assembly line techniques of Henry Ford (Haag 2015). While suburban/subdivision development existed before the end of World War II, they had generally catered to upper-middle class families. The combination of inexpensive automobiles and the new ability to purchase homes through financing in the suburbs coupled with the creation of parkways facilitating commutes to the workplace, made these novel suburban developments appealing and affordable while being conducive to the perceived idea of the American dream (Haag 2015). The governmental policies that facilitated this shift are subsequently explored.

In 1949, the United States adopted its first comprehensive housing policy in its history with the explicit objective of “the realization... of a decent home and a suitable living environment for every American family, thus contributing to the development and redevelopment of communities and to the advancement of the growth, wealth, and security of the Nation” (Freeman 1996, United States Senate Committee on Banking and Currency 1949, 3638).

The act was created in response to a letter President Truman wrote to Congress urging the legislative body to address the post-industrial revolution housing crisis. He wrote, “A decent standard of housing for all is one of the irreducible obligations of modern civilization” (History Matters n.d.).

The Housing Act of 1949 was however not the first attempt to address the increasing problems with the nation’s housing stock. As part of the New Deal legislation, the Housing Act of 1934 was adopted to focus on the adverse effects the depression was inflicting on the housing market by creating the Federal Housing Authority (FHA) to encourage home ownership. The act established the financial mortgage system we have today. “In the process, it produced a lending structure which helped to solidify the racial segregation that still exists today” (The Fair Housing Center of Greater Boston n.d.-c). The Housing Act of 1934 was strengthened by the Housing Act of 1937, also known as Wagner-Steagall Act, which established the U.S. Housing Administration with the goal of promoting “the general welfare of the Nation by employing the funds and credit of the Nation [and] to assist States and political subdivisions of States to remedy the unsafe housing conditions and the acute shortage of decent and safe dwellings for low-income families” (The Fair Housing Center of Greater Boston n.d.-d). Senator Wagner acknowledged “that there was a portion of the population whose housing needs would not be met by the private market” (Skobba, Oakley, and Farmer 2015, 286). The 1937 act was intended to not only promote the development of low-income housing and slum clearance, but also, create jobs (Skobba, Oakley, and Farmer 2015). Furthermore, these first two housing acts benefitted middle and upper income households through the establishment of insured mortgages. The insured mortgages in combination with the federal home mortgage interest deduction continues to benefit all Americans who can afford to buy a house, essentially making all homes in America federally subsidized (Skobba, Oakley, and Farmer 2015, Glaeser and Gyourko 2008). Possibly the worst legacy of this period is due to action taken by the FHA when it issued an underwriting manual

that encouraged segregation thereby institutionalizing systematic racism in mortgage practices (The Fair Housing Center of Greater Boston n.d.-b).

By 1944, the country was experiencing an influx of veterans returning home who wanted to establish roots and start families. In response, President Roosevelt signed the Servicemen's Readjustment Act of 1944 (also known as the G.I. Bill of Rights or G.I. Bill), which provided returning veterans with the ability to finance a home and created a large market for new development (Haag 2015).

In the aftermath of the Roosevelt's New Deal legislation, the Housing Act of 1949 was the single liberally social piece of legislation the Truman administration was successful in enacting, which notably had a Republican as its chief sponsor (von Hoffman 2000). In 1946, Republicans took control of Congress and former-president, now-Senator Taft became the housing bill's unlikely champion (along with Senators Allen J. Ellender of Louisiana and Robert Wagner of New York). Like the democratic senator from New York and the president, Taft had seen the slums of the country's metropolitan cities and believed that the only solution that would provide low-income families with decent housing was a federal program (von Hoffman 2000). The Housing Act of 1937 introduced public housing, but 1949 act made it possible to create housing on a large scale. While the act created public housing programs, its primary focus was *Urban Renewal* that resulted in the systematic displacement of hundreds of minority communities destroying over three million poor and minority homes while creating new slums and blighted areas (von Hoffman 2000, Silverman 2011, Keating 2015). This earned the program the moniker of *Negro Removal* (Silverman 2011, Freidrichs 2011). Developers were part of the coalition that helped pass the 1949 bill, because they feared the slums of the inner city were blighting the downtown areas and "wanted them to go away" (Freidrichs 2011, Minute 8).

The fatal flaw in the 1949 act was that it allocated no federal funds for operation and maintenance costs, dooming these projects from the start (Freidrichs 2011, Minute 21). Further complicating the situation was the emergence of *White Flight*. The cities were losing their

population, middle class, industrial base, tax base and many jobs resulting in the deterioration of basic services. Conversely, the suburbs were flourishing with increasing home values, services and jobs. “The federal government basically committed itself to making the suburbs affordable for the American middle class and for the white working class” (Freidrichs 2011, Minute 21). Unfortunately the 1949 act created a situation with the expansion of FHA loans where it was more expensive to rent in the cities than to buy in the suburbs (Freidrichs 2011, Turner, Popkin, and Rawlings 2009). Additionally, the practice of *Redlining* emerged and was encouraged explicitly by the FHA. “Redlining is the practice of denying or limiting financial services to certain neighborhoods based on racial or ethnic composition... The term [*Redlining*] refers to the practice of using a red line on a map to delineate the area where financial institutions would not invest” (The Fair Housing Center of Greater Boston n.d.-b).

One year before the passage of the Housing Act of 1949, an important change occurred in relation to housing policy and racial segregation. Thurgood Marshall argued and won *Shelley v. Kraemer*, which made racial covenants unenforceable in regard to purchasing property in neighborhoods previously segregated legally through racially restrictive covenants (The Fair Housing Center of Greater Boston n.d.-e). Marshall was again successful in his arguing of *Brown v. Board of Education of Topeka* (1954), which in addition to desegregating schools, forced the integration of housing projects (Freidrichs 2011). In February of 1968, while promoting the *Poor People's Campaign*, Martin Luther King, Jr. “announced to reporters demands for a \$30 billion annual investment in antipoverty measures, a government commitment to full employment, enactment of a guaranteed income and funding for the construction of 500,000 affordable housing units per year” (Engler 2010b, Engler 2010a). King was highly critical of President Johnson's strategies in the *War on Poverty*, specifically the lack of cohesiveness and thoroughness of our policies. In his 1967 book, *Where Do We Go from Here: Chaos or Community?*, King analyzed the fragmented nature of our social policies and programs when writing, “[A]ll have a fatal disadvantage. The programs have never proceeded on a coordinated basis... At no time has a total,

coordinated and fully adequate program been conceived” (Engler 2010b, Engler 2010a). Seven days after King was assassinated and in response to the riots that broke erupted across the country, Title VIII of the Civil Rights Act of 1968 was enacted (United States Department of Housing and Urban Development 2015a). “The 1968 act expanded on previous acts and prohibited discrimination concerning the sale, rental, and financing of housing based on race, religion, national origin, (and as amended) [gender], handicap and family status. Title VIII of the Civil Rights Act of 1968 is also known as the Fair Housing Act” (The Fair Housing Center of Greater Boston n.d.-f).

In 1965, the U.S. Department of Housing and Urban Development (HUD) Act elevated the Housing and Home Financing Agency to a cabinet-level agency as part of President Johnson’s *Great Society* program. As a result of the passage of the Civil Rights Act of 1968, HUD was tasked with enforcing the policy and established the Government National Mortgage Association (known as Ginnie Mae) to provide mortgage funds for “moderate income families using government guaranteed mortgage-backed securities” (United States Department of Housing and Urban Development 2015a).

The 1968 Fair Housing Act was moderately successful at encouraging the construction and rehabilitation of low and moderate income housing, but that progress was halted by the Housing and Community Development Act of 1974, which was signed into law shortly after President Gerald Ford’s inauguration (Keating 2015, 1). This act consolidated previous programs into the Community Development Block Grant (CDBG) program and began issuing Section 8 tenant-based certificates with the intention of increasing low income citizens’ choice of housing. (United States Department of Housing and Urban Development 2015a). The CDBG program not only reduced funding previously allocated to housing programs, but also, allowed for the funds to be used for wider range of purposes such as entertainment facilities, central business district refurbishment and new municipal offices (Keating 2015, 1-2). These block grants were distributed through state and municipalities. “New locally generated subsidies... while ostensibly

targeted at lower income people each contained widely used pathways to funding middle and upper class land uses” (Keating 2015, 2). It is believed that this shift in policy led to the emergence of the damaging effects of gentrification where low-income housing was systematically decreased in the interest of middle and upper class home ownership (Keating 2015, 2, Keating and Faust 2015).

Georgia State University Sociology Professor Deirdre Oakley explains that, “city governments ultimately have a ‘vested interest’ in gentrification. The reason is simple: higher property values lead to higher taxes, and higher taxes mean more revenue. More revenue allows city governments to spend more cash on its citizens” (Blau 2015c). Ultimately and unfortunately, the combination of gentrification and block grants ruthlessly decreased the housing options available to low income households.

The Tax Reform Act of 1986 was the second of President Reagan’s tax cuts. The act however created the Low-Income Housing Tax Credit program. This program is credited with being the single most effective driving force behind the creation of affordable housing in the country to this day (United States Department of Housing and Urban Development 2015c). The program allocates the tax credits to state and local agencies to be issued for the purpose of acquisition, rehabilitation or new construction of rental housing targeted to lower-income households (United States Department of Housing and Urban Development 2015c). According to HUD, nearly 2.5 million housing units were created between 1987 and 2012 (United States Department of Housing and Urban Development 2015c). While the act was intended to simplify the personal income tax code, it is credited with dramatically increasing income inequality in this country (Altig 1999). “Although the [Low-Income Housing Tax Credit] program objectives are to create mixed income and racially integrated communities, the result of the [Low-Income Housing Tax Credit] is to concentrate housing projects in communities of color with high poverty rates rather than in areas of ‘higher opportunity’” (The Fair Housing Center of Greater Boston n.d.-g).

In 1989, the National Commission on Severely Distressed Public Housing was established by Congress with the mission of creating a national plan to eradicate severely distressed public housing by 2000. This plan became The Urban Revitalization Demonstration known as Housing Opportunities for People Everywhere or Hope VI. According to HUD, “Since 1993, this program has been an important part of the transformation of public housing by encouraging public housing agencies (PHAs) to seek new partnerships with private entities to create mixed-finance and mixed-income affordable housing” (United States Department of Housing and Urban Development n.d.-b). Hope VI was enacted in 1992 just as Bill Clinton was inaugurated as president and Henry Cisneros became the Secretary of HUD. “Over the course of the 1990s, the HOPE VI program evolved from an initiative focused on reconstruction and resident empowerment to one animated by broader goals of economic integration and poverty deconcentration, ‘new urbanism,’ and inner-city revitalization” (Urban Institute 2004, 14).

Since their inception, federal housing programs have been plagued by a lack of funding and long term planning, but never more so than after the 1994 elections, known as the *Republican Revolution*. Congressional majority leadership threatened to eliminate HUD in its entirety. In response, Secretary Cisneros was forced to make drastic policy change recommendations to consolidate 60 programs into 3 general funds. ““Not to change was to assure the decimation of the programs, because they are sitting ducks for the budget cutters and the eliminators,’ [Cisneros] said. ‘What we have offered is an alternative to abandonment’” (Manegold 1995). Another significant change in federal housing policy was the removal of the one-for-one replacement requirement. Previously, housing authorities were mandated to replace any unit that was removed or demolished (Keating 2015, Petersen 2005). As a result of this policy alteration, the amount of housing units available to families living at or below the poverty line was reduced by nearly 50 percent (Urban Institute 2004, Petersen 2005). HUD seems to have acknowledged the importance of the one-for-one requirement, because as of 2011, its Choice Neighborhood Initiative (CNI), the program aimed at addressing the needs of distressed public or HUD-assisted

housing, obligates recipients to adopt the one-for-one requirement (National Low Income Housing Coalition 2011). Cisneros' plan called for a third substantial change in federal housing policy. According to *The New York Times*:

Under his plan, public housing would be transformed from a federally run system that has poured \$90 billion into housing for the poor since 1937 into a voucher program that would operate with rental certificates issued to families in need to use for private housing. Public housing would be phased out over a six-year period, and buildings that were salvageable would be transferred to private ownership and opened to the general public (Manegold 1995).

This concession was dramatic, but suited the Republican ideology and inclination to decentralize federal government and provide more autonomy to the states and municipalities (Manegold 1995).

In 1998, under the direction of Secretary Andrew Cuomo, HUD had two significant accomplishments. The department created an Enforcement Center which was tasked with pursuing HUD-assisted multifamily property owners and HUD fund recipients who were disobeying its laws and regulations. Also, Congress passed a landmark public housing reform bill which became the Quality Housing and Work Responsibility Act (QHWRA). Its objectives were to reduce the concentration of poverty and racial segregation in public housing, protect access to housing assistance for low-income families, support families transitioning from welfare to work, raise performance standards for public housing agencies, revitalize the HOPE VI program, and create a modification to the Section 8 certificate and voucher programs that included a Section 8 homeownership component (United States Department of Housing and Urban Development 2015a, d).

In the last 15 years, the budget for HUD has remained inadequately underfunded. "President Bush has proposed abolishing Hope VI, but it has been spared by Congress. Still, the pot of money available for grants has dwindled" (Knight 2006). The Choice Neighborhoods

Initiative Act of 2011 is an attempt to revamp HUD capabilities. According to HUD, “The Choice Neighborhoods program supports locally driven strategies to address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation” (United States Department of Housing and Urban Development n.d.-a). Our country’s neoliberal housing policy of the past 25 years has led to a situation where “nearly 260,000 units have been destroyed [and replaced with] tenant-based subsidies and mixed-income communities that benefit higher income households” (Skobba, Oakley, and Farmer 2015, Goetz 2012). The foreclosure crisis, recession and later sequestration has led to tremendous problems for our country’s housing stock and HUD (Keating 2015). In an effort to address these problems, HUD passed the American Recovery and Reinvestment Act, the Hearth Act, and Helping Families Save Their Homes Act. (United States Department of Housing and Urban Development n.d.-c). In the White House’s proposed 2016 budget, it notably included a four billion dollar increase for HUD with a special focus on housing assistance and affordable housing priorities (Garrison 2015).

It should be noted that in the summer of 2015, the U.S. Supreme Court reviewed the case of *Texas Department of Housing and Community Affairs v. The Inclusive Communities Project, Inc.* that threatened the Fair Housing Act of 1968. The case was presented to the court on January 21st. The same day HUD released an official statement, which included, “We cannot turn back the clock in the progress we’ve made fighting housing discrimination. (United States Department of Housing and Urban Development 2015b). On June 25th, the court upheld the Fair Housing Act of 1968 in a five to four decision (Supreme Court of the United States n.d.).

In summation, if it is recognized that as a country we understand “that there was a portion of the population whose housing needs [will] not be met by the private market” (Skobba, Oakley, and Farmer 2015, 286) and believe that “[a] decent standard of housing for all is one of the irreducible obligations of modern civilization” (History Matters n.d.) then we have failed in our mission of “the realization... of a decent home and a suitable living environment for every

American family” (United States Senate Committee on Banking and Currency 1949).

Furthermore, since this obligation to the citizenry of this nation is a nearly ubiquitous problem in almost every metropolitan statistical area in the country, it should be a national priority to create a federal plan to address the issue and commit the long term funding that is required to build that safety net for our most vulnerable communities (Glaeser and Gyourko 2008, Skobba, Oakley, and Farmer 2015).

CHAPTER 3
AN OVERVIEW OF THE HISTORY OF PUBLIC HOUSING POLICY
IN ATLANTA, GEORGIA

While there are some examples of success, the history of affordable housing policy in Atlanta is marred by a propensity to implement racially biased social policy, which has plagued the city since its impetus. In the 1950s, Mayor William Hartsfield described Atlanta as “the city too busy to hate” to garner favorable national press for the city (Stone 1989, 27). Based on the history of its social policy, specifically housing policy, it is not deserving of this moniker.

Atlanta was established in the early 1840s under the name of *Terminus*, as it was where the new train tracks ended. By 1847, the city was renamed *Atlanta* (von Hoffman 2003). When the Civil War ended in 1865 and the enslaved black population was freed, many former slaves moved to the cities seeking opportunity. The black population expanded significantly between the 1850 census and 1900 census. In 1850, the black population of Fulton and DeKalb Counties made up only 20.63 percent of the population despite being 42.44 percent of the statewide population. By 1900, the black population of Fulton and DeKalb represented 38.01 percent of the total population while comprising 46.70 percent of the statewide population (University of Virginia Library 2007). As a result of this dynamic change in the racial makeup of the city, tensions rose to a boiling point (Williams 2011).

On September 22, 1906 racial riots broke out, which drew national attention. “Despite attempts to hide such racial enmity, the Atlanta riot revealed the underlying racial tensions of what was reputedly the most progressive city in the South” (Perkins-Valdez 2007, 133). This began to shed light of what had become a “national fantasy,” in that communities around the country wanted to believe that racial tensions were beginning to quell as the black population began to embrace their citizenship, ascend in class and garner social acceptance (Perkins-Valdez

2007, 134). In the aftermath of the riots, Decatur Street and its businesses had been destroyed forcing relocation to Atlanta's Westside (specifically between downtown and the Atlanta University Center) and the Sweet Auburn/Old Fourth Ward neighborhoods, which reinforced a perspective within the black community that conduct other than the acceptance of segregation would be met with violence (Williams 2011, Perkins-Valdez 2007, Kuhn, Joye, and West 2005). Many neighborhoods effectively functioned as *Sundown Towns*, where violence was threatened upon the black population if they remained in the area past sundown (Kuhn, Joye, and West 2005, Loewen 2009). While strides have been made over the past 109 years, the "sentiment of solidarity" seems to have yet to be achieved as evident through the Brookings Institute's recent report identifying Atlanta as the leader among the nation's 50 most populated cities in income inequality (Blau 2015b, The New York Times 1906a). The West End and Sweet Auburn neighborhoods remain two of the most racially homogenous neighborhoods north of Interstate 20, which are depicted in Figures 3.1 and 3.2 respectively (Williams 2011). For reference, Figure 3.3 provides the current boundaries of the City of Atlanta.

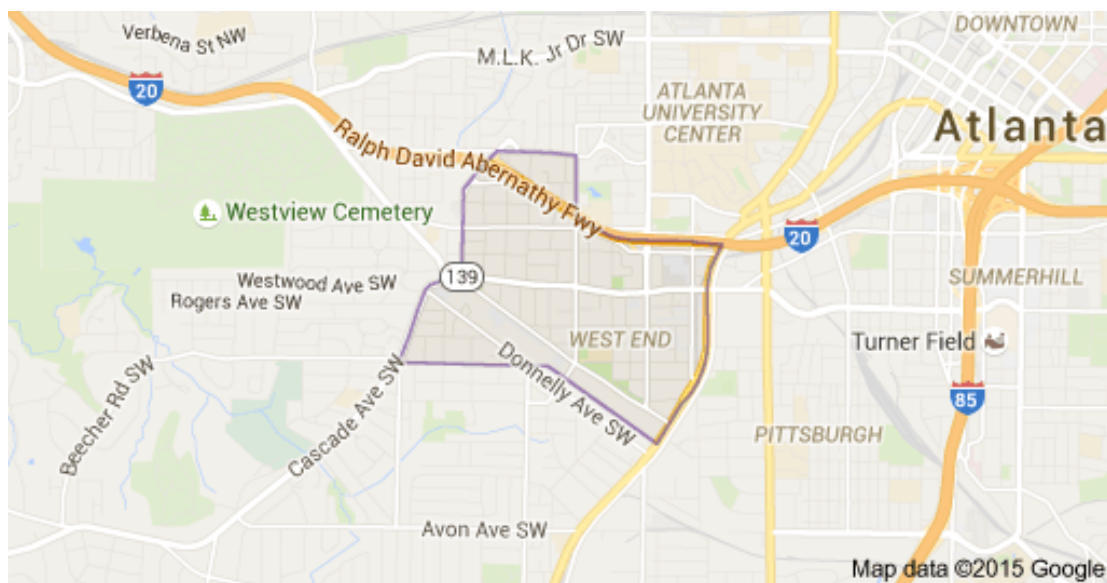


Figure 3.1: Boundaries of the West End Neighborhood

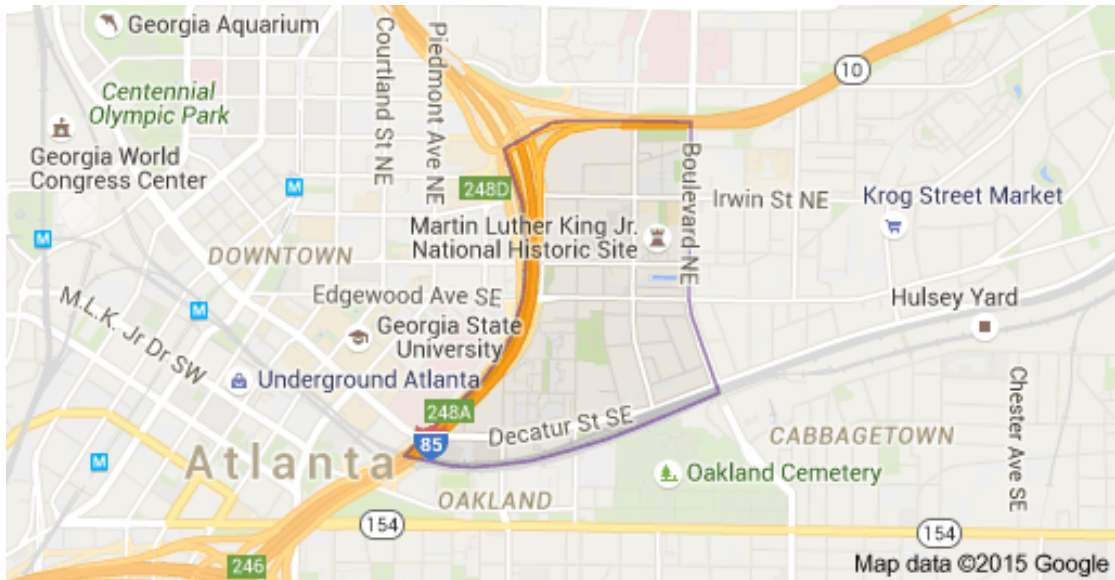


Figure 3.2: Boundaries of the Sweet Auburn Neighborhood



Figure 3.3: Current boundaries of the City of Atlanta

The sentiment of the white establishment can be sensed by a quote from then Mayor James Woodward that appeared three days after the riots in *The New York Times*:

The best way to prevent a race riot depends entirely upon the cause. If your inquiry has anything to do with the present situation in Atlanta then I would say the only remedy is to

remove the cause. As long as the black brutes assault our white women, just so long will they be unceremoniously dealt with (The New York Times 1906a).

This attitude seems to have been pervasive in the south. *The Charleston News & Observer* offered a solution to the problem in the south by publishing, “Separation of the races is the only radical solution of the negro problem in this country... The negroes were brought here by compulsion; they should be induced to leave here by persuasion” (The New York Times 1906b).

In the *New York Times* article, “The Atlanta Riots,” the writer speculates as to the reason the conditions are such that a racial riot would take place and asserts that the troubled circumstances in Atlanta are unlike most other cities, in that:

[i]t is essentially an industrial town; it has grown rapidly, and a large part of its population, white and black, are relatively newcomers, with whom there is not the sentiment of solidarity and who have not built up stable relations with each other (The New York Times 1906a).

The idea that the rate of growth had affected the city and its inhabitant’s ability to coalesce around a new way of life, identity and community seems to be an acute and accurate observation. In 1900, 13 of the top 100 most populated cities were in the Deep South. Of those 13 cities, the three with the fastest rate of growth were Little Rock, Arkansas; Atlanta, Georgia and Birmingham, Alabama (with a rate of growth of over 500 percent in the past 50 years) and all would gain international infamy for the racial tension and violence that erupted in the 20th century (United States Census 1998a, b, University of Virginia Library 2007, International Civil Rights Center & Museum n.d.). From 1850 to 1900, Atlanta’s population grew by 966.46 percent turning it from a fledgling town to the largest city in the state within half a decade, as listed in Table 3.1. More detailed computations can be found in Appendices A & B.

Table 3.1: Southern Cities That Were in the Top 100 by 1900 Experiencing the Fastest Growth from 1850 to 1900

Ranking	City	Population Change
1	Little Rock, AK (Pulaski County)	1116.83%
2	Atlanta (Fulton & DeKalb Counties)	966.46%
3	Birmingham, AL (Jefferson & Shelby Counties)	885.85%
4	Memphis, TN (Shelby County)	492.85%
5	Nashville (Davidson County)	315.87%
6	Augusta, GA (Richmond County)	330.76%
7	Savannah, GA (Chatham County)	298.06%
8	Montgomery, AL (Montgomery County)	242.49%
9	New Orleans, LA (Orleans Parish)	240.33%
10	Mobile, AL (Mobile County)	227.32%

In the early part of the 20th century, population migration to the industrial cities and racial tension grew as “city officials promoted and perpetuated racial division by supporting segregation and discrimination in housing, employment and social services” (McGrew 1997, 23). “Two major population shifts took place in the era between the world wars: a gradual movement of middle-class white Atlantans to the north side of town, and a migration of black Atlantans from east of downtown to the west side” (Kuhn, Joye, and West 2005, 32). In the decade proceeding the Atlanta riots, the struggle for equal rights for the black population was systematically marginalized through Jim Crow laws and the emerging prominence of the Ku Klux Klan (West 1976).

The city attempted to legally enforce racial segregation through a variety of tactics including intimidation, exclusionary zoning, mortgage redlining, and racially restrictive ordinances and covenants (McGrew 1997, Kuhn, Joye, and West 2005). “In 1913 and 1917, City Council passed residential segregation ordinances, both of which were eventually ruled unconstitutional” (Kuhn, Joye, and West 2005). In 1919, the black community proved to be a political power in the defeat of a proposed tax increase and bond referendum, because there was

no plan for the new revenue to be spent in black communities. “The impact made by black voters in defeating the 1919 measures caused sponsors of a 1921 referendum to seek black support, in return for which the black community received its first high school in the fifty-year history of the Atlanta school system,” located on the west side of Atlanta (named Booker T. Washington High School) (West 1976). In 1921, the Georgia General Assembly gave the City of Atlanta zoning power, which was used to create the city’s first municipal zoning plan that furthered the practice of defining districts in a racially-biased manner (Kuhn, Joye, and West 2005, McClain et al. 2007). In 1926, the Georgia Supreme Court determined that zoning was unconstitutional in *Smith v. City of Atlanta* (Silver and Moeser 1995, McClain et al. 2007). Despite racially-biased zoning being declared unconstitutional in a 1917 U.S. Supreme Court decision, a state constitutional amendment permitting segregated zoning in Atlanta was approved by the Georgia electorate in the election of 1927. This empowered the General Assembly to determine which specific cities were to be allowed to institute zoning (Kuhn, Joye, and West 2005, McGrew 1997, McClain et al. 2007).

The usage of zoning (first introduced in New York City in 1916 and campaigned for by the U.S. Commerce Department through the Standard State Zoning Enabling Act of 1922) exacerbated racial segregation across the country, but particularly in the south (McGrew 1997). The U.S. Supreme Court decision in *Buchanan v. Warley* (1917) made racial zoning unconstitutional, but to little effect, and the use of racially restrictive covenants became a common practice (McGrew 1997, The Fair Housing Center of Greater Boston n.d.-a). The practice of exclusionary zoning was bolstered by *Village of Euclid v. Ambler Realty Company* (1926). *Corrigan v. Buckley* (1926), upheld the legality of restrictive covenants, which were used as private contracts banning home rental or sales to those of African and Jewish descent. “Unchallenged discriminatory ordinances allowed residential segregation to become entrenched. Particularly in southern cities, zoning became a powerful tool for maintaining class and racial segregation” (McGrew 1997, 24). Restrictive covenants were deemed to be unenforceable in

Shelley v. Kraemer (1948), but the damage was done and these segregated communities had been established (The Fair Housing Center of Greater Boston n.d.-e, McGrew 1997).

Techwood Homes, which later became Centennial Place, is one of the most famous, or infamous, housing projects in our country's history. The area lies between the Georgia Institute of Technology campus and the Coca Cola headquarters and was once a white slum known as Techwood Flats, depicted in Figures 3.4 and 3.5. Even before the nation's first housing act was enacted, President Roosevelt had established the Public Works Administration (PWA) as part of the New Deal of 1933. A prominent real estate developer, Charles Palmer, learned that the PWA "had started a program to fund limited-dividend corporations to clear slums and build low-cost housing" (von Hoffman 2003). Palmer formed a coalition to support the civic project including notable figures such as the mayor and the publisher of the *Atlanta Constitution*, Clark Howell, who was a friend of President Roosevelt. When the PWA changed their approach and choose to build low-cost housing itself, Palmer and Clark continued to champion the project that would become Techwood Homes, which was to have segregated facilities for white and blacks, a common practice of the time (von Hoffman 2003). Their campaign was successful and Roosevelt approved both projects (von Hoffman 2003). In 1936, Techwood Homes became the inaugural federal public housing project in the United States and served as a model for the Housing Act of 1937 (von Hoffman 2003, Skobba, Oakley, and Farmer 2015). In 1940, the Atlanta Housing Authority (AHA) built Clark Howell Homes next to Techwood Homes. Despite the original concept of separate facilities for whites and blacks, Techwood Homes and Clark Howell Homes remained exclusively white until the Civil Rights Act of 1968 (von Hoffman 2003). "Techwood was placed on the National Register of Historic Landmarks in 1976, by which time its population was about 50 percent black" (von Hoffman 2003, 185). Like many of these early projects, they initially thrived by not only serving as a job creation strategy, but also, revitalizing blighted neighborhoods and providing high-quality, low-income housing (von Hoffman 2003, Skobba, Oakley, and Farmer 2015, Freidrichs 2011).

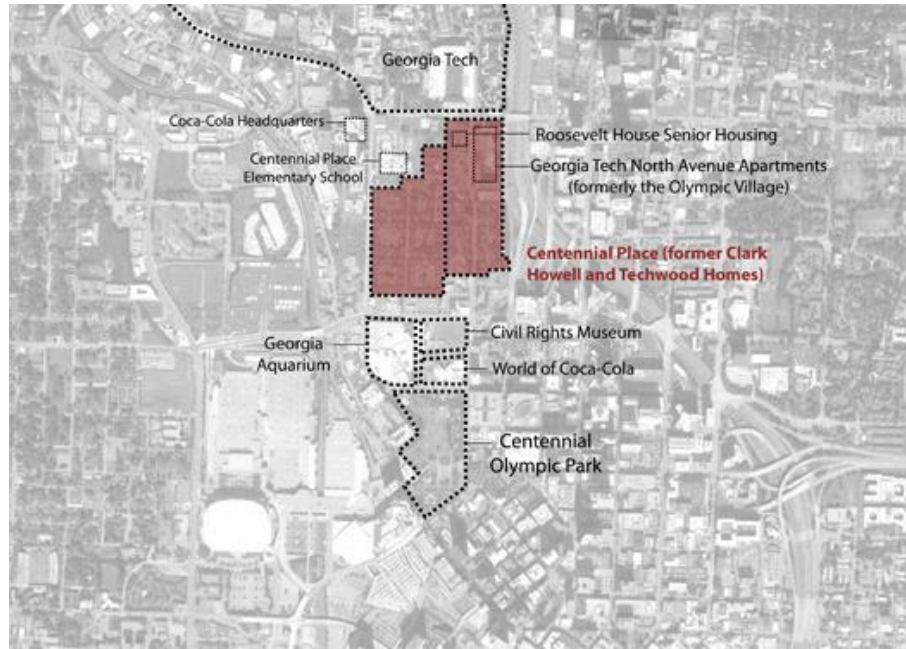


Figure 3.4: Site of the Former Clark Howell and Techwood Homes (Places Journal 2013)

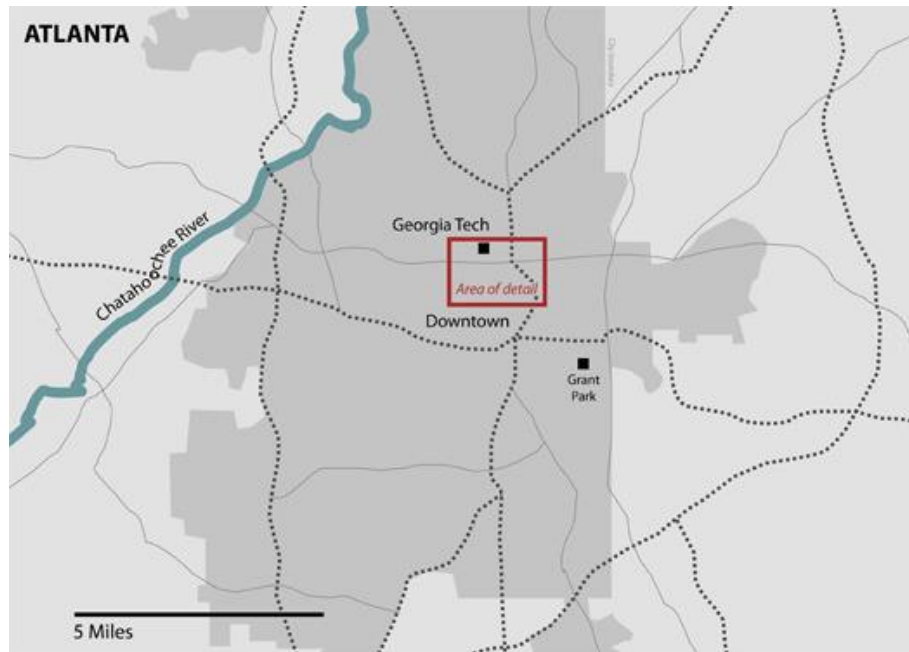


Figure 3.5: Area of Detail for the Site of the Former Clark Howell and Techwood Homes (Places Journal 2013)

American cities were experiencing a dramatic change in growth patterns from the 1930s through the 1950s as suburbs developed and the *White Flight* phenomenon took hold and these fledgling communities often embraced government condoned racial segregation and discriminatory mortgage practices (McGrew 1997, Freidrichs 2011, Skobba, Oakley, and Farmer 2015). “These new, typically all-white, suburban towns lured manufacturing jobs away from the inner city with cheap land and low taxes, and then used their new political power to leave poor minority families and the increased tax burden behind them” (McGrew 1997, 24). “The urban flight draining American cities was made possible by the same federal law that built [the projects]... the 1949 Housing Act. With expanded FHA loans, buying a suburban home became less expensive than renting in the city for most families” (Freidrichs 2011, Minute 25).

In the 1960s, Atlanta’s political power shifted amidst the racial tension of the era. Ivan Allen assumed the mayor’s office in 1962. He recalled, “I wasn’t so all fired liberal when I first moved into City Hall, but when I saw what the race-baiters were doing, it swung me to the extreme end opposite them” (Duke and Duke 2015). Allen was successful in desegregating City Hall and then encouraged the voluntary desegregation of nearly all of the downtown establishments. He found it troubling that much of the black population was relegated to the west side of town and attempted to create low-income housing in Peyton Place, a white suburb in the southwest area of the city. “He discovered a 800 acre piece of vacant land north of Peyton Forest that had been improperly been zoned for commercial use” (Duke and Duke 2015). The existing neighborhood resisted desegregation under the claim that the development would decrease the real estate values of their properties. To diffuse this assertion, Allen erected a wall along Peyton Road that left a scar on his legacy. Allen became a national figure after obliging President Kennedy’s request for him to testify before commerce committee’s hearing on the public accommodations portion of the Civil Rights Act, which was led Strom Thurmond. When Martin Luther King, Jr. was assassinated, it was Allen who escorted Coretta Scott to the plane to bring her to Memphis while holding an umbrella over her head (Duke and Duke 2015).

“Between 1960 and 1970, Atlanta grew as much in all the years since its founding. By the end of the decade, the city ranked eighth nationally in downtown construction and third in non-agricultural job growth. 22,000 new jobs were created every year. His friendship with Washington was the seed money that got that going. When that federal money started to flow to Atlanta and not to other Southern cities, that was the infrastructure on which a lot of these accomplishments could be built” (Duke and Duke 2015).

By the 1970s, Techwood and Atlanta’s other housing projects were falling into squalor and crime was escalating (von Hoffman 2003). While the Housing Act of 1949 made it possible for low-income housing to be constructed, no federal dollars were allocated for the operations and maintenance (Freidrichs 2011). Paul Austin, the president of Coca-Cola, planned to raze the area to make way for a commercial development in its footprint, but the scheme was thwarted when Atlanta elected its first black mayor, Maynard Jackson. Jackson believed that the new development was reminiscent of the urban renewal of the past that had hurt black communities (von Hoffman 2003). Furthermore, the Housing and Community Development Act of 1974 defunded and replaced previous programs with the Community Block Grant Program, which the AHA used to fund projects that benefitted the middle and upper classes (Keating 2015). This act also created Section 8 tenant-based certificates, which incentivized private-market alternatives to federally owned housing projects (Skobba, Oakley, and Farmer 2015, United States Department of Housing and Urban Development 2015a). “This shift in perspective transformed HUD’s emphasis on the delivery of scarce housing services to the one-quarter of the eligible poor population that received them” (Keating 2015, 2).

“In the early 1980s, housing code inspections revealed some 10,000 code violations in Techwood and Clark Howell, a finding that Mayor Jackson used to obtain federal funds to renovate the projects” (von Hoffman 2003, 185-186). Despite these improvements, the steadily increasing crime rate, a relaxed criteria for resident admission, and the emergence of the crack

cocaine epidemic and gang culture made Techwood and Clark Howell a severely blighted community (von Hoffman 2003).

In 1989, Bill Dedman won a Pulitzer Prize for his investigative reporting on the Atlanta mortgage market entitled, “The Color of Money: Home Mortgage Lending Practices Discriminate Against Blacks” for *The Atlanta Journal* and *The Atlanta Constitution*. This series of reports explored the *Redlining* practices in the city and found that banks favored white communities by a margin of five to one. The report included maps of the city’s predominantly black neighborhoods (Figure 3.6) and the areas where banks rarely lend (Figure 3.7). The articles were accompanied by cartoons by Doug Marlette. Figure 3.8 artfully depicts the racist environment that corrupted the mortgage lending practice in Atlanta at the time (Power Reporting n.d.).

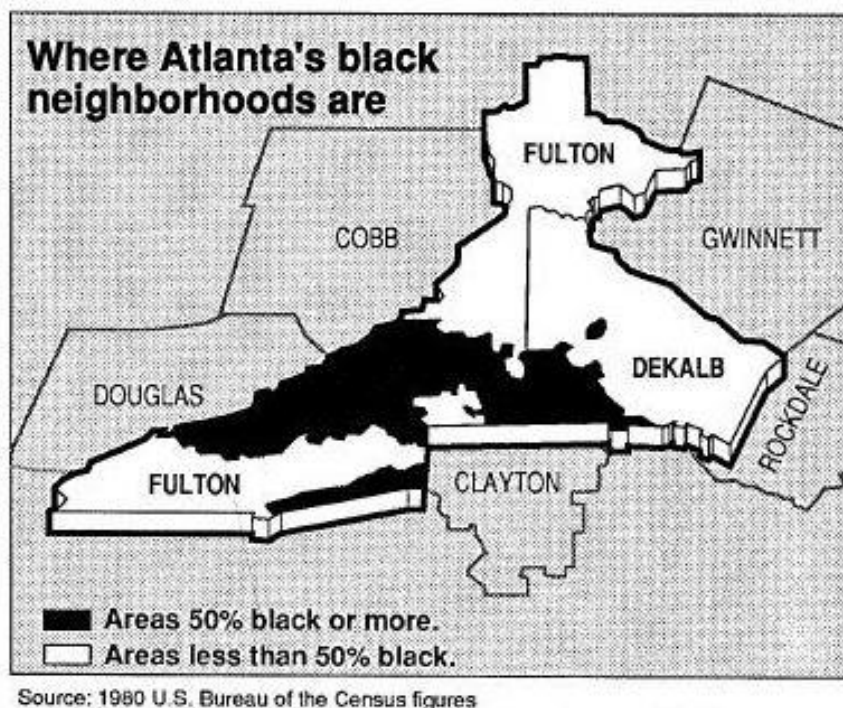
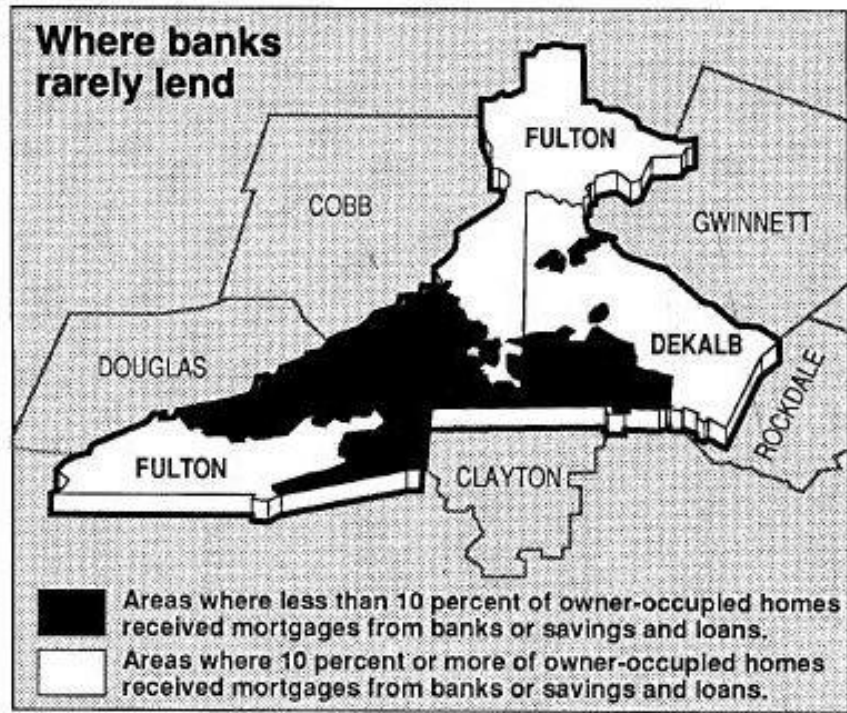


Figure 3.6: Where Atlanta’s Black Neighborhoods Are (Power Reporting n.d.)



Source: Federal Financial Institutions Examination Council figures for 1981-86

Figure 3.7: Where Banks Rarely Lend (Power Reporting n.d.)



Figure 3.8: Cartoon by Doug Marlette Depicting the Racially Biased Mortgage Lending Practices in Atlanta in the 1980s (Power Reporting n.d.)

In 1990, Atlanta was named as the host city for the 1996 Summer Olympics and Maynard Jackson again assumed the office of mayor after an eight year hiatus. While Jackson “publicly agreed the demolition of a sound and historically significant property was unnecessary... [t]he plan to preserve and restore the nation’s first public housing project to its former glory was doomed” (von Hoffman 2003, 186-187).

In November of 1993, Bill Campbell became the mayor of Atlanta. He appointed Renee Glover to serve as the executive director of the AHA. “[T]o Glover’s delight, Bill Clinton’s secretary of HUD, Henry Cisneros, launched a campaign to demolish and rebuild old public housing projects throughout the country” (von Hoffman 2003, 188). While HUD’s position had shifted to supporting mixed-income housing to avoid a concentration of poverty, under Glover’s leadership Atlanta became the first city in the world to deliberately demolish all public housing resulting in the razing of 43 properties (von Hoffman 2003, Williams 2011). Due to Congressional action in 1995, HUD was able to relax its one-for-one replacement requirement, which allowed the AHA to distribute Section 8 vouchers to its displaced residents (von Hoffman 2003, Keating 2015). As a result approximately 50,000 former public-housing residents have been displaced and due to a subpar effort on the part of the AHA to track the residents, an estimated 15,000 families have disappeared (Williams 2011, Skobba, Oakley, and Farmer 2015). In 2013, Glover resigned from her post after a tumultuous relationship with Mayor Kasim Reed’s office and national scrutiny after a survey conducted by HUD showed her to be the highest paid public housing director in the nation, making \$644,000 in total compensation in 2010 (Suggs 2012, Wheatley 2013). The city’s reliance on Section 8 vouchers, now known as the Housing Choice Voucher Program, has resulted in a “dramatic decrease in housing stock affordable to very low-income residents and the waiting list for vouchers has been closed for the past seven years” (Skobba, Oakley, and Farmer 2015, 292).

The current housing crisis in Atlanta is the result of its pervasive and systematic disenfranchisement that has been embraced by public officials since the end of the Civil War until present day. As aforementioned, a recent Brookings Institute study identified Atlanta as the leader in income inequality of any major city in the nation. Furthermore, Georgia State University Sociology Professor Deirdre Oakley explains:

It's a war on the poor. They are just so bought into the world growth machine concept that they are not seeing the forest from the trees... I think the mindset is 'let's get as many poor black folk out of the city as we possibly can so we can attract more affluent people into the city and make this a destination of choice like New York City'... When if you look at New York City, New York City is very diverse. And so what you are doing in a sense is you're basically trying to make your city less diverse" (Williams 2011, Minute 9-10).

Arguably, Atlanta's Techwood and St. Louis's Pruitt-Igoe projects are the most notorious in the nation and came to symbolize the malfunction of the country's public housing policy. "[I]t's also been a symbol for the perceived failure of well-intentioned government policies, in general. In some ways [these projects] failed because housing alone couldn't deal with the most basic issues that were troubling the American city. I think we have a responsibility to understand those failures and to learn from them and to do better" (Freidrichs 2011, Minute 111-112).



Figure 3.8: Still shot from *Koyaanisqatsi: Life Out of Balance* depicting the demolition of the Pruitt-Igoe housing project in St. Louis; Photo Credit: Ron Fricke

CHAPTER 4

EXISTING CONDITIONS IN ATLANTA

Statistics, Predictions & Trends in Atlanta

In the past year, our nation's headlines have been dominated by stories of racial tensions erupting into violence from Ferguson to New York City to Baltimore. The dire nature of the subpar living standards of the country's inner cities (and specifically the disparity between the white and black communities) can be analyzed through a variety of metrics including childhood poverty, education, unemployment and incarceration rates. These issues have long plagued our communities and little has been done to meaningfully shift these statistics (Triantafyllides 2015). While Atlanta has not had incidents that captured the national spotlight, the city's economic inequity remains arguably the worst in the country.

As seen in the half decade after the Civil War, inherent problems occur when the city experiences a surge in population without proper planning. In January of 2015, The Urban Institute released research indicating that Atlanta is expected to be the fastest growing city in the country by 2030 (based on community zones as defined by the Economic Research Service of the Department of Agriculture), not only based on the increase of population, but also, in its population growth percentage, as seen in Tables 4.1 and 4.2 (United States Department of Agriculture 2013, Urban Institute 2015). Between the censuses of 2010 and the prediction for 2030, the nation is expected to grow by 15.81 percent. In Atlanta, the expected growth is predicted to be 59.02 percent. The region's considerable problems with social equity, transportation and sprawl will certainly be exacerbating by this looming problem if serious action is not taken and policy established by our governmental officials federally, statewide and in our city and surrounding municipalities.

Table 4.1: Commuting Zones with Anticipated Growth of More Than 1 Million (from 2010-2030)
Arranged by Largest Increase in Population

	Commuting Zone	Population growth (2010-2030)
1	Atlanta	2,787,088
2	Washington, D.C.	2,039,594
3	Houston	1,950,629
4	Los Angeles	1,835,832
5	Phoenix	1,579,146
6	Dallas	1,497,610
7	Las Vegas	1,256,350
8	Orlando	1,096,487

Table 4.2: Commuting Zones with Anticipated Growth of More Than 1 Million (From 2010-2030) Arranged by Largest Population Growth Percentage

	Commuting Zone	Population Growth Percentage (2010- 2030)
1	Atlanta	59.02%
2	Las Vegas	56.72%
3	Orlando	48.96%
4	Washington, D.C.	37.90%
5	Phoenix	36.96%
6	Dallas	35.51%
7	Houston	34.08%
8	Los Angeles	10.16%

According the U.S. Department of Labor, the unemployment rates in Georgia and Atlanta are significantly higher than other states and metropolitan statistical areas. As of March 2015, the national unemployment rate was 5.5 percent (National Conference of State Legislatures 2015). Comparatively, the rate of unemployment in March 2015 was 6.3 percent in Georgia and 5.9 percent in the Atlanta metropolitan statistical area, as seen in Appendices C and D. Georgia had

the 39th highest unemployment rate of any state and the Atlanta metropolitan area had the 38th highest unemployment rate (of the 51 metropolitan areas that had a 2010 census population of at least 1 million) (United States Department of Labor 2015a, b). Furthermore, in 2013, the Atlanta metropolitan statistical area ranked eighth highest in poverty rates of the 25 largest metropolitan areas in the country with an estimated 865,858 people living below the poverty line, see Appendix E (United States Census 2014).

In 2012, the City of Atlanta had a population over 425,000 with 179,000 households. The median household income was \$46,000 with 23 percent of the population living below the poverty line. 54 percent of the population is black, 39 percent white and 5 percent is of Hispanic descent (Invest Atlanta 2015a).

From 2000 to 2010, the proportion of the region living in the city had lessened, as seen in Figure 4.1. “After increasing significantly from 1990 through 2007, Atlanta residents’ median income has recently decreased,” as seen in Figure 4.2 (Invest Atlanta 2015a, 45). The fastest growing age demographic is 55-64 years, while the percentage of people under 20 years of age is declining, as seen in Figure 4.3. “Since 2000, the number of higher income households has increased while the number of low-income households has fallen,” as seen in Figure 4.4 (Invest Atlanta 2015a, 46). “In Georgia, one wage earner being paid the state’s minimum wage (\$6.55/hour) would need to work 85 hours per week for 52 weeks per year to afford a two-bedroom apartment at fair market rent” (Home Aid Atlanta n.d.). “According to homeless census data estimates, more than 10,000 people in metro Atlanta experience homelessness on any given night, with more than 40 percent being women and children” (Home Aid Atlanta n.d.).

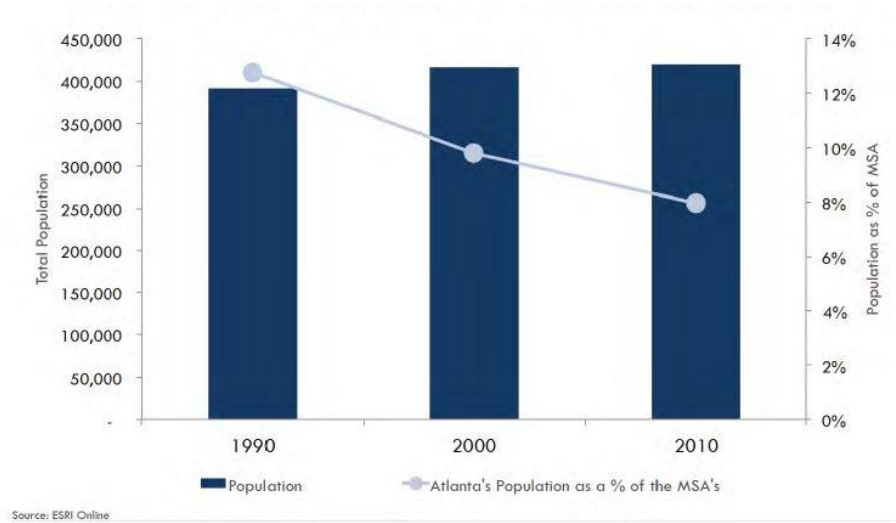


Figure 4.1: Population Growth in the City of Atlanta Compared to the Metropolitan Statistical Area (from 1990-2010)

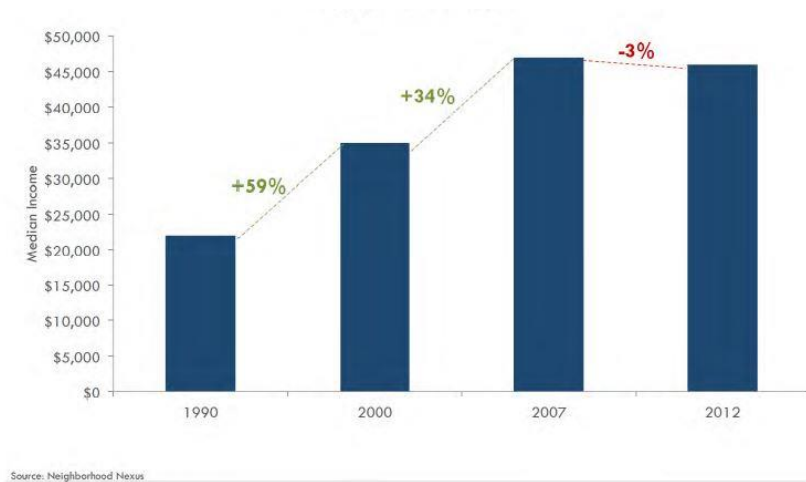


Figure 4.2: Change in Median Income in Atlanta (from 1990-2012)

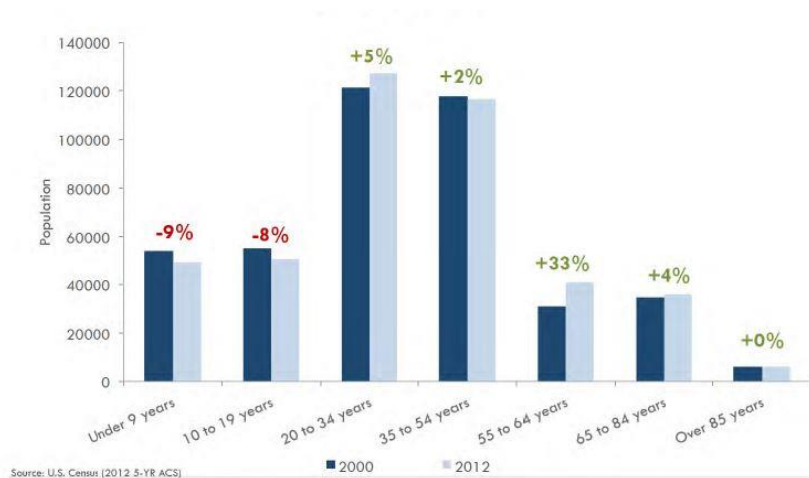


Figure 4.3: Age Demographics (from 2000-2012)

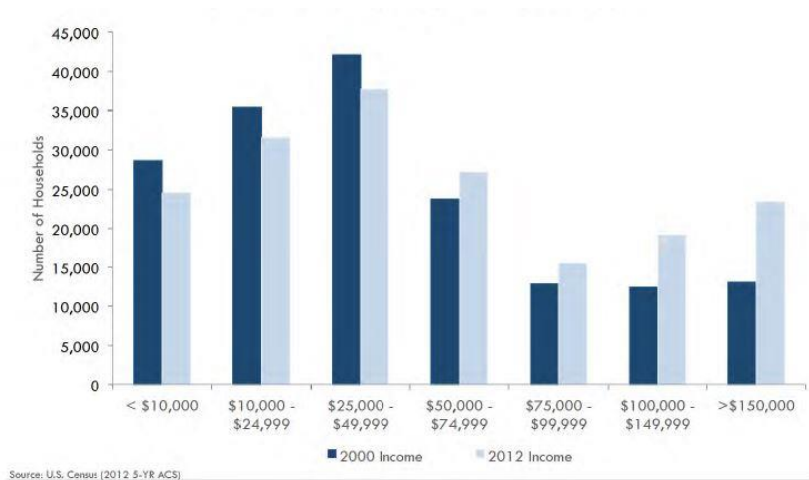


Figure 4.4: Income Distribution (from 2000-2012)

As of 2012, in the City of Atlanta, the median home value was \$219,000 and the median rent was \$931. While the city has more than 227,000 housing units, 19 percent are vacant, as seen in Figure 4.5 (Invest Atlanta 2015a). The percentage of vacant residences has increased significantly since 2000, as seen in Figure 4.6, and 28 percent of the housing stock are comprised of multifamily units (with 20 units or more), as seen in Figure 4.5. Atlanta has an aging housing stock as 58 percent of its residences were constructed before 1980, as seen in Figure 4.7 (Invest

Atlanta 2015a). The cost burden of affordable housing has increased dramatically since 2000, as seen in Figure 4.8, which is exacerbated by increase in housing prices compared to incomes, as seen in Figure 4.9. Furthermore, the number of “deficient housing units” has risen, as seen in Figure 4.10 (Invest Atlanta 2015a, 66). Sixteen percent of HUD subsidized units are considered to be in failing condition, as seen in Figure 4.11. “In the future, job growth will be in some of the city’s least affordable neighborhoods,” as seen in Figure 4.12 (Invest Atlanta 2015a, 79). The concentration of the socioeconomically disadvantaged in the west side and southwest communities can be seen in Figure 4.13, which maps the “percent of households receiving Section 8 vouchers as of 2009 by census tract” (Invest Atlanta 2015a, 76).

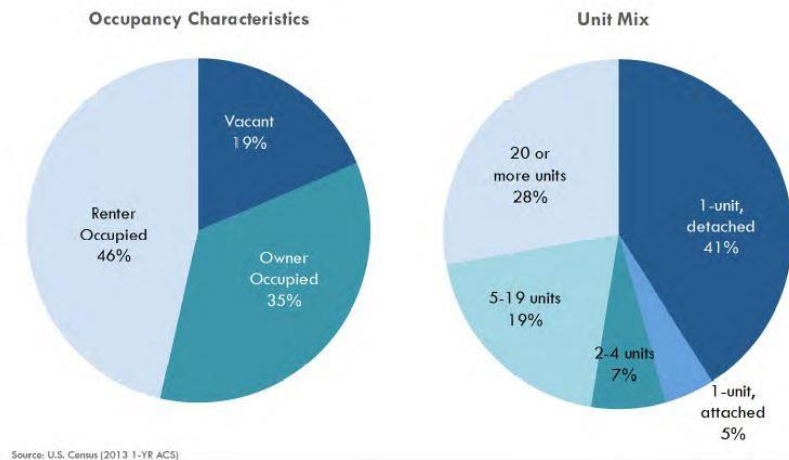
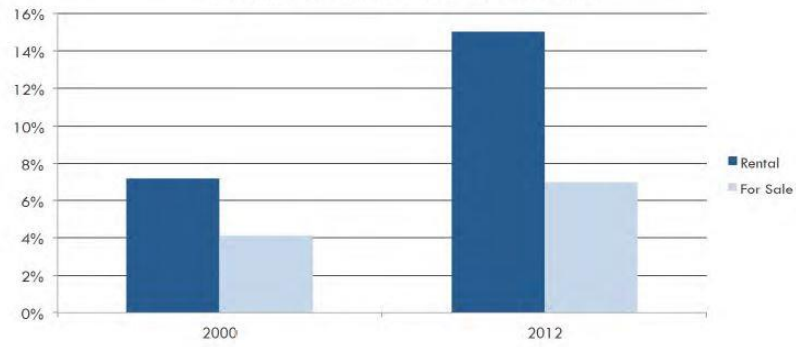
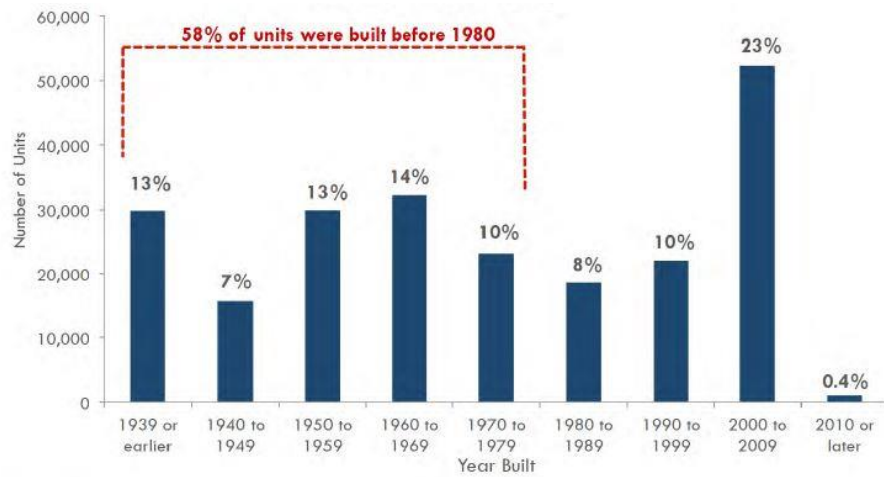


Figure 4.5: Occupancy Characteristics and Unit Mix (in 2013)



Source: City of Atlanta Department of Planning and Community Development

Figure 4.6: Residential Vacancy Rate



Source: U.S. Census (2012 5-YR ACS)

Figure 4.7: Atlanta's Aging Housing Stock

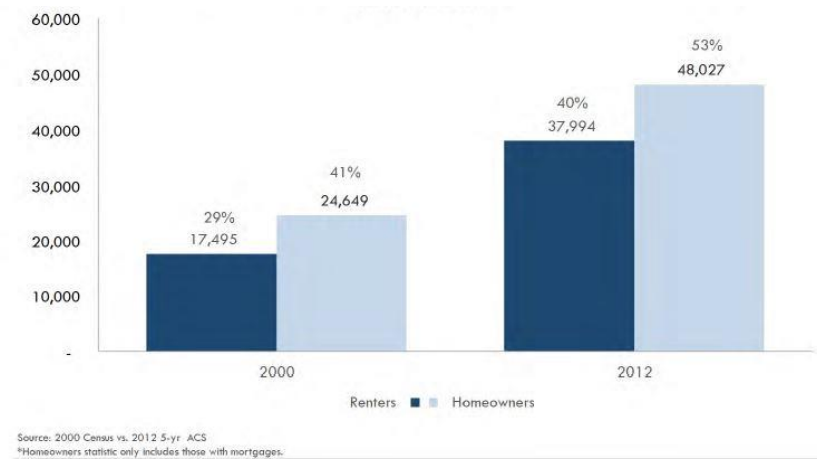


Figure 4.8: Increase in Atlanta's Cost Burdened Residents

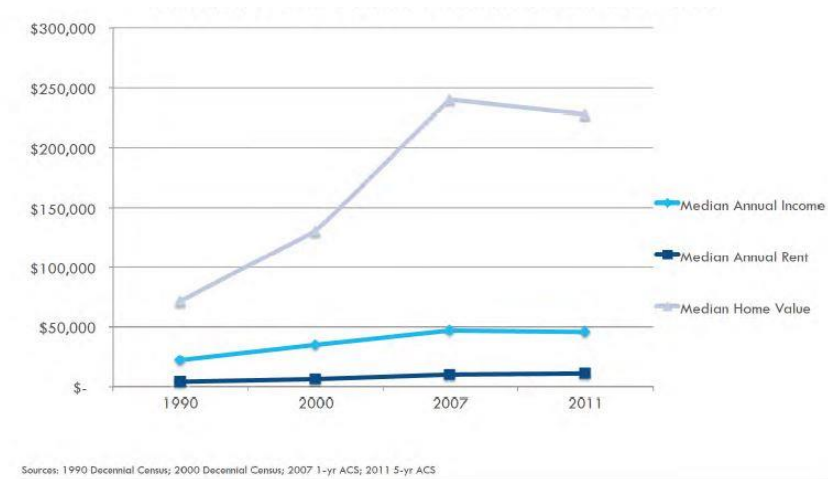
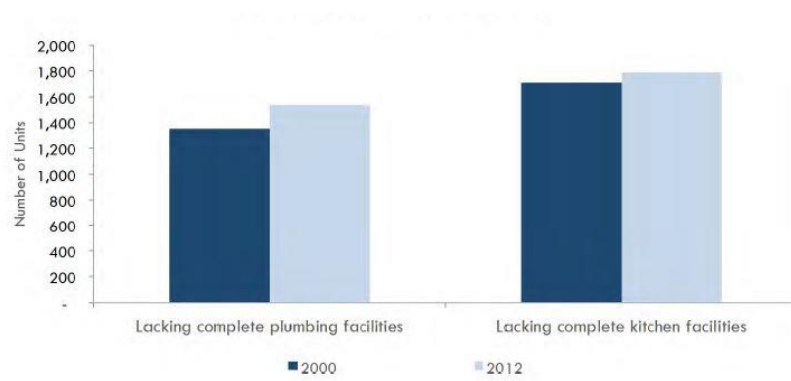
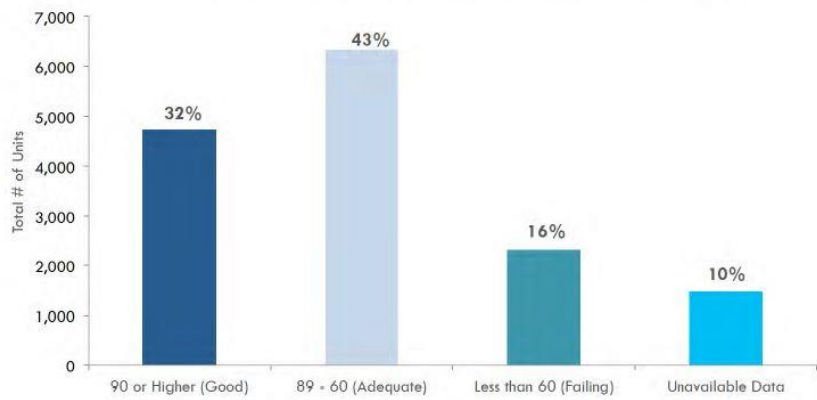


Figure 4.9: Comparison of Atlanta's Median Income, Rents and Home Values



Source: U.S. Census (2012 5-YR ACS)

Figure 4.10: Deficient Housing Units



Source: HUD REAC Report 2001-2011

Figure 4.11: Physical Conditions of HUD Subsidized Units

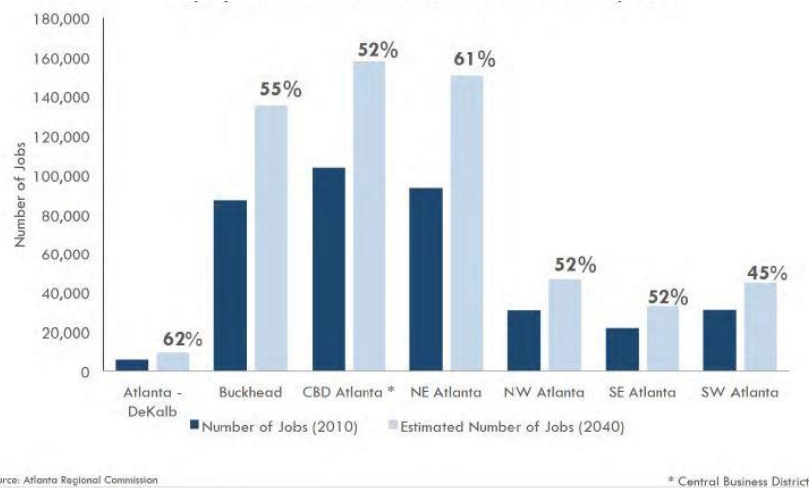


Figure 4.12: Employment Projections (from 2010-2040)

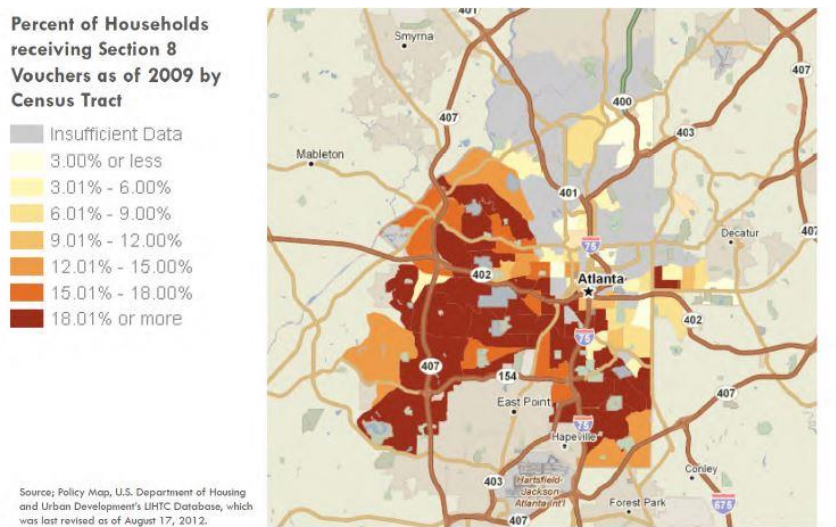


Figure 4.13: Percentage of Households Receiving Section 8 Vouchers as of 2009 (by Census Tract)

A study conducted by the University of Wisconsin, Milwaukee (Employment and Training Institute at the School of Continuing Education) found that City of Atlanta was dramatically more racially segregated than the Atlanta metropolitan statistical area where “[nine] percent of the city population lived on integrated blocks, while 18 percent of the entire metro area population lived on integrated blocks” based on data from the 2000 U.S. Census (Quinn and Pawasarat 2003, 11, Turner 2014). A more recent study performed by the University of

Virginia's Weldon Cooper Center for Public Service, mapped the nation's population density and racial diversity based on data from the 2010 U.S. Census. The resulting map of Atlanta illustrates the effects of decades of racial segregation, as seen in Figure 4.14, and provides an unsettling comparison to Figure 4.13 (Blau 2013).

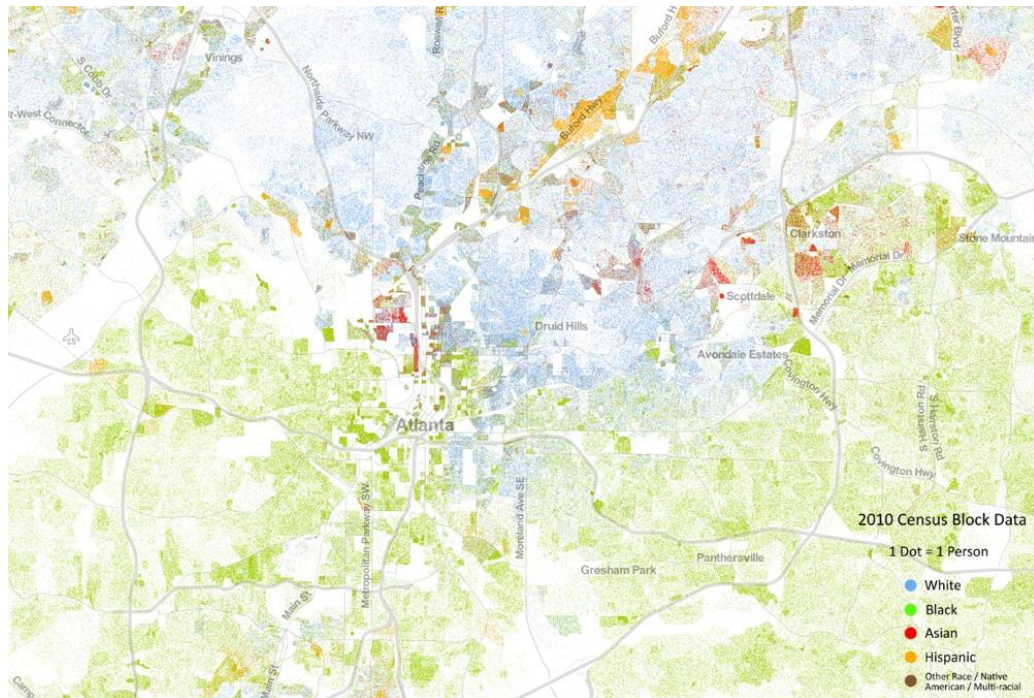


Figure 4.14: Population Density and Racial Diversity in Atlanta (Turner 2014)

Summary of the Established Legal Precedent for City Planning Practices in Atlanta

The legal history of Georgia is complex and has evolved dramatically over the past 100 years. A key change has been whether state or local entities have the authority to decide matters of city planning. For a summarizing timeline of these policy changes, see Appendix F. Because the Georgia Constitution has gone through many reincarnations and ratifications, case precedent is difficult to follow, particularly in the area of zoning and land use. The authority of planning and zoning has varied over time, rendering all court challenges before 1983 irrelevant as the 1983 constitution expressly contradicts the role of the General Assembly (as well as the role of counties and municipalities) in all previous versions. A key distinction is that the General

Assembly can only make general laws that apply to all cities and counties, whereas the counties and municipalities have the authority to adopt plans and exercise the power of zoning.

In the following chapters, strategies to promote and maintain affordable housing utilized around the country will be explored. Due to the ratification of the 1983 Georgia Constitution, the roles of state and local authorities are clearly defined. Georgia and Atlanta have many time tested opportunities to remedy the current crisis in social equity and promote effective strategies to handle the impending influx in population.

The current constitutional framework will allow for the implementation of inclusionary zoning, the practice of that requires new development to reserve a portion of its units for low to middle income households, if zoning legislation is passed through the General Assembly. “[A] wider state-wide legislative framework... would require each locality to create their ‘fair share’ of affordable housing [and] would greatly encourage and simplify the local efforts” (McClain et al. 2007, 26). Because the General Assembly does not have the authority to exercise zoning legislation, counties and municipalities would be required to plan for affordable housing.

To avoid establishing a dangerous legal precedent by a challenge based on the argument of a taking or denial of due process, local government should perform a comprehensive review of the constitutionality of any program and adopt “strict mandatory inclusionary” assurances, if these strategies are to be employed (McClain et al. 2007, 25). The Georgia legislature and judiciary have shown support for the promotion and creation of affordable housing by upholding laws (when challenged by developers with the claim of a denial of due process or a taking) by embracing legislation if it is to “achieve a legitimate public purpose...and...the ordinance [is] a reasonable means to accomplish this purpose” (McClain et al. 2007, 25). Furthermore, the Georgia courts have maintained their support of the creation of affordable housing by rejecting claims of the denial of due process if the legislation “[advances] a legitimate state interest and the developer [is] not denied substantially all economically viable use of the property” (McClain et al. 2007, 26).

CHAPTER 5
AN ANALYSIS OF STRATEGIES RECOMMENDED TO
PROMOTE AFFORDABLE HOUSING IN THE CITY OF ATLANTA

To identify potential strategies to promote affordable housing in the City of Atlanta, a comprehensive review of the most recent documents written to address these issues in Atlanta was performed, including reports released by Invest Atlanta, the Atlanta Housing Authority, the City of Atlanta, the Atlanta Regional Commission, MARTA and the Georgia Chapter of the American Planning Association.

Invest Atlanta: A Housing Strategy for the City of Atlanta

Invest Atlanta is a governmental organization charged with coordinating the efforts of the city, counties and state to promote the “residential and commercial economic vitality in Atlanta” (Invest Atlanta 2015c). In February, Invest Atlanta, Atlanta’s Development Authority, released a long awaited report entitled *A Housing Strategy for the City of Atlanta*. Creative Loafing described it as “Atlanta's plan to address its affordable housing problems is finally here” (Blau 2015a). It is the first comprehensive housing strategy the City of Atlanta has produced in eight years.

The report identifies opportunities to promote affordable housing in the past that have worked and should be bolstered and continued, which include the Hope VI mixed income model, housing opportunity bond, former housing task force, tax allocation districts, Invest Atlanta down payment assistance, interagency coordination, geographically-targeted affordable housing initiatives, and strategic alignment with Atlanta Public Schools. In the past, Invest Atlanta was able to use tax exempt bonds, housing opportunity bonds, HOME investment partnership funds, the BeltLine affordable housing trust fund, the homelessness opportunity fund, and lease/purchase bonds, but these tools have been greatly exhausted.

By comparing Atlanta's plan to that of peer cities' affordable housing plans, the report labels Atlanta's success in creating a citywide affordable housing strategy, using density bonuses, establishing community land trusts, and its efforts to provide information that is consolidated and accessible to be largely subpar. Furthermore, they specify that peer cities found success by utilizing inclusionary zoning and maintaining ongoing financing for their housing trust fund. Other cities have also acquired land through tax lien acquisitions, conservatorship and eminent domain challenges.

"National funding models for workforce housing are under-utilized in Atlanta" (Invest Atlanta 2015b, 23). The report explains that while a general housing trust fund, tax increment, grants, a car rental tax and loan funds are used, the efforts should be better funded and more robust. It identifies the following strategies used by other municipalities that Atlanta does not: dedicated millage, state trust fund, funds from partner organizations and foundations, condo conversion sales fees, commercial development fees, impact fees, percentage of recordation fees, homeowner levy, per unit levy, real estate transfer tax, sales tax increase, hotel tax and a fee in lieu of inclusionary zoning (if mandatory inclusionary zoning were in place). Mandatory inclusionary zoning is described as the tool that "would create the most workforce housing... [and that] other jurisdictions have used density bonuses greater than workforce requirements to ensure legal compliance" (Invest Atlanta 2015b, 24). With all of these tools for promoting affordable housing, the problem of financing and political will remain the largest obstacles. For more detailed information regarding the difficulty of implementation of the suggested tactics, see Appendix G (Invest Atlanta 2015a, 25).

Invest Atlanta also offered recommendations to improve the coordination among Atlanta's other housing agencies including:

Align Housing Subcabinet agencies' annual goals and initiatives, [c]reate a consolidated annual report that tracks how many housing units have been created and preserved throughout the City, [e]nsure that the Housing Subcabinet's annual goals are reflected in

City's comprehensive and consolidated plans, [d]eploy reserve funding to support City's housing goals, [c]reate a one-stop-shop website where developers and residents can easily, access housing resources and data from different agencies, [e]stablish a common application that developers can use to apply for funding from multiple agencies... [and] [b]e inclusive with other agencies that impact housing development and policies such as MARTA, Atlanta Public Schools, Department of Community Affairs (Invest Atlanta 2015b).

Atlanta Housing Authority: Fiscal Year 2015 Moving to Work Annual Implementation Plan

In the Atlanta Housing Authority's (AHA) *Fiscal Year 2015 Moving to Work Annual Implementation Plan*, it states that its mission is to "[p]rovide quality affordable housing in amenity-rich, mixed-income communities for the betterment of the community" (Atlanta Housing Authority 2014, 2). As of 2001, AHA has been included in HUD's "Moving to Work" program, which provides high performing public housing agencies with flexible funds to facilitate and provide affordable housing opportunities.

This program has afforded the AHA the opportunity to concentrate and expand its efforts of promoting affordable housing. The program focuses on developing mixed income communities with units that are both market rate and affordable through fixed income rents, the use of Housing Choice tenant-based vouchers, the Low-Income Housing Tax Credit, and the AHA's Project Based Rental Assistance Program. The Project Based Rental Assistance Program is a "financial incentive and financing tool to encourage private sector developers and owners of quality multi-family developments to reserve a percentage of their units as affordable" (Atlanta Housing Authority 2014, 7). Once these developments are completed, there is a 15 year commitment to providing rental assistance for these reserved units.

The AHA is also developing a 154 unit housing project where ten of the units will be sold as affordable housing by utilizing the Housing Choice voucher for homeownership. Through its Builders/Owners Agreement Initiative, "AHA's private sector development partners enter into

agreements with single-family home builders to provide down payment assistance to families” (Atlanta Housing Authority 2014, 13). Additionally, the AHA is creating a 60-unit affordable assisted-living community for seniors with a focus on veterans. In 2013, HUD awarded the AHA 185 additional Veterans Affairs Supportive Housing (VASH) program tenant-based vouchers. AHA is also exploring efforts to use Medicaid funding for seniors in need of assisted-living services. AHA is currently expanding its “commitment in support of efforts to reduce homelessness” by collaborating with the United Way of Greater Atlanta, the City of Atlanta, Veterans Affairs, HUD, and various state and local entities to bolster citywide homelessness initiatives and consider various rent reforms and pilot programs.

There is a concerted effort to continue to explore innovative opportunities to promote affordable housing. The AHA is currently researching strategies to deconcentrate poverty, enhance inspection procedures of assisted units to ensure quality and safety standards and establish an endowment fund for the long term sustainability of investments (Atlanta Housing Authority 2014).

City of Atlanta: The Strategic Community Investment Report Executive Summary

In 2013, the Department of Planning and Community Development presented its *Strategic Community Investment Report* described as “an extensive inventory and analysis of Atlanta, Georgia’s residential real estate” with the intention of “[generating] strategies for the purpose of attracting investment and development in areas where such change can have the greatest positive impact” (City of Atlanta 2013, 2). The term *Affordable Housing* is absent from the entire document.

The report cites that areas growing the fastest tend to have shorter commute times and higher costs, which seems to indicate a trend of residents aiming to live closer to downtown (or MARTA stations) rather than in the suburbs as in the past decades.

The report ends with a list of recommendations organized into overarching strategies. In terms of policy, the report suggests that the city enact a series of ordinances and work with the

General Assembly to pass legislation to improve housing conditions. It urges that the city organize a vacant property registration, database and conservatorship program and focus efforts in priority areas where physically distressed properties are at crisis levels by promoting purchase-rehab lending and implementation of a smart rehab code. Additionally, the report recommends the establishment of a targeted workforce or employer-assisted housing initiative as well as better integration of community development and economic development initiatives (City of Atlanta 2013).

Atlanta Regional Commission: Plan 2040 Framework

The Atlanta Regional Commission (ARC), in accordance with the Georgia Planning Act of 1989, is tasked with creating long term, comprehensive plans with a “bottom up” approach (Atlanta Regional Commission 2011, 5). *Plan 2040* is the ARC’s current comprehensive regional plan. While the plan is not specifically focused on the promotion of affordable housing, the topic is included.

The report discusses that the need for affordable housing contributed to the sprawl development of the past decades. It cites that rising transportation costs will make some of the existing affordable housing in the region (especially in the suburban and exurban communities) unviable.

The ARC, in conjunction with the Livable Communities Coalition, award Living Centers Initiative grants to local governments and nonprofits for projects that “[exemplify] urban revitalization, transit accessibility, affordable housing, conservation and sustainability” (Atlanta Regional Commission 2011, 24). For low income seniors needing access to affordable housing, the report recommends taking advantage of HUD’s 202 Program that provides rental assistance.

In a subsequent report entitled *Plan 2040: Best Practices*, the ARC recommends that cities “[e]valuate zoning and development regulations at existing rail station communities and adopt supportive transit-oriented development requirements” which will encourage mixed-use

development, workforce housing and the redevelopment of existing zoning policies (Atlanta Regional Commission 2015, 16).

MARTA: Policies for Implementing MARTA's TOD Guidelines Adopted by The Marta Board of Directors

In 2010, the Metropolitan Atlanta Rapid Transit Authority (MARTA) adopted a new set of guidelines for Transit oriented development in conjunction with several new policies for the development of land owned by MARTA, including an affordable housing strategy.

The report identifies that collaboration amongst key stakeholders is essential and that they must utilize “a diverse affordable housing ‘toolbox,’ including land availability, zoning, housing finance subsidy programs and infrastructure improvements” (Metropolitan Atlanta Rapid Transit Authority 2010, 5). MARTA established a policy goal of requiring future development on their land to reserve 20 percent of the housing units for affordable housing, with a special emphasis on senior and workforce housing. When presenting Request for Proposals, MARTA will specify the minimum number of affordable housing units and challenge respondents to increase that number, as well as encourage developers to provide affordable housing units below the fortieth percentile of the Atlanta metropolitan statistical area median income. Furthermore, MARTA plans to promote more affordable housing units through zoning relief efforts to increase density, reduced parking requirements and contractual assurances that units will remain affordable for an extended period of time (Metropolitan Atlanta Rapid Transit Authority 2010).

American Planning Association Georgia Chapter: Affordable Housing Solutions for Metropolitan Atlanta Area

Every year the American Planning Association Georgia Chapter publishes the reports generated from a collaboration between the School of City and Regional Planning at Georgia Institute of Technology and the College of Law at Georgia State University. In spring of 2007, this partnership created a report entitled, *Affordable Housing Solutions for Metropolitan Atlanta*

Area, which thoughtfully outlines a variety of strategies that could potentially be utilized by the local and state government to promote affordable housing.

The most significant argument presented in this report is intervention on a state level through the legislative action of the General Assembly. The report suggests that if the state of Georgia is concerned about affordable housing, not only in the metropolitan areas, but also, rural counties, the establishment of a robust legislative framework through a series of laws including mandatory inclusionary zoning techniques would deliver the most substantial change. This would provide local municipalities and counties with the requirement to create their “fair share” of the affordable housing stock in the state, and therefore provide them with far more tools as well as less risk of legal challenges, to create a plan that accomplishes the goal (McClain et al. 2007, 5). The report stresses the significant change that mandatory inclusionary zoning would have regarding the encouragement of the development of mixed income housing and communities.

The report also details a number of strategies that could be employed by local governments. It first details tactics to remove physical, regulatory, market and funding barriers that impede local efforts. To address a lack of land the report suggests immediately increasing the amount of public land for development through the acquisition of vacant, abandoned or tax delinquent properties, as well as removing zoning restrictions on high density development that often have an exclusionary effect such as lot size, minimum floor area and maximum density requirements. To encourage the development of housing for not only those who earn near the median income level, but also, those in the lower income brackets, density bonuses, tax exemptions, reduced impact fees, increased linkage fees for commercial developments, relaxed rehab code, and an expedited permit and review processes are recommended. To increase capital to create affordable housing for all income levels, the expanded use of Low-Income Housing Tax Credits, increased support of housing bond issues and employer participation are suggested (McClain et al. 2007).

CHAPTER 6

A SYNTHESIS OF STRATEGIES: FINDINGS & RECOMMENDATIONS

The previous chapter summarized the individual reports created by a variety of stakeholders in Atlanta. This chapter focuses on synthesizing those recommendations and strategies into a comprehensive “tool kit” of options aimed at promoting the creation of a long term plan for affordable housing in the City of Atlanta. Appendix G provides a chart of tools that could be utilized to aid in the effort to increase the city’s stock of affordable housing.

Policy Changes

The single most effective alteration to the current governmental framework would be the passage of mandatory inclusionary zoning legislation through the General Assembly. While Invest Atlanta indicates this would be difficult to accomplish, the future of the city’s affordable housing stock is at risk without it. Appendix H provides a chart of other metropolitan areas inclusionary zoning policies that could potentially inform future policy for the City of Atlanta (Invest Atlanta 2015a, 167).

A series of ordinances and geographically targeted initiatives would encourage the development of mixed income housing, preserve existing affordable housing and protect communities particularly susceptible to the negative effects of gentrification (especially in areas with a history of disinvestment such as those seen in Figure 3.7). Transit oriented development should be embraced with a special focus near rail stations. Moreover, the city should adopt policies to promote a targeted workforce and employer housing initiative, as well as improve the integration of community development and economic development goals. Currently the city’s zoning policies often have exclusionary results and should be revamped to encourage a modified smart rehab code, higher densities, and less restrictions on high density development that include affordable housing.

Many cities have been successful in the promotion and creation of affordable housing development through the acquisition of land that can be specifically used to increase low income housing stock. Community land trust funds may be the simplest way for the city to accumulate land, but funding is the primary difficulty. Land could be seized through the acquisition of vacant, abandoned or tax delinquent properties, which would require the approval of the Tax Commissioner. In other cities, this land is often kept in a conservatorship, but in Atlanta this would likely require both local and statewide legislation to avoid legal challenges. Lastly, the utilization of eminent domain is an effective tool, but would require the General Assembly to repeal or change an existing law.

In order to incentivize developers interest in creating affordable housing, the city could relax the rehabilitation code, remove restrictions on height, lessen set back and parking requirements, reduce impact fees, increase density bonuses and tax exemptions, and expedite the permit and review processes for projects that satisfy the city's housing goals.

Funding

There are many programs available to the city of Atlanta to provide individual households with housing finance subsidy programs, however they do not adequately achieve the goal of creating affordable housing for all households below 60 percent of the area median income. HUD offers many programs to subsidize rental costs including the Low-Income Housing Tax Credit, Housing Choice tenant-based vouchers, Housing Choice Voucher for homeownership, Veterans Affairs Supportive Housing program and Section 202 senior housing vouchers. Currently, the Atlanta Housing Authority is exploring the flexibility of using Medicaid funding to support senior housing (particularly in relation to seniors that require assisted-living services), as well as enhancing their project based rental assistance program through a long term endowment fund. Local efforts to encourage homeownership that is affordable to those households making below 60 percent of the area median income include the Atlanta Housing Authority's Builders/Owners Agreement Initiative and Invest Atlanta's lease/purchase bonds and

down payment assistance. Atlanta Beltline, Inc. also has a program focused on down payment and home rehabilitation funding assistance.

There are many tactics used throughout the country to generate funding for developments that include affordable housing, but they require political will. To raise funds Atlanta currently utilizes tax allocation districts, housing opportunity bonds, a general housing trust fund, tax exempt bonds, a car rental tax, loan funds and federal and state grants. Other municipalities have authorized the usage of more progressive means of raising capital to support affordable housing initiatives through incrementally increasing the sales tax, hotel tax, real estate transfer tax, commercial business tax, property tax, condominium conversion fees and impact fees. Invest Atlanta suggests that the city should use its reserve funding to support these housing goals and create a housing trust fund with long term financial backing.

Engaging the Community

The City of Atlanta could facilitate an environment where stakeholders were more involved, engaged and willing to participate. Invest Atlanta recommends reinstating the former housing task force and improving interagency coordination. They suggest aligning the goals and initiatives of housing subcabinet agencies, organizing a system and methodology to accurately assess the city's affordable housing stock, assuring that the city's comprehensive and consolidated plans include its affordable housing goals, and be "inclusive with other agencies that impact housing development and policies such as MARTA, Atlanta Public Schools, Department of Community Affairs" (Invest Atlanta 2015b, 29). Furthermore, the city could create a partnership with other organizations and foundations that could lead to potential funding options.

In relation to community outreach, the city should have a concerted effort to make information consolidated and accessible, particularly for those outside the digital divide. Invest Atlanta recommends "[creating] a one-stop-shop website where developers and residents can easily access housing resources and data from different agencies [and establishing] a common

application that developers can use to apply for funding from multiple agencies” (Invest Atlanta 2015b, 29).

CHAPTER 7

CONCLUSION

The City of Atlanta is on the brink of a housing crisis that could potentially have permanent and dire effects on the social fabric of its neighborhoods. Across the country, historic neighborhoods such as San Francisco's Mission District or New York City's Harlem provide an example of the irreversible effects of gentrification resulting in the displacement of longstanding communities when effort is not made to ensure a healthy supply of affordable housing for the city's low and middle income households.

Not only is population growth predicted to be the highest in the nation over the next 15 years, but also, Atlanta is currently grappling with calamitous problems regarding social equity. While there are policy strategies that could be utilized to improve the availability of affordable housing, as outlined in Chapter 6, political will is required to make the decisive and difficult actions to alter the trajectory of this problem. Specifically, there should be a statewide initiative to allow for mandatory inclusionary zoning and the establishment and development of community land trusts through the use of eminent domain. If this looming crisis is to be avoided, the City of Atlanta needs a revamped, robust, long term consolidated comprehensive plan to address the needs of a changing and aging population.

Furthermore, through an understanding of the programs and funding currently available for the interest of the promotion of affordable housing, the federal government plays a significant and irreplaceable role. While municipalities, cities and states have the ability to forge a comprehensive plan for maintaining affordable housing for low and middle income households, the federal government has a responsibility to ensure the welfare of its citizens, regardless of the state they reside. In 1949, the country passed a law with the expressed purpose of ensuring "a

decent home and a suitable living environment for every American family, thus contributing to the development and redevelopment of communities and to the advancement of the growth, wealth, and security of the Nation.” It was stated that this goal was to be completed “as soon as feasible.” This assertion was bolstered when President Truman wrote Congress to state that “[a] decent standard of housing for all is one of the irreducible obligations of modern civilization.” If as a society, we believe that a decent standard of living is a right, we need law and programs that are capable of accomplishing this goal. If this is, in fact, a national goal, the federal government and HUD need to create and fund a plan that ensures cities can grow while promoting economic development, but not at the expense of social equity. State and cities need to be empowered and funded to advance, but also, be regulated. Where is our Senator Wagner? Who will lead this fight?

The lack of affordable housing stock in most major cities in this country is becoming an imminent crisis. The efforts of cities such as New York, San Francisco and Los Angeles have penetrated the zeitgeist and made the general public more aware of both the challenges and successes in implementing policy to combat the depletion of affordable housing stock for their work force and low and middle income households. While the homeless population is not the focus of this thesis, Hawaii recently declared a state of emergency to manage their homelessness crisis in order to access federal funding (Worland 2015). If this is a sign of the future our housing crisis, it requires a federal plan to avoid a costly national epidemic. This also suggests that states are not equipped to unilaterally deal with this burden, leaving many American citizens without a decent standard of living. Decisive action and policy desperately needs to be instituted, in order to prevent a situation where our housing crises are deemed to be so disastrous that they are considered a state of emergency.

Moreover, the subjugation of lower income residents in Atlanta, particularly in African American neighborhoods, cannot be ignored. Rectifying historic injustices across the country, but particularly in the State of Georgia and City of Atlanta, should be prioritized and given

special attention. Additionally, by learning from the mistakes of the past, those with lesser socioeconomic means and access to power should be protected and engaged to ensure that the fabric of our neighborhoods remain intact and undesired relocation is curtailed.

While it is outside the purview of this thesis, there are many areas where future research could provide useful information to realize a plan to ensure the promotion, creation and maintenance of a suitable affordable housing stock in the City of Atlanta. The city is limited in its power to grapple with this problem due to statewide restraints. An evaluation of the current political climate and recruitment of the Georgia citizenry and, in turn, their elected officials, could facilitate the motivation to create a strategy to consider the looming housing crisis in Atlanta to be a necessity for the viability of the state. Additionally, the City of Atlanta has a long history of partnering with business elite to promote economic development (Stone 1989). Opportunities should be explored in regard to convincing the business community to invest in equitable development based on the correlation between the local economies and affordable/workforce housing. Appendix I provides recommendations by The Urban Land Institute for promoting successful public/private partnerships with the goal of creating affordable housing (The Urban Land Institute 2005, 8).

Furthermore, there are examples of private parties addressing affordable housing concerns in Atlanta and across the country. Notably, philanthropist and developer Tom Cousins revitalized the East Lake neighborhood with these concerns in mind (Williams 2011). Recently, George Lucas has made national headlines with his plan to build affordable housing on his property in Marin County, California (Izadi 2015). While these projects are difficult to reproduce or emulate, effort to search and identify prospects should be pursued. In concert with public-private partnerships and private entrepreneurship, funding options and logistical support through non-profits should be evaluated and capitalized upon. While the needs of the homeless population is outside the scope of this thesis, as seen in the case of Hawaii, the concerns of the homeless is a problem that affects every metropolitan area and state. Despite the inherent

multifaceted complications of this quandary, effort should be made to research solutions to ensure that the most vulnerable of our population do not suffer the most.

In conclusion, the impending affordable housing crisis threatening our country's metropolitan areas is one too large for any municipality, city, region or state to manage alone. A problem of this scale requires a national strategy and source of funding. The most valuable research would be to create approaches and policies that could be employed by HUD and other federal departments to ensure that our country and cities have a suitable amount of low and middle income housing stock to provide for the diverse neighborhoods we celebrate, while identifying and fighting for the funding necessary to provide all of our citizenry with decent housing.

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APPENDIX A

SOUTHERN CITIES IN THE TOP 100 BY 1900 EXPERIENCING THE
FASTEST GROWTH FROM 1850 TO 1900

	City	Free Blacks	Enslaved Blacks	Total Population	Black Percentage of the Population	Population Change
1	Little Rock, AK (Pulaski County)					
	1850	32	1119	5657	20.35%	
	1900	29139	0	63179	46.12%	1116.83%
2	Atlanta (Fulton & DeKalb Counties)					
	1850	32	2924	14328	20.63%	
	1900	52631	0	138475	38.01%	966.46%
3	Birmingham, AL (Jefferson & Shelby Counties)					
	1850	15	4643	18525	25.14%	
	1900	63935	0	164104	38.96%	885.85%
4	Memphis, TN (Shelby County)					
	1850	218	14360	31157	46.79%	
	1900	84803	0	153557	55.23%	492.85%
5	Nashville (Davidson County)					
	1850	854	14175	38882	38.65%	
	1900	43924	0	122815	35.76%	315.87%
6	Augusta, GA (Richmond County)					
	1850	281	7812	16246	49.82%	
	1900	26296	0	53735	48.94%	330.76%
7	Savannah, GA (Chatham County)					
	1850	731	14018	23901	61.71%	
	1900	41309	0	71239	57.99%	298.06%
8	Montgomery, AL (Montgomery County)					
	1850	115	19427	29711	65.77%	
	1900	52222	0	72047	72.48%	242.49%

	City	Free Blacks	Enslaved Blacks	Total Population	Black Percentage of the Population	Population Change
9	New Orleans, LA (Orleans Parish)					
	1850	9961	18068	119460	23.46%	
	1900	78158	0	287104	27.22%	240.33%
10	Mobile, AL (Mobile County)					
	1850	941	9356	27600	37.31%	
	1900	28434	0	62740	45.32%	227.32%

APPENDIX B

POPULATION GROWTH IN ATLANTA COMPARED TO GEORGIA

FROM 1850 TO 1900

Year	Free Blacks	Enslaved Blacks	Total Population	Black Percentage of the Population	Change in Population between 1850-1900
Atlanta (DeKalb & Fulton Counties)					
1850	32	2924	14328	20.63%	
1860	39	4955	22233	22.46%	
1870	17944	0	43460	41.29%	
1880	25385	0	63634	39.89%	
1890	41371	0	101854	40.62%	
1900	52631	0	138475	38.01%	966.46%
Georgia					
1850	2931	381682	906185	42.44%	
1860	3500	462198	1057286	44.05%	
1870	545142	0	1184109	46.04%	
1880	725133	0	1542180	47.02%	
1890	858815	0	1837353	46.74%	
1900	1035037	0	2216331	46.70%	244.58%

APPENDIX C

STATE UNEMPLOYMENT RATE RANKINGS

Rank	State	Rate
1	NEBRASKA	2.6
2	NORTH DAKOTA	3.1
3	UTAH	3.4
4	SOUTH DAKOTA	3.5
5	MINNESOTA	3.7
6	IDAHO	3.8
6	VERMONT	3.8
8	NEW HAMPSHIRE	3.9
8	OKLAHOMA	3.9
10	IOWA	4.0
11	HAWAII	4.1
11	MONTANA	4.1
11	WYOMING	4.1
14	COLORADO	4.2
14	KANSAS	4.2
14	TEXAS	4.2
17	DELAWARE	4.6
17	WISCONSIN	4.6
19	MAINE	4.8
19	MASSACHUSETTS	4.8
19	VIRGINIA	4.8
22	KENTUCKY	5.1
22	OHIO	5.1
24	PENNSYLVANIA	5.3
25	MARYLAND	5.4

25	NORTH CAROLINA	5.4
25	OREGON	5.4
28	ARKANSAS	5.6
28	MICHIGAN	5.6
28	MISSOURI	5.6
31	ALABAMA	5.7
31	FLORIDA	5.7
31	NEW YORK	5.7
34	INDIANA	5.8
35	WASHINGTON	5.9
36	ILLINOIS	6.0
37	NEW MEXICO	6.1
38	ARIZONA	6.2
39	GEORGIA	6.3
39	RHODE ISLAND	6.3
39	TENNESSEE	6.3
42	CONNECTICUT	6.4
43	ALASKA	6.5
43	CALIFORNIA	6.5
43	NEW JERSEY	6.5
46	LOUISIANA	6.6
46	WEST VIRGINIA	6.6
48	SOUTH CAROLINA	6.7
49	MISSISSIPPI	6.8
50	NEVADA	7.1
51	DISTRICT OF COLUMBIA	7.7

Unemployment Rates for States
Preliminary Monthly Rankings
Seasonally Adjusted
Mar. 2015

APPENDIX D

METROPOLITAN STATISTICAL AREAS UNEMPLOYMENT RATE RANKINGS

Rank	Metropolitan Area	Rate
1	Austin-Round Rock, TX Metropolitan Statistical Area	3.3
1	Oklahoma City, OK Metropolitan Statistical Area	3.3
3	Salt Lake City, UT Metropolitan Statistical Area	3.5
4	San Antonio-New Braunfels, TX Metropolitan Statistical Area	3.7
5	Dallas-Fort Worth-Arlington, TX Metropolitan Statistical Area	4
5	Minneapolis-St. Paul-Bloomington, MN-WI Metropolitan Statistical Area	4
7	Houston-The Woodlands-Sugar Land, TX Metropolitan Statistical Area	4.2
7	San Francisco-Oakland-Hayward, CA Metropolitan Statistical Area	4.2
7	San Jose-Sunnyvale-Santa Clara, CA Metropolitan Statistical Area	4.2
10	Denver-Aurora-Lakewood, CO Metropolitan Statistical Area	4.3
11	Boston-Cambridge-Nashua, MA-NH Metropolitan NECTA	4.4
11	Columbus, OH Metropolitan Statistical Area	4.4
13	Raleigh, NC Metropolitan Statistical Area	4.5
14	Nashville-Davidson--Murfreesboro--Franklin, TN Metropolitan Statistical Area	4.6
14	Seattle-Tacoma-Bellevue, WA Metropolitan Statistical Area	4.6
16	Washington-Arlington-Alexandria, DC-VA-MD-WV Metropolitan Statistical Area	4.7
17	Cincinnati, OH-KY-IN Metropolitan Statistical Area	4.8

17	Phoenix-Mesa-Scottsdale, AZ Metropolitan Statistical Area	4.8
19	Louisville/Jefferson County, KY-IN Metropolitan Statistical Area	4.9
20	Birmingham-Hoover, AL Metropolitan Statistical Area	5.1
20	Orlando-Kissimmee-Sanford, FL Metropolitan Statistical Area	5.1
20	San Diego-Carlsbad, CA Metropolitan Statistical Area	5.1
23	Richmond, VA Metropolitan Statistical Area	5.2
24	Charlotte-Concord-Gastonia, NC-SC Metropolitan Statistical Area	5.3
24	Portland-Vancouver-Hillsboro, OR-WA Metropolitan Statistical Area	5.3
24	Tampa-St. Petersburg-Clearwater, FL Metropolitan Statistical Area	5.3
27	Jacksonville, FL Metropolitan Statistical Area	5.4
27	Kansas City, MO-KS Metropolitan Statistical Area	5.4
29	Indianapolis-Carmel-Anderson, IN Metropolitan Statistical Area	5.5
29	Miami-Fort Lauderdale-West Palm Beach, FL Metropolitan Statistical Area	5.5
29	Pittsburgh, PA Metropolitan Statistical Area	5.5
29	Rochester, NY Metropolitan Statistical Area	5.5
29	Virginia Beach-Norfolk-Newport News, VA-NC Metropolitan Statistical Area	5.5
34	Milwaukee-Waukesha-West Allis, WI Metropolitan Statistical Area	5.6
34	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area	5.6
36	Baltimore-Columbia-Towson, MD Metropolitan Statistical Area	5.7
36	Cleveland-Elyria, OH Metropolitan Statistical Area	5.7
38	Atlanta-Sandy Springs-Roswell, GA Metropolitan Statistical Area	5.9
38	Buffalo-Cheektowaga-Niagara Falls, NY Metropolitan Statistical Area	5.9
38	St. Louis, MO-IL Metropolitan Statistical Area ¹	5.9

41	Detroit-Warren-Dearborn, MI Metropolitan Statistical Area	6
41	New York-Newark-Jersey City, NY-NJ-PA Metropolitan Statistical Area	6
41	Sacramento--Roseville--Arden-Arcade, CA Metropolitan Statistical Area	6
44	New Orleans-Metairie, LA Metropolitan Statistical Area	6.2
45	Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	6.4
46	Hartford-West Hartford-East Hartford, CT Metropolitan NECTA	6.5
46	Memphis, TN-MS-AR Metropolitan Statistical Area	6.5
46	Riverside-San Bernardino-Ontario, CA Metropolitan Statistical Area	6.5
49	Los Angeles-Long Beach-Anaheim, CA Metropolitan Statistical Area	6.6
50	Providence-Warwick, RI-MA Metropolitan NECTA	6.8
51	Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area	7.2

Unemployment Rates for Large Metropolitan Areas
 (With a 2010 Census Population of 1 Million or More)
 Preliminary Monthly Rankings
 Not Seasonally Adjusted
 Mar. 2015

APPENDIX E

POVERTY RATE RANKINGS FOR THE

TOP 25 MOST POPULATED METROPOLITAN AREAS

	Metropolitan Area	Percent in Poverty
1	Riverside	18.2
2	Miami	17.7
3	Los Angeles	17.6
4	Phoenix	17.6
5	Detroit	16.9
6	Houston	16.4
7	San Antonio	16.3
8	Atlanta	15.9
9	Tampa	15.4
10	San Diego	15.2
11	Dallas	15.0
12	Charlotte	14.8
13	New York	14.6
14	Chicago	14.4
15	Philadelphia	13.5
16	Portland	13.5
17	St. Louis	12.9
18	Pittsburgh	12.8
19	Seattle	12.6
20	Denver	12.1
21	San Francisco	11.5
22	Baltimore	11.2
23	Boston	10.4
24	Minneapolis	10.3
25	Washington D.C.	8.5

APPENDIX F

TIMELINE OF KEY EVENTS & POLICY CHANGES AFFECTING

AFFORDABLE HOUSING IN ATLANTA

1847	City renamed Atlanta
1906	Atlanta Riots
1913 & 1917	Atlanta City Council passed residential segregation ordinances
1917	U.S. Supreme Court case <i>Buchanan v. Warley</i> deemed racially-biased zoning unconstitutional
1919	Black voters successfully defeat racially-biased referendum in Atlanta
1921	Black voters enfranchised to pass a referendum resulting in the construction of Booker T. Washington High School
1921	Georgia General Assembly gives the City of Atlanta the authority to plan and utilize zoning
1926	Georgia Supreme Court deemed zoning unconstitutional
1927	Georgia General Election approved racially-biased zoning (and gives power to General Assembly to determine which municipalities that have the authority to use zoning)
1934	Federal Housing Administration created
1937	Wagner-Steagall Housing Act passed establishing the U.S. Housing Administration
1945	New state constitution reinforced that municipalities could only use zoning if it was granted the authority by the General Assembly
1948	U.S. Supreme Court case <i>Shelley v. Kraemer</i> deemed that state enforcement of racially-based restrictive covenants violates the Equal Protection clause of the 14th Amendment
1954	Projects desegregated following the U.S. Supreme Court decision in <i>Brown v. Board of Education of Topeka</i>
1966	Constitutional amendment provided each county with the authority to plan and zone (permission from the General Assembly is no longer needed)
1968	Federal Fair Housing Act passed
1972	Constitutional amendment provided each municipality with the authority to plan and zone
1976	New state constitution maintained that each county and municipality and specified that the General Assembly had no authority to plan and zone
1983	New state constitution maintained that each county and municipality and specified that the General Assembly had the authority to enact general laws to establish procedures for the exercise of the power of planning and zoning

APPENDIX G

IMPLEMENTATION DIFFICULTIES OF TOOLS USED TO PROMOTE AFFORDABLE HOUSING NOT CURRENTLY UTILIZED IN ATLANTA

Tool	Implementation	Actions
Tax Lien Acquisitions	Moderate	Land Bank has the power it needs to acquire tax delinquent properties; need agreement with Tax Commissioner.
Conservatorship	Moderate	Need a local conservatorship law. Potentially may need state legislation.
Dedicated Millage	Moderate	Need sign off from Mayor and Council.
Funds from Partner Organizations	Moderate	Need agreements with partner organizations.
Commercial development fees	Moderate	Program would need to be created, how large would development need to be to be impacted. Don't want to discourage large developments.
Per Unit Levy	Moderate	Referendum probably needed to fund a housing trust fund. Used in several municipalities.
Car Rental Tax	Moderate	Was used previously to fund permanent supportive housing. If all future revenues are not currently allocated there may be enough money to support a new bond issue.
Condo conversion sales fees	Moderate	May only need local legislation. Currently not many conversions, but potentially more in the future so it's difficult to determine impact.
Community Land Trusts	Moderate	CLTs need mechanism to fund themselves and acquire property.
Mandatory Inclusionary Zoning	Difficult	Would create the most workforce housing of all tools. Legal needs to review program components to ensure workforce housing is not considered a taking. Other jurisdictions have used density bonuses greater than workforce requirements to ensure legal compliance.
Fee in Lieu of Inclusionary Zoning	Difficult	Only works in the case of mandatory inclusionary zoning.
State Trust Fund	Difficult	Doesn't exist. Would need state legislation.
Impact fees	Difficult	Impact fees could be increased however legal would need to determine what portion if any could be used for housing initiatives.
% of Recordation fee	Difficult	Fee is collected by county. May need state legislation to allow city to charge an additional fee.
Homeowner Levy	Difficult	Referendum probably needed to fund a housing trust fund. May be difficult to persuade homeowners, but used in several municipalities.
Transfer Tax	Difficult	Might require state legislation to allow city to charge additional fee.
Sales Tax	Extremely Difficult	Probably not viable given Atlanta's current sales tax rate.
Hotel Tax	Extremely Difficult	Would require state legislation to change uses. Probably not viable.
Eminent Domain	Extremely Difficult	Requires state legislation to change law from 20 year public use of land acquired.

APPENDIX H

INCLUSIONARY ZONING POLICIES IN COMPARABLE METROPOLITAN CITIES

Precedent: other cities' inclusionary zoning policies can inform Atlanta's decisions.

	Who is required to include affordable units?	% Affordable Units Required	What do developers receive in return?	In lieu fee	Results
Boston, MA	Developers building 10+ residential units who need zoning relief, financing or land from the City.	13%	Density and cost-offsetting bonuses	\$200K per un-built unit	1,200 units (2000 to 2009)
Boulder, CO	All	20%	Waive development excise tax	\$100-\$120K per un-built unit	364 units as of 2009
Montgomery County, MD	Developers building 20+ residential units	12.5% to 15%	Density bonus	NA	13,200 units since the late 1970s
Washington, D.C.	Developers building 10+ residential units	8%-10%	Density bonus	NA	18 units as of 2012 and 1,100 on way

Source: "Is Inclusionary Zoning Inclusionary? A Guide for Practitioners." Rand Corporation (2012)

APPENDIX I

TEN PRINCIPLES FOR SUCCESSFUL PUBLIC/PRIVATE PARTNERSHIPS

1	Prepare Properly for Public/Private Partnerships
2	Create a Shared Vision
3	Understand Your Partners and Key Players
4	Be Clear on the Risks and Rewards for All Parties
5	Establish a Clear and Rational Decision-Making Process
6	Make Sure All Parties Do Their Homework
7	Secure Consistent and Coordinated Leadership
8	Communicate Early and Often
9	Negotiate a Fair Deal Structure
10	Build Trust as a Core Value