



# Review of Housing Challenges within DeKalb County

Board of Commissioners  
Central Staff  
October 3, 2022

PECS Committee  
Chair Larry Johnson: District 3  
Commissioner Mereda Davis Johnson: District 5  
Commissioner Jeff Rader: District 2

# OVERVIEW



## Homeownership

Discussion of issues affecting the single family market



## Rental Housing

Discussion of issues affecting the rental market




## Federal & State Programs

Overview of federal and state programs designed to address housing



## Other Housing Tools

Other local government Housing Tools for Consideration and examples



# Recent PECS Meetings on Housing

- August 22, 2022

- DeKalb County Housing Affordability Study
- Atlanta Neighborhood Development Partnership (ANDP)
- DeKalb Housing Authority

- September 8, 2022

- National Association of Counties (NACo)
- Decatur Housing Authority
- Lithonia Housing Authority
- Atlanta Housing Authority

- Collaborating with experts to guide the Body on developing policy


- Goal: DeKalb Board of Commissioners introduce legislative items to State and Federal partners to assist at the County level

# Issues Affecting Homeownership

- Housing Affordability

- Home Prices 

- Interest Rates 

- Household Income 

- Housing Construction 

- There is simply not enough housing product to meet current market demand. Low supply and steady demand contribute to increasing prices.



# Issues Affecting Homeownership

- Cost-Burdened Households
  - Defined as households that spent 30% or more on housing costs
  - Overall, one out of three (35%) DeKalb households had a housing affordability problem with about one out of five reporting a cost burden and 16% having a severe housing cost burden in 2019.
  - Prevalence of housing affordability problems is highest among lower-income households

*Source: DeKalb County Housing Affordability Study*

# Issues Affecting Homeownership

- **Racial Disparities**
  - Homeownership Gap in Rates
  - Racial disparities in homeownership have widened
- **Investors Buying Homes in DeKalb**
  - South DeKalb saw a higher number of investor-purchased homes in 2021 than other areas of the County (*Tucker Observer, 2022*)
  - Disproportionally affects Black residents in DeKalb whose demographic makes up larger parts of South DeKalb (*Tucker Observer, 2022*)

# Issues Affecting Rental Housing

- **Cost-Burdened Households**

- The number of cost-burdened renter households now exceeds the number of cost-burdened owner households in DeKalb
- More moderate-income renter households becoming cost burdened
- According to NACo's *County Explorer Tool*, as of 2020 in DeKalb County, the number of cost-burdened renters in DeKalb was at 53%

- **Housing Availability**

- The total number of housing units in DeKalb County increased 19% between 2000 and 2019, lowest among core Metro counties
- Declining proportion of affordable rental units for low- and very low-income households

# Issues Affecting Rental Housing

- Rental Markets

- Atlanta ranked 9<sup>th</sup> among the top 30 metro areas in year-over-year rent growth for all asset classes in 2021
- Fair market rent for a two-bedroom apartment in metro Atlanta was \$1,185 in 2021
- Rents in metro Atlanta, on average, were 20% higher at the end of 2021 as compared to the end of 2020 (*National Low Income Housing Coalition, 2021*)
- Average rent in DeKalb County rose 23% between 2019 and 2021

Source: DeKalb County Housing Affordability Study



# Issues Affecting Rental Housing

- New Rental Housing Favors High End of the Market
- Racial and Economic Segregation
- Assisted Units at Risk of Loss
- The Affordable Housing Stock

*Source: DeKalb County Housing Affordability Study*










# Issues Affecting Rental Housing

- Source-of-Income Discrimination by Landlords
  - Landlord discrimination against voucher households disproportionately impacts low-income seniors, people with disabilities, people of color, and families with children (*National Low Income Housing Coalition, 2020*)
  - 970 households in Georgia have a commitment from the federal government through the Housing Choice Voucher program to pay their rent, but they can't find housing (*AJC, 2022*)
  - Program through the Georgia Department of Behavioral Health and Developmental Disabilities has issued 728 vouchers for fiscal year 2022 but only 236 have been used (*AJC, 2022*)
  - Landlords in Georgia are not required by law to accept them; red tape also exists (*AJC, 2022*)

# Current County Initiatives Include:

- The work of County departments
- The work and programs of the DeKalb Housing Authority
- Decide DeKalb's "WE DeKalb" down payment grant program
- Emergency Rental Assistance funding opportunities
- The County's work in the Tenant-Landlord Assistance Coalition and partnership with the Courts and organizations such as Atlanta Legal Aid
- Mortgage Assistance Funding opportunities via Community Development
- Updating of the 2018 Emory Housing Affordability study
- Reactivation of the DeKalb Regional Land Bank Authority
- Partnerships the County and BOC have pursued with nonprofits and other organizations to address housing needs

# Federal & State Programs in Housing

Program	DeKalb County
<a href="#"><u>Community Development Block Grant (CDBG) Program</u></a>	
<a href="#"><u>The Housing Tax Credit Program (LITHC)</u></a>	
<a href="#"><u>Federal HOME Investment Partnership Program (HOME)</u></a>	
<a href="#"><u>The Housing Choice Voucher Program</u></a> (administered by Housing Authorities)	
<a href="#"><u>Community Development Housing Organizations (CHDO) for Affordable Housing</u></a>	
<a href="#"><u>The Continuum of Care (CoC) Program</u></a>	
<a href="#"><u>The Neighborhood Stabilization Program (NSP)</u></a>	
<a href="#"><u>HUD Section 108 Loan Guarantee</u></a>	
<a href="#"><u>Special Purpose Home Repair Programs</u></a>	
<a href="#"><u>The National Housing Trust Fund (NHTF)</u></a>	
<a href="#"><u>HUD 811 Project Rental Assistance</u></a>	
<a href="#"><u>The Georgia Initiative for Community Housing (GICH)</u></a>	

# Other Housing Tools for Consideration

- **Inclusionary Zoning**
  - Example: Montgomery County, MD
- **Workforce Housing**
  - Example: Palm Beach County, FL
- **Bond Initiatives**
  - Example: Buncombe County, NC
- **Housing Trust Funds**
  - Example: City of Asheville, NC
- **Public Private Partnerships with Focus on Affordable Housing**
  - Example: Dane County, WI Housing Initiative

# REFERENCES

- DeKalb County Housing Affordability Study
- Atlanta Regional Commission – BOC presentation 9/20/2022
- National Association of Counties (NACo)
- National Low Income Housing Coalition (NLIHC)
- *Atlanta Journal Constitution*
- *Washington Post*
- *Tucker Observer*
- Georgia Department of Community Affairs (DCA)



THANK YOU