



DEKALB COUNTY'S 2027-2031

Comprehensive Housing Plan

DRAFT | OCTOBER 1, 2026



Executive Summary

DeKalb County stands at a critical moment in its growth and development. As one of the Atlanta region's most diverse and dynamic counties, DeKalb County continues to attract new residents, businesses, and investment. Yet alongside this growth, housing affordability and stability have become increasingly difficult for many households to achieve. Rising rents, escalating home prices, a shortage of housing choices, and persistent racial and economic disparities are placing significant pressure on residents across the housing continuum. *This comprehensive housing plan is an actionable, living document that was created to guide the County in making policy & programmatic decisions, as well as to bring community leaders together around a clear shared vision, values, goals, and strategic approaches.*

The Challenge

Housing costs in DeKalb County have risen dramatically in recent years. Over the past decade, median rents increased by 86 percent, while home prices climbed to levels that place homeownership beyond the reach of many working households. More than half of renter households are housing cost burdened, and the median-income household cannot afford the county's median-priced home. The county faces a significant shortage of affordable rental units, particularly for residents with the lowest incomes.

These pressures are compounded by broader demographic and economic trends. DeKalb County's population is expected to continue growing in the coming decades. Housing production has not kept pace with population growth, creating a need for 70,000 additional housing units over the next decade. Existing affordable housing is also at risk, with thousands of federally assisted units facing affordability expiration in the coming years.

The burden of these challenges is not shared equally. Black households experience significantly higher rates of housing cost burden and homelessness, while widening income disparities limit opportunities for wealth building and economic mobility. Additionally, many vulnerable residents, including families living in extended-stay hotels, seniors on fixed incomes, immigrants, refugees, and households living in informal arrangements, are not fully reflected in traditional housing datasets despite facing severe housing instability.

A Vision for the Future

Throughout the planning process, residents, nonprofit organizations, developers, lenders, faith leaders, and public-sector partners shared a common aspiration: *a DeKalb County where everyone has access to safe, stable, quality housing that fosters community and creates pathways to success.*

As the Atlanta Regional Commission estimates that the county needs to increase the supply of housing by 70,000 units by 2035, collaboration across all sectors will be critical. DeKalb County has a goal of investing in the production and preservation of 15,000 affordable homes by 2031, in addition to unlocking more units through policy and enhancing the quality & affordability of existing housing.

This plan sets five goals for the County and outlines 37 strategic approaches to help realize this vision:

1. Make Homelessness Rare, Temporary, and Non-Recurring

The County will expand housing opportunities for residents experiencing homelessness, support adaptive reuse of hotels and underutilized properties, sustain emergency financial assistance programs, strengthen legal resources for renters, and increase access to financial counseling.

2. Facilitate More Quality Rental Housing

The County will pursue strategies that preserve existing rental housing, improve rental housing conditions, expand rental assistance opportunities, and incentivize landlords to provide affordable, high-quality housing.

3. Support More Attainable and Lasting Homeownership

Recognizing homeownership as one of the most powerful tools for building wealth and community stability, the County will expand homebuyer education, down payment assistance, homeowner counseling, rehabilitation programs, estate planning services, and support for families with heirs property. The plan also prioritizes development of more attainable for-sale housing options.

4. Strengthen Relationships, Systems, and Processes

Addressing housing challenges requires better coordination among public agencies, nonprofit partners, developers, lenders, and residents. The plan includes approaches relating to a County housing council, enhanced community engagement and outreach strategies, innovative partnerships, and modernization of the County's permitting systems and development processes.

5. Optimize and Increase Resources for Housing Production and Preservation

Meeting current and future housing needs will require increasing the resources devoted to housing, as well as the optimization of those resources. The County will update land use policies, support middle housing types, activate publicly owned and underutilized land, strengthen financing tools, pursue new revenue sources, and attract greater private and philanthropic investment in housing.

Forward Together

These strategic approaches will require partnership and collaboration across public sector agencies, community leaders, private sector developers and property managers, builders, financial institutions, philanthropic and corporate funders, and policymakers at all levels. While the challenges are significant, together we can realize a future for all DeKalb County residents.

Project Team

This comprehensive housing plan is a reflection of the people who invested their time and ideas into it.

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About the Consultant Team

Enterprise Advisors

Enterprise Community Partners (Enterprise) is a national nonprofit dedicated to increasing the housing supply, advancing racial equity, and building resiliency and upward mobility. Enterprise's mission is to make home and community places of pride, power and belonging, and platforms for resilience and upward mobility for all. We believe opportunity begins when people have a safe, healthy, and affordable place to call home. It grows with access to good schools, jobs, transit, and health care. Founded by Jim Rouse in 1982, Enterprise has created 1.1 million homes and invested \$92 billion across all 50 states, D.C., Puerto Rico, and the U.S. Virgin Islands, and touched millions of lives over the past 44 years.

Enterprise Advisors ("Advisors") is the mission-driven consultancy within Enterprise, created to expand Enterprise's reach and impact to communities and partners across the country. Advisors is comprised of a dedicated team of more than 30 professionals working to advance place-based solutions and outcomes to improve the capacity, planning, design and impacts of community development and housing programs, policies, and organizations nationwide. We drive systems change at all levels--organizational, neighborhood, local, state, regional and national—and support Federal agencies, units of local government, public housing authorities, nonprofit organizations, philanthropy, private institutions and other partners. Advisors brings a national perspective on housing and community development, having led engagements in over 900 communities to date.

Sycamore Consulting, Inc.

Since 1996, Sycamore Consulting has helped communities shape their future through meaningful engagement and thoughtful planning. We connect people, elevate diverse voices, and deliver outcomes that reflect the needs of the communities we serve.

A woman-owned small business based in Decatur, Georgia, Sycamore is a registered DBE (State of Georgia), LSBE (DeKalb County), and SBE/FBE (City of Atlanta). Our experience includes partnerships with GDOT, GRTA, SRTA, ARC, ATL, MARTA, and cities and counties all across Georgia.

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Introduction

DeKalb County is committed to acting on the belief that housing is a foundation for community stability and economic opportunity. The county has a strong network of residents, community leaders, homebuilders, lenders, and philanthropic partners who understand how urgently its housing needs must be met. While some challenges may be substantial, so, too, is the collective will to address it. This comprehensive housing plan exists to channel that commitment into coordinated action, resource alignment, and measurable progress.

Moving from where we are today to where we want to be

Over the past five years, DeKalb County has experienced the housing pressures that face many metropolitan areas. Rents have risen 86 percent, home prices have nearly doubled, and institutional investors now own one of every three single-family rental homes in the county. For many residents, the impact is clear and painful. Over half (56%) of all renter households are housing cost burdened. A household that is making the median income cannot afford to purchase the median priced home at \$373,300. The racial income gap remains; Black households now earn \$66,000 less annually than non-Hispanic White households. Housing instability is visible in extended-stay hotels, where approximately 4,600 residents (including 1,600 children) pay 77 percent of their income to secure a temporary, often substandard, roof over their head.

This crisis looks different across the County. In many ways, residents who have lived in in South DeKalb County have been hit the hardest. Across the board, housing production has not kept pace with population growth. The county has added fewer new units than new households in most years since 2011. Community members have consistently shared that new housing is not built for them and that decisions affecting their neighborhoods are made around them rather than with them.

These current day realities are not a reflection of what the people of DeKalb County value. This plan is centered on a vision of DeKalb County as a place where everyone has access to safe, stable, quality housing that fosters community and creates pathways to success.

DeKalb County can be a place where all residents have their housing needs met, including seniors looking to age-in-place or downsize, young adults hoping to start their families, and new Americans searching for a home. DeKalb County neighborhoods can be places where teachers, healthcare workers, skilled trade workers, and their families can afford to live and grow community. DeKalb County can be a place where all residents have access to safe shelter and security. DeKalb County can be a place where the generations that have planted roots here can continue to do so.

DeKalb County has a strong network of doers. The County operates three public housing authorities, a regional land bank, an active development authority, and numerous local and regional nonprofit and faith-based development partners. The Housing Working Group that helped to guide this plan demonstrated strong alignment when it came to prioritizing the preservation of existing affordable housing before it is lost, support building housing types that the market is not currently producing and ensuring that investment in housing development reaches South and Southeast DeKalb. These voices, and these tools, are the foundation on which this plan is built.

What This Plan is (and is not)

This five-year Comprehensive Housing Plan is DeKalb County's strategy – and commitment - to disrupt the status quo. It aims to be both aspirational while acknowledging practical limitations.

This plan was designed to serve as a roadmap for policymakers and decisionmakers across sectors. It is designed to clearly communicate where the County is investing its resources in the next five years and to serve as an invitation for partners across sectors to play their parts in realizing the County's vision. It includes five major sections:

1. A snapshot of the county's housing needs and challenges, including a deeper look at how residents experience them across income brackets
2. A deeper dive into the County's vision and values for the future of housing
3. Descriptions of the strategic approaches the County is taking to meaningfully achieve its goals
4. A more detailed implementation roadmap that outlines how the strategic approaches will be completed, who is responsible for each strategic approach, potential funding sources, and how the County will track progress over the next five years
5. A call to action

What this plan is not:

- A parcel-level plan or land use plan (though the zoning re-write and unified plan will be informed by this plan)
- A list of every possible action the County *could* take to address housing challenges

Throughout both phases, residents shared their perspectives, lived experiences, and priorities. Engagement included:

- In-person community conversations across the county
- In-depth focus groups with seniors, young adults, members of refugee/immigrant communities, and individuals living in extended-stay hotels
- Online engagement surveys and exercises via Engage DeKalb
- In-person CEO Town Hall and draft framework workshop

To learn more about the engagement process, see Appendix A.

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DeKalb County Housing Profile

Understanding DeKalb County's current and projected housing conditions allows community leaders to meet today's needs while planning for the future. This chapter includes findings that touch on DeKalb County's demographic and economic context, as well as housing needs and market trends. Furthermore, it explores how housing needs differ across the housing continuum.

Demographic and Economic Profile

DeKalb County's population is marked by steady growth and increasing diversity

According to the Governor's Office of Planning and Budget, DeKalb County had a residential population of nearly 779,700 people in 2025. Since 2000, the county's population has increased significantly, adding around 113,800 new residents (17% increase), though this growth lags other counties in the Atlanta Metro. Projections from the Governor's Office suggest that the county will continue growing in the coming years with 65,200 new residents by 2035 and 94,700 residents by 2060 (total of 874,405 residents in 2060). However, moderate declines are expected to occur beginning in the mid-2050s.

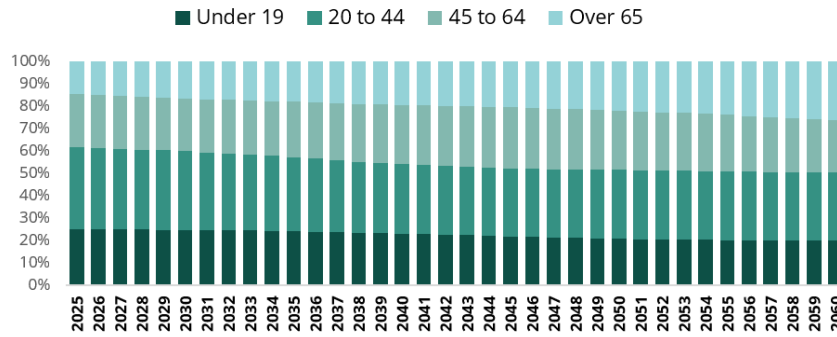
DeKalb County is racially, ethnically, and culturally diverse with 50% of residents identifying as Black, 11% as Hispanic or Latino, 6% as Asian, and 28% as non-Hispanic White. Several cities in North DeKalb County (i.e., Chamblee, Clarkston, Doraville) serve as gateway communities for immigrants and households with limited English proficiency (LEP).

The county's population is rapidly aging

DeKalb County's current age profile reflects that of the Atlanta Metro. According to 2020-2024 ACS estimates, 23% of residents are under 18 years, 63% are 18 to 64 years, and 14% are 65 years or older. However, the county's age structure is expected to shift drastically in the coming decades with substantial increases in the senior population and declines in the working age population.

By 2060, DeKalb County is expected to add 117,300 residents over 65 years (103% increase), emphasizing the need for the county to prepare for an aging population with special housing and service needs. These increases will be offset by declines in younger and working adults with notable declines in residents under 19 years (10% decrease) and residents between 20 and 44 years (7% decrease) (Figure 1).

Figure 1: Population Projections by Age, 2025-2060



Source: Governor's Office of Planning and Budget.

Economic growth is reshaping opportunities for some households

DeKalb County's economy continues to grow and diversify, employing nearly 390,000 residents in 2024. Since 2019, local employment increased by around 6,700 workers (2% increase) with the strongest growth in the professional and technical services, transportation and warehousing, real estate, and utilities industries. Economic gains have translated into higher incomes for many households in the county. According to ACS estimates, the median household income increased to \$80,644 in 2024, a 29% increase since 2019.

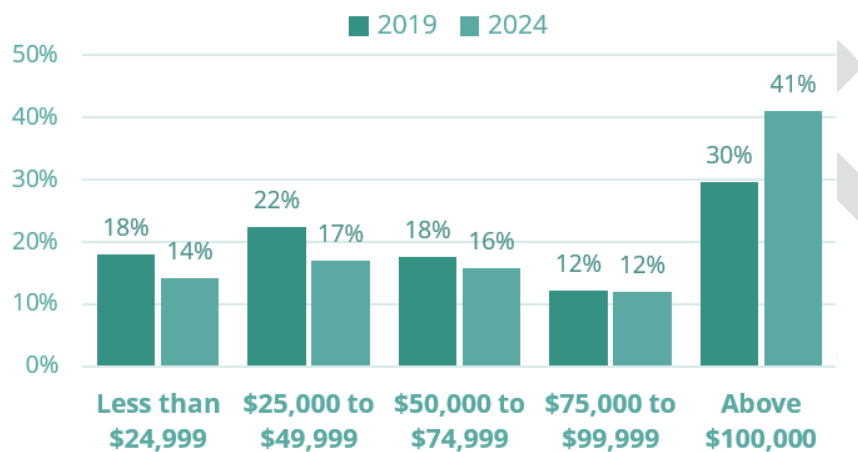
Economic growth is expected to continue through 2050. The Atlanta Regional Commission's (ARC) employment forecasts project that the county will add around 74,000 jobs between 2020 and 2050, representing a 20% increase in total employment. Job growth is expected to slow after 2030 though DeKalb County is projected to remain one of the region's primary employment centers.

Countywide Housing Needs and Market Trends

Racial and income disparities are widening

Household incomes have shifted upward over the past five years with fewer households in the lowest income brackets (below \$25,000) and more households in the highest income brackets (above \$100,000) (Figure 2).

Figure 2: Change in Household Income Distribution, DeKalb County, 2019-2024



Source: 2015-2019 and 2020-2024 American Community Survey 5-year estimates.

Economic growth has not been experienced equally across households or geographies. The racial income gap between non-Hispanic White and Black households has increased in the past five years: between 2019 and 2024, the wealth gap between White and Black households increased from \$40,000 to \$66,000, a 65% increase.

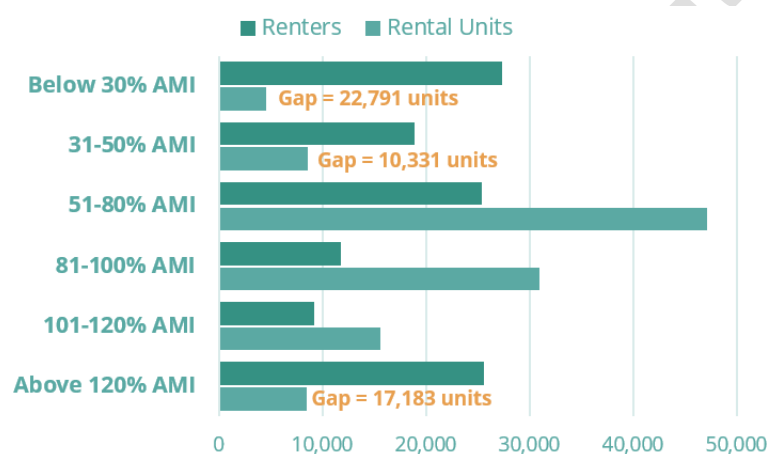
Widening income gaps have exacerbated existing upward mobility challenges for these households. In 2025, Black households were significantly overrepresented among the county's homeless population, representing 91% of people experiencing homelessness in the county despite comprising only 50% of the total resident population. Black households also experience housing cost burden at double the rate of their White counterparts, making it more difficult for households to exit poverty and access equity-building opportunities.

DeKalb County is becoming less affordable for renters

Housing costs are rising faster than household incomes for all households, creating growing affordability pressures countywide. Over the past decade, the median rent increased by 86%, outpacing increases in the median household income for renters during this time.

Affordability challenges are exacerbated by the severe shortage of affordable rental units countywide, particularly for the lowest income renters (<30% AMI) who face a mismatch of 22,791 rental units. Cumulatively, there is a gap of 33,121 rentals for <50% AMI households and 11,432 rentals for <80% AMI households (Figure 3).

Figure 3: Rental Affordability Gaps, DeKalb County, 2024



Source: 2020-2024 American Community Survey 5-year estimates and HUD Program Income Limits.

With severe affordability gaps and lagging incomes, more renters are overpaying for their housing and becoming increasingly unstable. Over half (56%) of renter households were housing cost burdened countywide in 2024.

Homeownership and wealth-building opportunities are shrinking

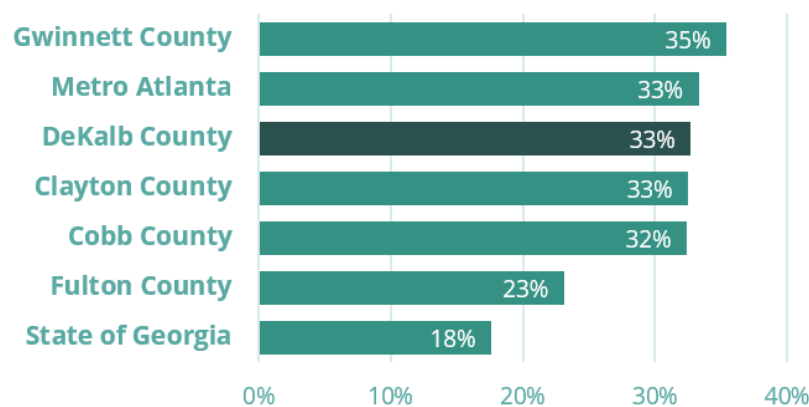
Rapid home value and price appreciation has narrowed ownership pathways for first-time and moderate-income homebuyers in DeKalb County. Since 2015, the median home value in the county has increased by 114% while the median for-sale price has increased by 59% since 2019, reaching a median price of nearly \$373,300 in 2025. The median for-sale price in 2025 is well above what households with or greater than the median household income can afford to buy (maximum sale price of \$265,282), contributing to the stark affordability gap of owner-occupied housing for-sale countywide.

Starter homes have experienced the highest appreciation in recent years, which could be driven by a range of factors including institutional investor acquisitions and activity in the for-sale market. Between 2019 and 2025,

institutional investors and investment companies purchased over 9,900 homes (12% of all home sales) within DeKalb County, 80% of which were single-family homes and purchased for a median price of \$210,000.

Illustrating the magnitude of this problem, researchers found that investment companies own 33% of all single-family rentals in DeKalb County, one of the highest shares in the 21-county region (Figure 4).¹ These conditions have made it challenging to access homeownership.

Figure 4: Institutional Investor Share of Single-family Rentals, 2026



Source: Data prepared by Dr. Taylor Shelton from Georgia State University in January 2026.

Housing production trends are not aligned with population growth or needs

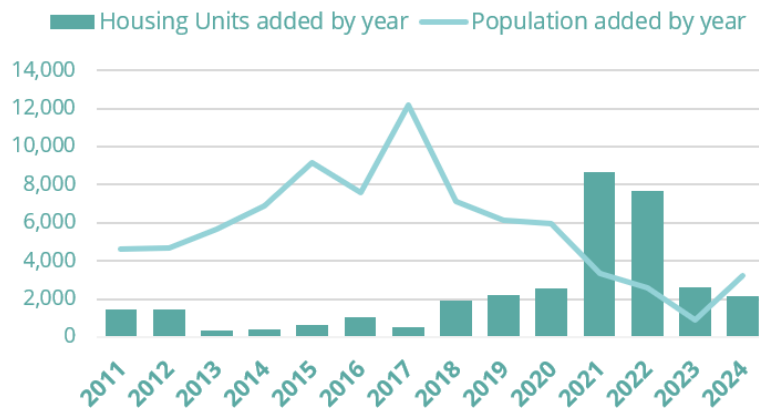
DeKalb County needs more housing to address previous shortfalls and keep pace with projected growth. Between 2011 and 2020, population increases consistently outpaced the number of new units added to the housing stock (Figure 5). This means that the county has years of “catching up” to meet current needs and to accommodate projected growth (25,232 additional households by 2030 and 39,056 additional residents by 2030).^{2,3}

¹ Data prepared by Dr. Taylor Shelton from Georgia State University, January 2026.

² Atlanta Regional Commission. “Series 17 Forecast Data & Maps,” n.d. <https://atlantaregional.org/what-we-do/research-and-innovation/population-employment-forecasts/>.

³ Governor’s Office of Planning and Budget. “Population Projections,” 2025. <https://opb.georgia.gov/census-data/population-projections>.

Figure 5: Housing Units v. Population Added by Year, 2011-2024



Source: 2010-2024 American Community Survey 1-year estimates.

Over the next decade, DeKalb County will need to create an additional 70,000 housing units to accommodate future employment and population growth and housing demand (the county's production target is 19% of the 367,000 new homes needed across the Atlanta region).⁴

DeKalb County does not just need more housing units; it needs more units that are diverse in size. For example, there is a severe lack of units that accommodate single-person households (studios) and larger family or intergenerational households (five or more bedrooms). Addressing these gaps will require land use and zoning policies that support a broader range of housing options including smaller homes, cottage-style developments, townhomes, and the subdivision of existing lots to create smaller fee-simple lots that support attainable homeownership opportunities.

Residents expressed a desire for a range of housing options throughout the engagement and planning process including small multifamily structures, cottage-style homes, accessory dwelling units, tiny homes, duplexes/quadplexes, and townhomes. Other desired housing types included single-family homes that are wheelchair accessible and starter homes that support homeownership.

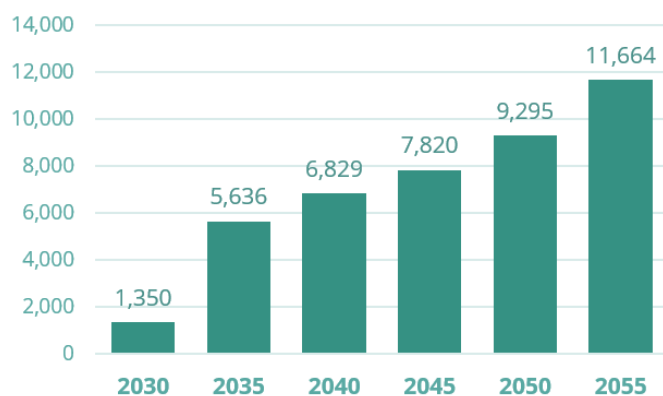
⁴ Atlanta Regional Commission. "Housing Forward 2035: Connecting Housing, Jobs and Opportunity," September 9, 2026. <https://cdn.atlantaregional.org/wp-content/uploads/housing-forward-2035-atlanta-regional-housing-strategy-2026.pdf>.

Preservation of existing subsidized housing is increasingly urgent

DeKalb County has approximately 14,900 federally assisted rental housing units (13% of the county's rental stock), many of which are subsidized by the Low Income Housing Tax Credit (LIHTC) program, Section 8 Project-Based Rental Assistance, Project-Based Vouchers (through the Housing Choice Voucher Program), or through a combination of subsidies. Without intervention from the County and other critical partners, 1,350 federally assisted housing units will expire by 2030 and approximately 11,700 rental units will expire by 2055, representing 78% of the total federally assisted rental housing stock (Figure 6).

Rental units supported by LIHTC are at the highest risk of expiring in the next five years. LIHTC units are an important resource for low and moderate-income households yet LIHTC awards in the county have fluctuated in recent years. Of note, operating expenses for LIHTC properties rose nationally by nearly 34% between 2021 and 2024 due to increases in property insurance costs, contributing to challenges in keeping these developments affordable to low-income households.⁵

Figure 6: Federally Assisted Rental Units Facing Exit Risk Over Time, DeKalb County, 2025

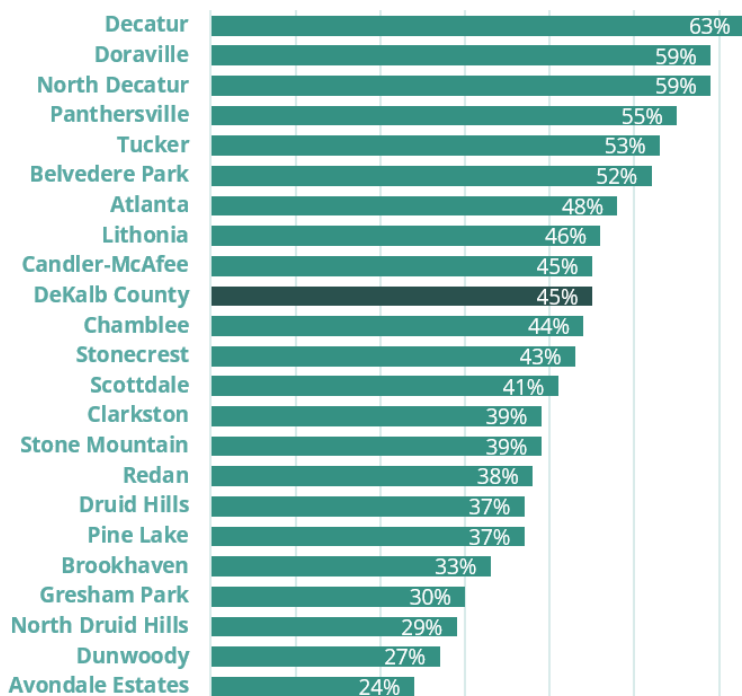


Source: National Housing Preservation Database.

⁵ Novogradac. "Rental Income, Operating Expenses, NOI All Hit New Peaks for Properties in Novogradac LIHTC Data Set," January 8, 2026. <https://www.novoco.com/notes-from-novogradac/rental-income-operating-expenses-noi-all-hit-new-peaks-for-properties-in-novogradac-lihtc-data-set>.

Market rents are increasing and eroding the naturally occurring affordable housing (NOAH) that has remained one of the last accessible options for households below 80% AMI. Losses of NOAH have been most stark in South DeKalb County, particularly in Panthersville, Lithonia, and Stonecrest with increases from 43% to 55% (Figure 7).

Figure 7: Percentage Change in Median Rent by Jurisdiction, DeKalb County, 2019-2024



Source: 2015-2019 and 2020-2024 American Community Survey 5-year estimates.

The County has strong partner infrastructure but lacks coordination to meet needs consistently and at scale

DeKalb County has three public housing authorities, a regional land bank, development authority, and active nonprofit and faith-based development partners. However, as demonstrated by the affordability gaps analyses, these entities' tools have not been used consistently to meet affordability needs at the scale needed. Additionally, the housing ecosystem lacks a comprehensive data system to track housing quality and there are no formal strategies to preserve NOAH or deed-restricted homes.

Housing vulnerability is likely more severe than existing datasets capture

Some of the most vulnerable households living in DeKalb County are not captured by the datasets that drive resource allocation and programmatic decisions. In 2025, there were 4,664 residents paying 77% of their income on rent to stay in an extended-stay hotel (including 1,635 children).⁶ These households are not captured in official counts of homelessness due to the federal definition of homelessness, making them “invisible” in the data systems that often determine resource allocations and program eligibility. This means that the 2,590 residents experiencing homelessness (including 391 families with children) in 2025 is significantly underestimated.⁷ Other vulnerable households that are often overlooked due to program eligibility definitions and data collection procedures include households with limited English proficiency, immigrants or refugees, seniors on fixed incomes or living in substandard housing, and those living in informal housing arrangements to afford their housing.

⁶ Sam Fahmy. “A Hidden Housing Crisis: GSU Researchers Document Families Living in Extended-Stay Hotels,” January 7, 2026. <https://news.gsu.edu/2026/01/07/a-hidden-housing-crisis-gsu-researchers-document-families-living-in-extended-stay-hotels/>.

⁷ DeKalb County Longitudinal Systems Analysis Summary Data, 2025.

How Housing Needs & Conditions Differ Across the Housing Continuum

The market conditions and housing disparities identified in DeKalb County create different challenges and experiences for households across the housing continuum, the impacts of which vary significantly by income level.

To illustrate how households experience the county's housing market and socioeconomic conditions at different income levels, the following profiles are organized around the housing continuum framework, which illustrates the range of available housing by income level and recognizes that addressing housing needs requires enough homes at each income level to allow households to move freely between housing types, especially as their incomes, health, and life circumstances change.⁸

A complete continuum ensures housing fluidity, allowing young professionals to find entry-level/starter homes, seniors to downsize affordably, and vulnerable residents to access stability during temporary crises. It also includes quality options for higher income households. This leads to healthier communities and housing markets, greater economic diversity, and lower public costs associated with chronic homelessness.⁹

The following profiles are based on a household size of two (in line with DeKalb County's average household size in 2024) and HUD program income limits for the Atlanta MSA. Each profile includes key metrics, examples of the households that fall within that income bracket, what households can afford in monthly rent and ownership costs without spending more than 30% of their income on housing, and an identification of their unique housing challenges and needs.¹⁰

⁸ Colorado Housing and Finance Authority. "White Paper: The Housing Continuum," April 2024. <https://chfainfo.com/getattachment/a7f4be85-7a8e-4783-b5f4-d4d48763761a/WP-HousingContinuum.pdf>.

⁹ Montana Healthcare Foundation. "The Housing Continuum," May 2, 2023. https://mthf.org/wp-content/uploads/Housing-Continuum-Design_5.2.23-FINAL-SPREAD.pdf.

¹⁰ Housing affordability calculations assume households should not spend more than 30% of their income on housing. Calculations are based on HUD's 2024 program income limits for a 2-person household in the Atlanta MSA.

Households below 30% AMI

Extremely low-income families, seniors, people with disabilities, and people experiencing homelessness who require deep affordability, assistance programs, and/or supportive services.

Key Metrics

- Earns up to \$25,800 per year
- 65% are renters
- 35% are homeowners
- 76% of households are cost burdened
- 2,590 residents were homeless in 2025

Who We Are

- Extremely low-income families, in many cases with children
- Seniors on fixed incomes
- People experiencing homelessness
- Individuals needing supportive services

Housing Affordability

- Rental Affordability
 - Affordable rent = \$645
 - Median rent in DeKalb County = \$1,762
 - Monthly gap = **\$1,117**
- Ownership Affordability
 - Affordable home price = \$80,238
 - Median home price in DeKalb County = \$373,290
 - Ownership gap = **\$293,052**

Key Housing Challenges

- Shortage of deeply affordable rental housing (22,791 rental unit gap for these renters)
- Long waitlists for housing vouchers
- Limited shelter and supportive housing capacity
- High rates of cost burden

Top Housing Needs

- Deeply affordable rental housing for households <30% AMI
- Housing vouchers and rental assistance
- Homelessness prevention services and expanded supportive housing inventory/capacity

31-50% AMI Households

Low-income households, seniors living on a fixed income, single parents, and essential workers needing deeper affordability and targeted preservation efforts.

Key Metrics

- Earns \$43,000 per year
- 57% are renters
- 43% are homeowners
- 79% of households are cost burdened

Who We Are

- Single-parent households
- Essential service workers
- Refugee and immigrant families
- Seniors living on retirement incomes

Housing Affordability

- Rental Affordability
 - Affordable rent = \$1,075
 - Median rent in DeKalb County = \$1,762
 - Monthly gap = **\$687**
- Ownership Affordability
 - Affordable home price = \$133,730
 - Median home price in DeKalb County = \$373,290
 - Ownership gap = **\$239,560**

Key Housing Challenges

- Severe affordable rental shortage
- Expiring LIHTC properties and loss of NOAH
- Limited resources to meet demand and need
- Homeownership is largely inaccessible

Top Housing Needs

- Production of income-restricted rental housing
- Affordable housing preservation, targeting LIHTC units and <50% AMI units
- Expanded access to vouchers and stabilization services or support

51-80% AMI Households

Moderate-income workers and families increasingly squeezed between affordability programs and rising market prices.

Key Metrics

- Earns \$68,800 per year
- 53% renters
- 47% homeowners
- 51% of households are cost burdened

Who We Are

- Healthcare workers
- Teachers
- Public safety personnel
- Skilled trades workers
- Moderate-income families with children

Housing Affordability

- Rental Affordability
 - Affordable rent = \$1,720
 - Median rent in DeKalb County = \$1,762
 - Monthly gap = \$42
- Ownership Affordability
 - Affordable home price = \$213,867
 - Median home price in DeKalb County = \$373,290
 - Ownership gap = \$159,423

Key Housing Challenges

- Shortage of affordably-priced starter homes for-sale
- Loss of low-cost rentals and small multifamily developments
- Investor competition in the for-sale market and inflated rental prices for investor-owned properties

Top Housing Needs

- Production of missing middle housing types including duplexes, triplexes, townhomes, and small multifamily buildings
- Housing preservation efforts, targeting naturally occurring affordable housing (NOAH)
- Expanded down payment assistance programs, homeownership vouchers, and other tools to meaningfully support ownership pathways

81-120% AMI Households

Young families, professionals, and first-time homebuyers experiencing market pressures and declining homeownership opportunities.

Key Metrics

- Earns between \$85,300 and \$102,350 per year
- 44% renters
- 56% homeowners
- 20% of households are cost burdened

Who We Are

- Young families
- First-time homebuyers
- Aging homeowners
- Mid-career professionals (e.g., business or financial manager, nurse practitioner, project manager)

Housing Affordability

- Rental Affordability
 - Affordable rent = \$2,133
 - Median rent in DeKalb County = \$1,762
 - Monthly surplus = \$371
- Ownership Affordability
 - Affordable home price = \$265,282
 - Median home price in DeKalb County = \$373,290
 - Ownership gap = \$108,008

Key Housing Challenges

- Rapid home value and home price
- Appreciation
- Limited inventory of attainable homes
- Investor competition
- Downsizing challenges

Top Housing Needs

- Attainable for-sale housing
- Supports and programs for homeowners aging-in-place
- Expanded housing choice (diverse unit sizes, typologies, and price points countywide)

Above 121% AMI Households

Above moderate-income professionals and families with market mobility and choice of housing; lack of diversity in housing types.

Key Metrics

- Earns above \$102,350 per year
- 29% renters
- 71% homeowners
- 5% of households are cost burdened

Who We Are

- Higher-income professionals (e.g., individuals in legal, management, or computer and mathematical occupations)
- Established homeowners
- Buyers looking to move up from their starter home
- Market-rate renters

Housing Affordability

- Rental Affordability
 - Affordable rent = \$2,559
 - Median rent in DeKalb County = \$1,762
 - Monthly surplus = \$797
- Ownership Affordability
 - Affordable home price = \$318,308
 - Median home price in DeKalb County = \$373,290
 - Ownership gap = \$54,982

Key Housing Challenges

- Limited housing diversity in the rental and for-sale markets
- Market-rate rental mismatch
- Lack of attainable move-up ownership options

Top Housing Needs

- Mixed-income development
- Broader housing type diversity
- Opportunities for improved mobility in the renter and for-sale markets

Vision and Values in Action

Looking to the future, residents and leaders envision...

a DeKalb County where everyone has access to safe, stable, quality housing that fosters community and creates pathways to success.

In order to move toward this vision, DeKalb County and its partners will move with intention.

Throughout the planning process, several central values emerged:



Inclusivity & belonging



Equity



Connection & community



Individual agency



Sustainability & resiliency

What does this mean for how DeKalb County implements the Comprehensive Housing Plan?

Program & Policy Design

DeKalb County policymakers will use this plan to create a comprehensive toolkit of policies, programs, and resources that intentionally complement each other.

While planning for a future DeKalb County for all residents, DeKalb County will prioritize resources for residents at the greatest risk of displacement and housing instability while adopting policies that unlock housing at all price points. County policymakers will strive to focus resources in both communities that have experienced disinvestment and areas with greater access to jobs, transit connectivity, parks & trails, high-performing schools, and amenities that residents need to thrive. In doing this, the County will create opportunities for residents to have greater say in where they live.

DeKalb County will also design programs that support a diversity of household structures, including single adults, unrelated people living as roommates, and multi-generational households.

Policymakers will utilize tools like racial equity impact assessments when tailoring policies to understand who will benefit from programs/policies and anticipate unintentional effects. While designing eligibility criteria, policymakers will aim to minimize barriers while ensuring resources are stewarded well.

County policymakers will also fund programs to last. While pilot or short-term programs can be informative, where possible, the County will work to sustain and scale programs that it launches.

In terms of environmental sustainability and resiliency, the County will incentivize builders and developers to create housing that is built to last; while utilizing sustainable and resilient materials/practices may increase development costs on the front end, they are proven to reduce costs over the life of the property, including ongoing energy-related costs for residents.¹¹

Targeted Outreach and Engagement

When engaging people to design policies and programs and conducting outreach about resources, DeKalb County will use tailored approaches to reach its target audiences. When appropriate, the County will have materials translated into preferred languages, offer interpretation services at meetings, and work with trusted culturally competent community partners. When planning events and in-person events, the County will consider residents of all age groups, levels of digital literacy & accessibility, and locations .

Reporting & Evaluation Practices

DeKalb County will track the impact of its policies and investments. Where possible, it will disaggregate data by demographic characteristics (e.g., age, race/ethnicity, income, gender, household size) and geography.

Additionally, the County will aim to evaluate policies and programs for longer-term outcomes that go beyond standard housing program metrics. Outcomes may include:

- Energy savings
- Sense of belonging
- Economic mobility
- Changes in transit ridership
- Educational outcomes
- Community investment
- Jobs created

To move toward this vision, DeKalb County is committed to advancing five core goals in the next five years:

¹¹ U.S. Green Building Council



Make homelessness rare, temporary, and non-recurring



Facilitate more quality rental housing that meets the needs of DeKalb County residents



Support more attainable and lasting homeownership



Strengthen housing development relationships, systems, and processes



Optimize and increase resources to sustain housing production & preservation

Each of these goals is associated with a set of strategic approaches. These strategic approaches, which are detailed in the following section, are responsive to the challenges DeKalb County residents face today, as well as anticipated threats to housing stability based on market research.

Alignment

This comprehensive housing plan does not exist on its own. Rather, it was designed to be a complementary document to other County and regional plans, including

- DeKalb County Unified Plan
- DeKalb County Zoning Code
- Public housing authorities' strategic plans
- Countywide Unhoused Plan
- Decide DeKalb Strategic Plan
- ARC Regional Housing Strategy
- DeKalb County Unified Plan
- DeKalb County Zoning Code
- Public housing authorities' strategic plans
- Countywide Unhoused Plan
- Decide DeKalb Strategic Plan
- ARC Regional Housing Strategy

Strategic Approaches





Make homelessness rare, temporary, and non-recurring

Note: these strategic approaches are designed to complement the actions identified in DeKalb County's Unhoused Plan.

1. Increase housing opportunities for residents experiencing & exiting homelessness

Through DeKalb County's Coordinated Entry system, residents experiencing homelessness have access to a range of housing opportunities across the continuum of care from emergency shelter to permanent supportive housing. The County, with partner agencies, will invest in creating more beds/units across the continuum to help individuals/families move from homelessness to safe, long-term housing. This will require intentionally layering federal funds (i.e., Emergency Solutions Grants) with other public, private, and philanthropic sources.

2. Utilize hotels/motels and other underutilized properties to increase availability of deeply affordable housing opportunities

DeKalb County has a high availability of hotel/motel buildings that could be converted to quality, affordable rental homes and made available to residents with limited incomes. Collaborating with partner agencies, DeKalb County will strategically acquire properties, focusing on troubled extended-stay hotels, and redevelop them while applying lessons learned from comparable conversions in the region & across the country. The County will also work with partners to help any individuals/families who are residing in these buildings find permanent housing.

3. Sustain emergency financial assistance programs

Emergency financial assistance is a proven solution to prevent homelessness and housing instability. Emergency financial assistance programs are designed to help renters and homeowners facing hardships cover housing-related expenses (i.e., rent, mortgage, and utilities) to prevent eviction, foreclosure, utility turn-offs – and their ripple effects. Building on pandemic response efforts, the County will work to identify a long-term source of funding to scale and sustain a program tailored to meet the needs of DeKalb County residents.

4. Continue to support and expand legal resources for renters

Understanding and navigating landlord tenant laws and the legal system can be challenging for DeKalb County residents, especially those who work jobs with limited flexibility, have limited English proficiency, and/or have had previous interactions with the legal system. Legal resources for renters are often focused on eviction cases but can also address other aspects of landlord-tenant law, including discrimination and sub-standard housing conditions. DeKalb County will identify additional funding resources and partners to help

more county residents resolve challenges, both in and out of the courtroom, to help them stay in their current homes – and be able to secure future housing.

5. Increase access to financial counseling

Through financial counseling, DeKalb County residents receive professional guidance on topics like budgeting, savings strategies, debt reduction, and credit building. While financial counseling does not directly address housing supply gaps, it can help households set and meet short-term and long-term housing goals. DeKalb County will partner with trusted organizations to remove barriers to and scale financial counseling programs.



Facilitate more quality rental housing that meets the needs of DeKalb County residents

6. Explore launching a local rental assistance program

Rental assistance programs cover a portion of an individual's or families' rent, reducing housing cost burdens and increasing housing stability without developing new units. Unlike emergency financial/rental assistance programs, local rental assistance programs do not require participants to be experiencing an immediate threat of eviction or foreclosure; rather, like federal rental assistance programs (e.g., Housing Choice Voucher program), income-eligible participants are able to apply for ongoing support. Without the requirements that come with federal funding, locally designed rental assistance programs can be more flexible, less administratively burdensome, and tailored to meet local needs/market realities. The County will explore a rent-to-own option when doing research.

7. Increase incentives for private landlords to rent at affordable rates and/or reduce barriers to access

There are a number of strategies DeKalb County will advance to improve the existing housing stock and remove barriers to safe, quality rental housing, including:

- Creating a property rehab program
- Developing a risk-mitigation pool

To access these resources, landlords would agree to rent their properties at certain affordable rates. Additionally, landlords would commit to not discriminating based on source of income, history with the legal system, past evictions, etc. These resources would be open to property owners with subsidized and otherwise unsubsidized properties alike.

8. Develop a preservation strategy for existing affordable rental housing

Recognizing the significant number of affordable housing units that are at risk of becoming unaffordable to low-income residents, DeKalb County will develop a strategy to support the acquisition/re-sale of currently affordable properties. Working with key conveners and funders with agile resources, the County will map out a strategy, including priority properties, potential new owners based on property characteristics, the funding/financing needed to preserve affordability, and potential sources/lenders to pursue.

9. Explore policies that improve rental housing conditions

DeKalb County recognizes the impacts the substandard housing on the health and well-being of residents. In compliance with Georgia House Bill 404, DeKalb County will develop and implement ordinances to define habitability and strengthen code enforcement approaches (e.g., prioritizing properties with a history of code enforcement violations). The County will also increase the capacity of the code enforcement team to target inspections and increase awareness of property maintenance resources for property owners.

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Support more attainable and lasting homeownership

10. Scale homebuyer counseling and education

DeKalb County currently partners with HUD-certified organizations to educate and counsel residents who are interested in buying a home. Homebuyer counseling often involves professional guidance on whether or not a household is ready to purchase a home, how to select a home, the homebuying process, the financial realities of owning a home, and the selling process. Foreclosure prevention and estate planning information can also be included in homebuyer education efforts. To qualify for many homeownership programs, residents must go through HUD-certified homebuyer counseling. As such, it is critical that adequate options are available to meet the diverse needs of DeKalb County residents (i.e., when, where, and how households can take part in counseling programs).

11. Deploy funding to support development of for-sale housing

As DeKalb County's population is expected to grow, the development of new for-sale housing options across price points is critical. While DeKalb County has historically focused resources on rental housing, DeKalb County will also intentionally invest in a diversity of quality for-sale homes, including homes that are permanently affordable and/or funded through shared equity models (e.g., community land trusts and limited equity cooperatives). *This effort will be aligned with other efforts, including development of publicly owned, optimizing land banking powers, and activating other vacant, abandoned, or underutilized properties.*

12. Expand down payment assistance programs

As sales prices continue to rise, higher down payments are a barrier to homeownership for many households. Down payment assistance programs provide homebuyers with financial support at closing to make homeownership more accessible and sustainable for low- and moderate-income households. There are currently several down payment assistance programs available to eligible residents in DeKalb County. The County will expand resources for down payment assistance and work to align/streamline applications, where possible, while diversifying programs to meet households' needs.

13. Scale training and counseling for new & current homeowners

Homeownership is not an easy journey. It is essential for homeowners to understand how to care for their properties (i.e., preventative maintenance and energy efficiency improvements), manage property taxes, understand insurance policies, and make financial decisions (e.g., refinancing), if needed. This type of education can help reduce housing costs and prevent foreclosures for both new homeowners and long-time homeowners who have paid off their mortgages. DeKalb County will expand partnerships to increase access to homeowner trainings/counseling and ensure programs are meeting the evolving needs of residents.

14. Scale owner-occupied rehab & rebate programs, including home-hardening and resiliency improvements

Educating homeowners on critical home improvements is not enough. Traditionally, owner-occupied rehab programs have been focused on health and safety improvements (i.e., roof replacements, porch/step repairs, HVAC system replacements). These types of programs allow residents with limited incomes, including seniors on fixed incomes, to stay in their homes safely while minimizing the risk of foreclosure and code violations. In response to the realities of climate changes, programs for energy efficiency enhancements and “home hardening” upgrades that make homes more resilient to severe storms are also important. DeKalb County will scale its existing programs (e.g., DeKalb CARES Plumbing Repair, Special Purpose Home Repair, BrighterHome) to meet the current needs of homeowners.

15. Increase access to estate planning services

An estate plan outlines what happens to someone’s assets (including their home) after they pass. In many cases, homeowners do not have an estate plan which can lead to many complications for the future of their home and result in a costly, time intensive process for their heirs. As attorneys can be expensive, there are credible community partners who offer estate planning services at affordable costs or for free. DeKalb County will partner with trusted partners to help more residents be able to have clear estate plans and ultimately pass on generational wealth.

16. Expand resources relating to heirs properties

According to the Georgia Heirs Property Law Center, “(h)eirs property refers to a home or land that passes from generation to generation without a legally designated owner resulting in ownership divided among all living descendants in a family.”¹² For families with heirs property, legal assistance is needed to review and clear titles. There are a number of legal teams focused on doing this work in Metro Atlanta. DeKalb County will partner with them to expand their resources for DeKalb County residents.

¹² Georgia Heirs Property Law Center, 2026



Strengthen relationships, systems, and processes

17. Resource a permanent DeKalb County Housing Council

The DeKalb County Housing Council is a multi-sector advisory body created to monitor outcomes of this plan, promote regional coordination, engagement residents and provide policy recommendations. The Council will also advise the County on reviewing and updating the Comprehensive Housing Plan. On an ongoing basis, the County will provide adequate resources to staff this Council.

18. Work with community partners and use County communication platforms to increase awareness of rights & resources for residents

Residents' rights and resources are only impactful if people are aware of them. The County has a broad range of communication platforms, including social media channels, DCTV, CEO & departmental newsletters, Engage DeKalb, and in-person facilities (i.e., senior centers, libraries). Furthermore, the county has a strong network of community partners who are well-positioned to amplify information in even more accessible ways. The County will develop and implement a community education strategy for existing rights & resources, as well as new information.

19. Facilitate a series of community forums and resource fairs

Ongoing community engagement is essential for County policymakers to meet the evolving needs of residents. County leaders will hold regular forums across the district to meet residents where they live, work, study, and play. These forums will serve as opportunities for residents to share their perspectives, as well as for County staff and partners to share important updates on resources and policy changes.

20. Launch Housing Innovation Fund in coordination with cross-sector working group

In addition to traditional development approaches, DeKalb County must foster innovative development models that have the potential to be scaled in the county, including modular construction and prefabricated development. The County and partner agencies will work with educational institutions and workforce development entities to pilot innovative approaches while strengthening the county's workforce.

21. Launch faith-based development initiative

Across the country, county and local governments are working with faith leaders to develop affordable housing on vacant land owned by houses of worship. Faith-based development initiatives often offer a combination of technical assistance, capacity building resources,

and/or flexible funding for participants. DeKalb County's initiative, Land to Legacy, will engage faith leaders who are striving to be good neighbors across the county.

22. Update permitting staffing model to increase efficiency and communication

Communication and collaboration between permitting staff and developers is key to making the permitting process more efficient. The County is updating its staffing model to create a more relational approach to the permitting process. The County will adopt a master review team model, in which a project manager and number of dedicated reviewers are assigned to work with a developer based on the project.

23. Introduce new centralized permitting platform

DeKalb County will roll out a new Oracle-based platform designed to help staff and developers alike track where developments are in the permitting process. This system will increase transparency by showing all parties what has been done (e.g., what documents have requested, uploaded, and reviewed), how long a development has been in the process/current phase, and what the next steps are.

24. Implement State-defined permitting timeframes while enforcing six-month open permitting policy

As DeKalb County enhances its staffing model and permitting technology, it will work to move developments through the process in a more timely manner. A consistent and predictable permitting process can help reduce financing costs, thus making construction more affordable. This shift will require commitment from both staff and developers. To foster a culture of thoughtful efficiency, DeKalb County staff will comply with the timeframes outlined in Georgia State Bill 447 while enforcing the policy that allows the County to close permits that have been open for six months.

25. Update and adopt new application, and permitting fee structure

County-charged development fees go toward the inspection, infrastructure, and administrative costs associated with development projects. As such, updating development fees will help ensure the County has the resources it needs to support the county's growth. The County is currently undertaking this study. As part of this effort, the County will determine what reductions can be offered in exchange for community benefits (e.g., affordable rental or for-sale units).

26. Establish a clear and predictable pathway for eligible nonconforming properties to achieve compliance

DeKalb County has a number of older properties that are nonconforming with the County's modern code. This makes it complicated to make improvements to these aging homes. The County will amend the zoning ordinance so that property owners have a clear and predictable way to bring eligible properties into compliance.



Optimize and increase resources to sustain housing production & preservation

27. Revise land use policy to allow for greater housing supply and greater housing choices

Some current zoning and land use policies limit the county's housing potential (e.g., insufficient density allowances and/or incentives around activity centers). With DeKalb County's population expected to grow significantly in the next fifteen years, the County needs to plan for additional housing development, especially in areas with the greatest connectivity and access to services & resources. Through its zoning re-write process, DeKalb County will update land use policies to unlock growth in a way that aligns with community vision. While significant intensity is appropriate in some places, other changes will support thoughtful, context-sensitive infill development.

28. Adopt pre-approved architectural plans for select housing types

Pre-approved architectural plans are designs that have been certified as compliant with building regulations. Jurisdictions use them to make it easier for developers to move through permitting processes and, ultimately, reduce development costs. DeKalb County will institute pre-approved plans that can be used for middle housing typologies, such as starter homes, and accessory dwelling units to meet the needs of the county's diverse population.

29. Pilot funding for middle housing types

Communities across the country are finding that allowing middle housing types via policy does not automatically lead to new development. One major barrier is that traditional lending tools are designed for detached single-family homes and larger multi-family developments. To increase housing supply, DeKalb County will work with private funding/lending partners to design products that meet the needs of developers building middle housing.

30. Explore targeted inclusionary zoning near major public investments

Inclusionary zoning is a policy tool that requires developers to make a certain portion of units available at an affordable rate in an otherwise market rate development. These policies are most impactful in high growth markets. DeKalb County will work to understand if this is an appropriate tool to deploy in target geographies near significant public investments and, if so, design & implement a tailored policy.

31. Explore additional County revenue sources to sustain housing-related activities

In 2026, DeKalb made major strides in dedicating resources to affordable housing. To create and scale programs & development efforts, additional revenue is needed. Across the

country, many governments fund their housing trust funds with a diversity of dedicated recurring sources, including fees, fines, and taxes. This makes them resilient through economic and market changes. While selecting revenue sources, the County will consider the limitations of different revenue sources, as well as any unintended effects of new/expanded revenue sources on the housing market and residents with the lowest incomes.

32. Attract more regional/national private & philanthropic funders to support housing-related activities

As development and operational costs continue to rise due to broader economic conditions, developers and nonprofit service providers alike have elevated the need for more flexible funding. In parallel to increasing public revenue sources, county leaders will work to increase the volume of private & philanthropic dollars being invested across the housing continuum and in the capacity of nonprofit organizations.

33. Convene CDFIs to sustainably support revolving loan fund

As development costs increase, the demand for a well-resourced revolving loan fund is strong. Unlike grants, revolving loan funds are replenished as loans are repaid with interest. Community development financial institutions (CDFIs) are well-positioned to pilot and scale flexible funds; when acting in coordination, the impact can be even greater. The County will bring CDFI leaders together to design a facility specifically for housing development in DeKalb County.

34. Streamline applications for funding

Developers invest a significant amount of time and resources into creating applications for funding. Currently, developers are required to complete separate applications for different County funding sources (e.g., Decide DeKalb resources and HOME) for the same development proposal. The County will explore how the applications differ, why different information is requested, and the processes developers move through to secure different County funding sources. Based on these learnings, the County will work to streamline applications – increasing efficiencies for County staff and developers alike.

35. Develop and begin implementing a strategy for developing housing on publicly owned land

The County and its authorities have a wealth of underutilized assets: land. Public entities in Metro Atlanta and across the county in similar positions are working to thoughtfully unlock development, including housing, on these assets. To this end, the County will create a framework to identify properties that are suitable for residential development and prioritize them. Additionally, the County will identify common challenges private and nonprofit developer experience while navigating the County's disposition processes and work to mitigate them.

36. Develop and implement a strategy to optimize land banking powers

DeKalb County's land bank authority is a key partner in the housing ecosystem due to their unique powers. In Georgia, "land bank(s) can buy and sell property, receive donated properties, clear title and liens against property it owns, establish buyer and seller criteria consistent with the law, prioritize the extent to which they partner with for-profit or non-profit entities and aggregate properties for assemblage, development or sale as it may deem appropriate."¹³ For these powers to be optimized in alignment with this plan, leaders will work together to align this strategy with other land activations efforts (i.e., publicly owned land development, coordination around major public investments, land assemblage for housing developers, etc.)

37. Launch an activation strategy for vacant, abandoned, and underutilized properties

Vacant, abandoned, and other underutilized properties can be repositioned as community assets. Rather than redeveloping properties on a one-by-one basis, the County will develop a nuanced understanding of this universe of parcels to determine what policies, tools, and partnerships can have the greatest impact at scale. This approach should be aligned with heirs properties-related efforts, public land activation, and land banking strategy.

¹³ DeKalb Regional Land Bank

Moving to Action

Plans are nothing without the people power, resources, and the tenacity required to change how things are done. All of us have a part to play in making DeKalb County a place where everyone has access to safe, stable, quality housing that fosters community and creates pathways to success.

Not sure how to get involved? Here are some ideas to get started:

- Participate in community forums
- Join your community council and/or neighborhood association
- Sign up for Engage DeKalb to participate in active planning processes and stay up-to-date
- Advocate for policies

The following section outlines the roles of County departments/authorities, other funders, policymakers, developers and builders, utilities, and other key stakeholders in implementing this comprehensive housing plan.

Measuring Impact

Together, we can move toward our vision of a DeKalb County where everyone has access to safe, stable, quality housing that fosters community and creates pathways to success. Between 2027-2031, DeKalb County will invest in the production and preservation of 15,000 affordable homes as part of an overarching goal of unlocking 35,000 new homes. The County will track and report progress toward these goals by:

- level of affordability
- duration of affordability
- location
- tenure (for rent / for sale)
- occupancy restrictions (e.g., family/no restriction, seniors, residents with disabilities)

Additionally, the County will track and report progress on the impact of services and programs outlined in this plan.

Across activities, the County will work to understand the level of County investment, as well as other public (i.e., local, state, and federal), private, and philanthropic commitments made in line with this comprehensive housing plan.

Implementation Roadmap

Approaches to be Initiated in Years 1 & 2

Action	Lead	Support	Potential Funding Sources	Metrics
1. Increase housing opportunities for residents experiencing & exiting homelessness	Community Development	Public housing authorities, Department of Human Services, developers, philanthropic organizations, Continuum of Care members, Planning & Sustainability, CEO's Office	ESG, HOME, bond, TAD, project-based vouchers philanthropy	Number of shelter beds, Number of transitional housing units, Number of PSH units
Determine developers funding needs				
Release RFPs focused on shelters, transitional housing, and/or PSH				
2. Utilize hotels/motels and other underutilized properties to increase availability of deeply affordable housing opportunities	Office of Housing	Community Development, Planning & Sustainability, Decide DeKalb, CEO's Office	HOME, bond, Affordable Housing Fund, TAD, philanthropy	Number of deeply affordable units created
Inventory potential sites				
Develop/release RFPs with community input				
3. Sustain emergency financial assistance programs	Community Development	Nonprofit service providers, utility companies	ESG, General Fund, philanthropy	Number of households supported
Set target funding goal				
Identify short-term funding sources				
Cultivate multi-year commitments from private/philanthropic partners				
Create recurring revenue source				

Action	Lead	Support	Potential Funding Sources	Metrics
4. Continue to support and expand legal resources for renters	Community Development	Legal aid organizations/clinics	ESG, philanthropy	Number of households supported, Number of evictions prevented, Number of assisted households housed 12 or 18 months after receiving support
Through consolidated planning/annual action planning, set funding for legal resources				
Develop direct referral process for residents accessing County resources (i.e., emergency financial assistance programs)				
5. Increase access to financial counseling	Office of Housing	Nonprofit partners	General Fund, philanthropy	Number of households supported
Secure additional funding for qualified partners				
Build awareness for counseling resources for households accessing other County resources				
7. Increase incentives for private landlords to rent at affordable rates and/or reduce barriers to access	Decide DeKalb	CEO's Office, Tax Assessor's Office, public housing authorities, Planning & Sustainability, private landlords, utility companies	Tax abatements, fee waivers/reductions, philanthropy, local government allocations, bond	Number of participating landlords, Number of units in incentive program
Conduct engagement with private landlords to understand what meaningful incentives could be				
Develop clear guidance on requirements and benefits				
8. Develop a preservation strategy for existing affordable rental housing	Office of Housing	HouseATL, Decide DeKalb, public housing authorities, affordable housing funders/lenders, developers, property managers, Land Bank Authority, Planning & Sustainability, Georgia Department of Community Affairs	Bond, TAD, Affordable Housing Fund, HOME, LIHTC, philanthropy, tax abatements, corporations/institutions, private lenders	Number of developments preserved, Number of units preserved
Identify subsidized properties with expiring affordability				
Identify NOAH properties located in target geographies at-risk of increased rents, including portfolios for sale by institutional investors				
Map pathways to preservation for different property types				
Clarify roles & responsibilities for County departments/agencies				
Align funding resources				

Action	Lead	Support	Potential Funding Sources	Metrics
9. Explore policies that improve rental housing conditions	Office of Housing	Code Enforcement, Law, mission-driven owners, property owners & industry groups	TBD	Homes improved via policy interventions
Assess existing code enforcement administration to understand what works and where there are limitations				
Conduct legal research on policies permissible under Georgia law				
10. Scale homebuyer counseling and education	Office of Housing	Nonprofit partners, financial institutions	Private/corporate, philanthropy	Number of potential homebuyers supported by HUD-certified counselors
Map existing partners providing homebuyer counseling/education				
Identify funding needs to expand services				
Develop/release RFP for additional funding				
11. Deploy funding to support development of for-sale housing	Decide DeKalb, Community Development	Developers, CDFIs, developers, homebuilders, major employers/institutions	HOME, bond, Affordable Housing Fund, New Markets Tax credits, philanthropy, corporate, fee waivers	Number of new units created
Convene program administrators of funds that support for-sale housing to determine how existing resources can be optimized				
Revise program guidelines to align with market needs across the income spectrum				
12. Expand down payment assistance programs	Decide DeKalb	Community Development, Office of Housing, public housing authorities, financial institutions, homebuilders, realtors	Bond, Affordable Housing Fund, philanthropy, corporate	Number of households supported
Convene program administrators to discuss opportunities to align/optimizing existing resources and identify limitations of existing resources				
Revise existing program guidelines and applications to optimize/streamline existing programs				
Secure additional funding to align with resident needs				
13. Scale training and counseling for new & current homeowners	Office of Housing	Nonprofit partners, financial institutions	Philanthropy	Number of households supported
Map and convene partners currently providing training/counseling for homeowners to identify where additional resources would be most additive				
Secure additional funding to align with resident needs				

Action	Lead	Support	Potential Funding Sources	Metrics
14. Scale owner-occupied rehab & rebate programs, including home-hardening and resiliency improvements	Community Development	Utility companies, nonprofit partners	Bond, Affordable Housing Fund, philanthropy	Number of households supported
Convene program administrators to discuss opportunities to align/optimizing existing resources and identify limitations of existing resources				
Revise existing program guidelines and applications to optimize/streamline existing programs				
Secure additional funding to align with resident needs				
15. Increase access to estate planning services	Office of Housing	Legal clinics	Philanthropy, corporate/institutions	Number of households supported
Map network of partners who provide accessible estate planning services				
Identify barriers to access/gaps in system				
Develop strategies to increase access				
17. Resource a permanent DeKalb County Housing Council	Office of Housing	Office of the CEO, City Attorney's Office		
Draft and adopt formal bylaws and ordinances establishing the Housing Council's governance structure, meeting cadence, and charter under the Office of Housing				
Equitably appoint representatives across the County's housing ecosystem, including but not limited to County departments, agencies, developers across the housing spectrum, service providers, advocates, etc.				
Establish regular meeting cadence to evaluate pipelines, resolve interagency logjams, and align resources.				
18. Work with community partners and use County communication platforms to increase awareness of rights & resources for residents	Office of Housing	Department of Planning & Sustainability, nonprofit partners, community leaders		Number of residents participating Number of regional forums held
Inventory existing rights and resources that need to be amplified				
Map key community partners to share information/updates with				
Launch public awareness campaign, leveraging all DeKalb County communication platforms (e.g., transit stops, buses, libraries, community centers, utility bills, social media, etc.)				
Incorporate participatory visual tools to educate residents on middle housing, building a sense of belonging and proactively countering exclusionary beliefs				
Synthesize resident input into transparent public evaluation summaries presented to the Board of Commissioners				
Establish a centralized, multilingual online portal (e.g., a "Housing Gateway) detailing tenant rights, eviction prevention programs, home repair grants, and down payment assistance opportunities to increase individual agency				

Action	Lead	Support	Potential Funding Sources	Metrics
19. Facilitate a series of community forums and resource fairs	Office of Housing	Community Development		Number of residents served Number of events and initiatives undertaken
Design a regional forum series covering North, Central, and South DeKalb, rotating between community centers, faith institutions, etc.				
Proactively deploy "Housing Navigators" in partnership with local nonprofits to provide in-person intake support in targeted, high-need communities (e.g., Clarkston, South DeKalb)				
20. Launch Housing Innovation Fund in coordination with cross-sector working group	Office of Housing	Decide DeKalb, CDFIs, philanthropic partners	Affordable Housing Fund, bond, CDFI financing, philanthropy	
Form an Innovation Funding Working Group including CDFIs, Decide DeKalb, local philanthropic partners, and other mission-driven lenders				
Issue an RFP or Notice of Funding Opportunity (NOFO) to provide seed loans or grants for innovative housing production and preservation methods and opportunities				
Embed long-term affordability and climate-resilient benchmarks into the fund's scoring rubric to ensure sustainability				
21. Launch faith-based development initiative	Office of Housing	Faith community partners, Decide DeKalb		Number of homes built
Develop and release an RFP for a consultant to facilitate community-centered, faith-based development initiatives				
Deliver an assessment-based development training academy coaching faith leaders on site feasibility, zoning, financing, and mission alignment				
Award pre-development technical assistance grants empowering congregations to retain long-term property control and create intergenerational community wealth				
22. Update permitting staffing model to increase efficiency and communication	Department of Planning & Sustainability	Approving agencies (i.e., Fire, Watershed Management, GIS, etc.)		
Hire proactive housing project managers tasked with guiding developments concurrently through Watershed, Fire, and Site Plan reviews, with an expedited process for projects that provide significant community benefits				
Hire internal reviewers for all departments to create a Master Review Team				
Hire certified permitting technicians to serve as internal project managers and provide specific customer service responses				
Update inter-departmental Service Level Agreements (SLAs) and Standard Operating Procedures (SOPs) to ensure transparent and predictable permitting processes				
Create external facing guides to assist in the permitting process				
Create external portal to find status of pending permits				

Action	Lead	Support	Potential Funding Sources	Metrics
23. Introduce new centralized permitting platform	Department of Planning & Sustainability	Department of Innovation & Technology, local emerging developers		Average review times
Provide regular training sessions for users				
Ensure permitting software allows pre-checks of submitted applications				
Build public-facing tracking dashboard where applicants and residents can view review status, comments, and project milestones				
Conduct user workshops for local small-scale emerging builders				
Create public facing guides and videos explaining the system				
24. Implement State-defined permitting timeframes while enforcing six-month open permitting policy	Department of Planning & Sustainability	County Attorney's Office		Number of permits approved
Create internal dashboard that provides notifications when deadlines are approaching				
Create automatic notification in the new permitting system that sends an email to applicants when the permit is approaching expiration				
Establish an expedited administrative review process to close out lingering permits (e.g., 6+ months after approval with no action taken) to proactively resolve differences and to establish accountability for expeditious communication				
25. Update and adopt new application, and permitting fee structure	Department of Planning & Sustainability with Office of Housing	Finance Department, Board of Commissioners		Fee revenue generation
Commission a comprehensive regional fee study evaluating DeKalb's fees against true costs and peer Metro Atlanta jurisdictions and recommend updated fees accordingly				
Research best practices to draft an ordinance establishing a slide-scale fee reduction for projects that provide deep affordability (<50% AMI), supportive housing, or other housing-related benefits				
Adopt updated fee schedule				

Action	Lead	Support	Potential Funding Sources	Metrics
27. Revise land use policy to allow for greater housing supply and greater housing choices	Department of Planning & Sustainability	Office of Housing, MARTA, Atlanta Regional Commission, Decide DeKalb	ARC Livable Centers Initiative (LCI) grants, FTA TOD planning grants	Number of units built within 1/2 of a MARTA station
Update Future Land Use Map and zoning district designations to permit higher-density, mixed income residential developments within 1 mile of all MARTA rail stations and key arterial bus corridors				
Update transit-oriented overlay districts that remove minimum parking requirements and provide density bonuses for permanent affordability commitments, and otherwise incentivize increased density, connectedness, multi-modal mobility and increased housing diversity				
Align infrastructure related Capital Improvement Plan programming to support transit-oriented in historically underserved South DeKalb activity centers				
Conduct geographically bounded planning studies to allow neighborhoods or communities to determine what future infill (commercial and residential) should look like and then update the zoning district for the community accordingly				
Allow a greater variety of housing types and styles within the suburban character area as infill development				
Allow ADUs by right in all residential zoning districts				
Allow smaller lot sizes and smaller dwelling units				
Encourage the redevelopment of shopping plazas into mixed use developments that include a variety of housing types				
31. Explore additional County revenue sources to sustain housing-related activities	Finance Department	Office of Housing, Decide DeKalb, Board of Commissioners		Total new revenue generated (by source)
Establish Special Service Districts (SSDs) and modernize Decide DeKalb's Bond for Title policy to dedicate recurring funding for housing programs				
Explore opportunities to leverage local short-term rental taxes, licensing fees, code violation fees, blighted property lien penalties, and other community-impact fees to create a dedicated funding stream for emergency rental assistance and housing preservation				
32. Attract more regional/national private & philanthropic funders to support housing-related activities	Office of Housing	Decide DeKalb, HouseATL coalition leadership		Total private & philanthropic dollars leveraged
Host an annual DeKalb Housing Capital Summit convening corporate, healthcare, and higher education anchors to co-invest directly in local workforce housing				
Structure a private-matching framework that leverages County bond dollars to unlock philanthropic capital, especially for deeply affordable and supportive units				

Action	Lead	Support	Potential Funding Sources	Metrics
33. Convene CDFIs to sustainably support revolving loan fund	Office of Housing	CDFIs, Decide DeKalb, mission-driven lenders		Total amount revolving through the fund
Convene a multi-CDFI lending consortium to structure a revolving construction loan program that recycles capital continuously into local housing production				
Provide County loan guarantees to lower borrowing costs and absorb early risk for local, emerging homebuilders				
Create shared, equitable loan criteria across lenders to speed up approvals for community-focused deals				
35. Develop and begin implementing a strategy for developing housing on publicly owned land	Office of Housing, GIS Department	DeKalb County School District, MARTA, Housing Authority of DeKalb County, municipal authorities	CDBG administrative funds, FTA Transit Joint Development technical assistance planning grants	Number of permanently affordable units generated
Execute cross-jurisdictional GIS audit compiling real estate owned by the County, school district, MARTA, housing authorities into an open public registry				
Screen and rank parcels based on environmental constraints, water/sewer utility capacity, and proximity to high-frequency transit and essential community services				
Issue competitive multi-site RFPs				
36. Develop and implement a strategy to optimize land banking powers	DeKalb Regional Land Bank Authority, Decide DeKalb	Office of Housing, Code Enforcement, Law	EPA Brownfield Revolving Loan Fund, General Fund	Total properties acquired, Total properties disposed, Total units produced/preserved
Connect Land Bank's acquisition pipeline directly with County tax foreclosure auctions and repeat code-violation dockets to capture distressed single-family properties vulnerable to investor acquisition				
Develop and coordinate a proactive acquisition plan for Decide DeKalb designed to fill property acquisition and housing preservation gaps				
Create an equitable disposition policy that conveys properties to nonprofit developers/builders, including those with permanent affordability restrictions				
Capitalize a site-preparation pool to close non-tax liens, perform basic environmental remediation, and preserve neighborhood affordability where prices are rising/expected to rise				
37. Launch an activation strategy for vacant, abandoned, and underutilized properties	Code Enforcement, DeKalb Regional Land Bank	Office of Housing, Community Development, Law	DeKalb Regional Land Bank capital, CDBG, HOME, TAD, philanthropy	Number of vacant/abandoned properties
Coordinate across departments to combine information (e.g., utility shutoffs, tax delinquencies, death records, code violations, etc.) to pinpoint areas suffering from chronic blight and speculative investor activity				

Launch a "Revive DeKalb" initiative, utilizing receivership and expedited tax foreclosure sales to acquire, assemble, and reposition deteriorated multifamily properties

Channel rehabbed single-family homes into an affordable housing pipeline paired with down payment assistance for first-time homebuyers

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Approaches to be Initiated in Years 3-5

Action	Lead	Support	Potential Funding Sources	Metrics
6. Explore launching a local rental assistance program	Office of Housing	Human Services, public housing authorities, nonprofit organizations, private landlords	General Fund, philanthropy, private/corporate	Number of households assisted, Number of households able to secure housing independently, Number of participating landlords/housing providers
Coordinate with public housing authorities to understand limits of existing rental assistance programs				
Engage residents and landlords				
Identify capacity for administering program				
Identify funding source(s)				
16. Expand resources relating to heirs properties	Office of Housing	Legal clinics	Philanthropy	Number of households supported
Identify existing resources and identify remaining community needs				
Partner with relevant stakeholders to create solutions tailored to DeKalb County				
26. Establish a clear and predictable pathway for eligible nonconforming properties to achieve compliance	Department of Planning & Sustainability	Office of Housing, local legal aid organizations		
Identify and classify prevalent nonconforming residential parcels across unincorporated DeKalb County (e.g., historically small lots, duplexes in single-family zones, etc.)				
Draft zoning code amendments that provide administrative, by-right, or minor-variance processes to legalize nonconforming properties without going through a formal Board of Appeals process				
Conduct educational outreach in historically disinvested neighborhoods to assist legacy owners with understanding the legal options for developing or improving their property				
Adopt zoning regulations that allow for updates to nonconforming properties without requiring full compliance to current codes				
Establish a process for determining legal nonconforming properties, structures, and uses				
Establish a process for properties to obtain compliance with codes and regulations that takes into account or subsidizes neighborhoods with historic underinvestment				

Action	Lead	Support	Potential Funding Sources	Metrics
28. Adopt pre-approved architectural plans for select housing types	Department of Planning & Sustainability	Office of Housing, local architectural associations, residential homebuilders	ARC Community Development Assistance Program, CDBG planning grants	Number of homes built using pre-approved plans
Commission a design team to procure 4-6 standardized, contextual middle housing plans (i.e., ADUs, duplexes, triplexes, cottage courts, etc.) that comply with local building codes while providing architectural and design variability				
Provide completed design packages free of charge to property owners, empowering resident homeowners and emerging local builders to create missing middle				
Institute an expedited review process approving pre-cleared architectural plan submissions (e.g., within 10 business days)				
29. Pilot funding for middle housing types	Decide DeKalb, Community Development Department	Regional and local financial institutions	Housing Bond, Affordable Housing Fund, federal entitlements (e.g., CDBG, HOME)	Number of middle housing units built
Number of ADUs financed for seniors				
Launch a revolving financing pilot that provides low-cost construction and gap financing for 2-8 unit infill developments				
Offer forgivable pre-development grants for fixed-income seniors and multi-generational households seeking to constructed ADUs to age-in-place				
30. Explore targeted inclusionary zoning near major public investments	Department of Planning & Sustainability, Office of Housing	Office of Housing, County Attorney's Office, Decide DeKalb, Board of Commissioners		Number of affordable units produced
Complete an economic and legal feasibility study to examine and structure inclusionary zoning requirements within Georgia statutory limits, prioritizing Tax Allocation Districts, Activity Centers and transit nodes.				
Establish affordability set-asides (e.g., 20% of units at <50% AMI) for residential projects receiving rezonings, tax abatements, or County land				
34. Streamline applications for funding	Department of Housing	Decide DeKalb, public housing authorities, local governments		
Convene active funders to develop shared objectives and understand key application needs				
Engage developers to understand opportunities for alignment				
Develop phased approach to pilot unified application and solicit feedback from funders/developers				
Refine and launch streamlined application				