

RABUN COUNTY, GEORGIA

Understanding and Meeting Housing Needs for Rabun County's
Workforce and Businesses



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Forward Rabun and the Lake Rabun
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ON THE COVER: A map of Rabun County,
Georgia, as seen in the Rabun County Welcome
Center. *(ULI)*



About the Urban Land Institute

The Urban Land Institute is a global, member-driven organization comprising more than 48,000 real estate and urban development professionals dedicated to advancing the Institute's mission of shaping the future of the built environment for transformative impact in communities worldwide. ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific region, with members in 81 countries. ULI's extraordinary impact on land use decision-making is based on its members' sharing expertise on a variety of factors affecting the built environment, including urbanization, demographic and population changes, new economic drivers, technology advancements, and environmental concerns. Peer-to-peer learning is achieved through the knowledge shared by members at thousands of convenings each year that reinforce ULI's position as a global authority on land use and real estate. Drawing on its members' work, the Institute recognizes and shares best practices in urban design and development for the benefit of communities around the globe.

More information is available at uli.org. Follow ULI on [Twitter](#), [Facebook](#), [LinkedIn](#), and [Instagram](#).

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With over 1,400 members throughout the Atlanta region (Georgia and Eastern Tennessee), ULI Atlanta is one of the largest and most active ULI District Councils worldwide. We bring together leaders from across the fields of real estate and land use policy to exchange best practices and serve community needs. We share knowledge through education, applied research, publishing, electronic media, events, and programs.

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ULI Advisory Services: National and Global Programs

Since 1947, the ULI Advisory Services program has assembled well over 700 ULI-member teams to help sponsors find creative, practical solutions for complex land use challenges. A wide variety of public, private, and nonprofit organizations have contracted for ULI's advisory services. National and international panelists are specifically recruited to form a panel of independent and objective volunteer ULI member experts with the skills needed to address the identified land use challenge. The program is designed to help break through obstacles, jump-start conversations, and solve tough challenges that need an outside, independent perspective. Three- and five-day engagements are offered to ensure thorough consideration of relevant topics.

An additional national offering is the project analysis session (PAS) offered at ULI's Fall and Spring Meetings, through which specific land use challenges are evaluated by a panel of volunteer experts selected from ULI's membership. This is a conversational format that lends itself to an open exchange of ideas among diverse industry practitioners with distinct points of view. From the streamlined two-hour session to the "deeper dive" eight-hour session, this intimate conversational format encourages creative thinking and problem solving.

Learn more at americas.uli.org/programs/advisory-services.

The Terwilliger Center's participation in and support of this technical assistance panel was made possible by the generous financial contribution of former ULI global chair Thomas Toomey.

Technical Assistance Program (TAP)

Urban Land Institute harnesses its members' technical expertise to help communities solve complex land use, development, and redevelopment challenges. Technical Assistance Panels (TAPs) provide expert, multidisciplinary, unbiased advice to local governments, public agencies, and nonprofit organizations facing complex land use and real estate issues in the region. Drawing from its seasoned professional membership base, ULI Atlanta offers objective and responsible guidance on various land use and real estate issues ranging from site-specific projects to public policy questions. The sponsoring organization is responsible for gathering the background information necessary to understand the project and presenting it to the panel. TAP members spend two days developing an understanding of the problem, coming up with recommendations, and presenting those findings and recommendations to the sponsoring organization.

The Terwilliger Center for Housing

ULI's Terwilliger Center for Housing was established in 2007 with a gift from longtime ULI member and former chair J. Ronald Terwilliger. The goal of the Terwilliger Center for Housing is to advance best practices in residential development and public policy, and to support ULI members and local communities in creating and sustaining a full spectrum of housing opportunities, particularly for low- and moderate-income households.

The ULI's Terwilliger Center for Housing, through its Attainable Housing for All Initiative, is poised to grow and deepen its housing impact through additional housing-focused Advisory Services and technical assistance panels. This campaign will leverage the breadth of current and future housing-focused work within ULI to inform and advance efforts around the country to enable attainable housing preservation and production. The primary tool of the campaign will be 10 TAPs during the 2022 and 2023 calendar years.

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The views expressed here are the authors' and not necessarily those of the Federal Reserve Bank of Atlanta or the Federal Reserve System.



One of the commercial enterprises lining state Highway 441 through Dillard, Georgia.

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A home for sale in one of a number of new market-rate housing developments in Clayton, Georgia.

EXECUTIVE SUMMARY

Rabun County, Georgia, graced by natural beauty defined by mountains and waterfalls, draws people from across the southeastern United States and beyond to relax and recreate. Many choose to return, some putting down roots and calling Rabun home and others purchasing a second home to ensure future easy getaways. The county's economy is largely driven by this tourism industry with a number of other businesses and institutions rounding out the commercial side of Rabun. While this may sound like a great foundation for community success, one factor – housing – remains out of balance, and housing affordable to those working in Rabun's backbone industries is incredibly scarce.

The challenge of providing workforce housing in a booming second-home community is not singular to Rabun. Communities across the U.S. are facing similar challenges and the Terwilliger Center for Housing at the Urban Land Institute is increasingly called upon for insights and guidance. Knowing this, Forward Rabun turned to the Urban Land Institute–Atlanta district council (ULI Atlanta) and the Terwilliger Center for Housing for assistance in Rabun. Using its trusted technical assistance panel (TAP) program, ULI Atlanta convened a group of ULI members with the expertise needed to address the workforce housing challenge in Rabun. This TAP panel, consisting of land use and development professionals, studied the county's plans to date, interviewed county and community leaders, and applied their professional expertise, arriving at a series of recommendations that Forward Rabun leadership can use to begin to address this very pressing problem for the county.

A portion of the county's 20,000 full-time residents are spread across the mountainous community, while the rest, the majority, call one of the county's five municipalities home. Many residents work in Rabun and just as many, if not a few more, work outside of the county. Similar numbers are commuting into Rabun for work, many of whom were unable to find housing near their employment and turned instead to housing opportunities in the surrounding counties. Rabun employers are stepping into this housing gap, providing temporary housing and transportation assistance to help attract and retain employees at their Rabun locations. Business owners

have joined civic leadership in voicing their desire for a more sustainable housing solution, one that provides a greater number of attainable housing options for Rabun's workforce. The housing challenge is exacerbated by the limited amount of developable land in the county, constrained notably by mountainous terrain, which makes construction challenging and costly, and the ownership of thousands of acres of undeveloped land by the United States Forest Service and Georgia Power.

Panelists identified three important themes to help the community coordinate its response to the county's housing challenges: education (of the community, elected officials, etc.) around the scale and ramifications of the housing imbalance and the modern/improved design options for workforce and affordable housing; economics, particularly an objective and analytical understanding of the financial constraints to housing affordability and possible tools for influencing and impacting development; and partnerships, notably the opportunity for existing organizations to increase their impact through collaboration at the county and state levels.

Education

As county leaders work to meet Rabun's workforce housing needs, constituents will benefit from additional information, education, and awareness of a range of topics that will influence, shape, and enable the development process.

Building Knowledge. As Rabun residents may have a limited understanding of what good workforce housing could look like, Forward Rabun should share with community members visuals, information, and even tours of the wide range of housing types, building designs, and neighborhood configurations that define workforce housing today. Done well, workforce housing can – and should – blend into the urban fabric of the surrounding neighborhood. This foundational knowledge and enhanced understanding will be important for the larger population of Rabun as well, from business owners/employers to developers and builders, from financiers and banks to local religious leaders.

Infrastructure Defined. Similarly, the concept of “infrastructure” likewise needs to be defined for the community. More than just bridges and roads, “infrastructure,” as it relates to Rabun and any pending development, must also include discussions of broadband access, water and sewer connectivity, stormwater management, and more.

The Importance of Planning. With their enhanced understanding of land use and the county’s housing goals, municipal planning professionals across Rabun County will need to review the current planning and zoning regulations in effect and update these important guiding documents to enable the types of housing development needed across each municipality.

Economics

The economic environment that shapes how, where, and when development takes place warrants close inspection in a conversation around catalyzing workforce housing development.

Workforce Housing Costs. For Rabun County, the average rent is \$836 per month, with interviewees noting substantial increases in the past year. (These increases are not reflected in the figures in this report as data publication typically lags by up to two years.) Yet the low wages typical for Rabun’s retail workers or accommodations and food services business employees are far lower than the median and, at 30 percent of annual income, put target rents in the \$600-800 per month range. When layered with household transportation costs, over 32 percent of Rabun’s

population cannot afford even basic rents. The economics of workforce housing development for Rabun can start to make more sense, however, when efficiencies are gained through more dense development, lowering some of the soft costs and finding labor efficiencies when moving beyond a single family home building type.

Housing Development Cost Drivers. Real estate development costs are driven by three primary factors: hard costs (labor, materials, etc.), soft costs (architects, consultants, permitting fees), and the cost of land. While the first two cost drivers are rather difficult to influence, municipal leadership can influence the cost of land if public land is under consideration. Municipalities can donate or lease public land for development. Land banks are also an option, allowing the municipality to clear title on land and hold it for future development. Community land trusts can also assist with affordability, providing homeownership opportunities for homes situated on land held by the trust. Rabun County’s churches and schools may also have an interest in participating in the workforce housing conversation should they have surplus land and an interest in supporting housing in the community.

Local Development Toolbox. The landscape across Rabun County naturally pushes development closer to the city centers, and the same is true for workforce housing. City centers already have infrastructure in place, the areas are often walkable, and services are easier to access. These urban locations also make it possible to consider taxing districts like business improvement districts (BIDs), community improvement districts (CIDs), and tax allocation district (TAD). Each of these taxing districts can provide additional incentives and funding for development within the defined district geographies. The Rabun County Development Authority is another powerful development partner with tools to perform much of the same functions Rabun County needs to attract and catalyze development but without many of the stricter requirements to which municipal entities must adhere.

Partnerships

New workforce housing development in Rabun County will need new and likely strengthened partnerships to expand Rabun’s housing beyond the current inventory/product type seen today.



Multifamily development can feature varying densities that blend into the surrounding residential and/or commercial environments.

Property Partnerships. Whether the city and/or county decides to sell, lease, or donate land for new workforce housing, the panel recommends that the public entity (city or county) again turn to the Rabun County Development Authority as a partner in the development process. This partnership will provide far greater flexibility in the request for proposal process and will allow greater control in the final developer selection.

New Partnerships. Private employers in the county have been working hard to meet their employees' housing and transportation needs. Forward Rabun should convene employers to collectively discuss and identify potential partnerships amongst employers and the public sector. Taking this partnership approach further, an Employer Assisted Housing Fund could pool employer resources and amplify efforts. Similarly, convening the philanthropic resources and contacts in Rabun County may lead to creative and impactful approaches to meeting the housing needs within the county.

Expertise and Relationships. There are professionals in the community and within the ULI community who stand ready to help further inform the development process or assist with needed connections to additional information, resources, or funding opportunities. The same might be said for counties surrounding Rabun, and a conversation among regional leaders could help identify potential alignments and opportunities for leverage or amplification of one another's assets to a wider community benefit.

Next Steps

As Forward Rabun considers where and how to approach the housing challenge in Rabun County, a careful, collaborative, and informed process will serve the county and its constituents well. In the short term, the county should conduct a land and vacant building inventory and related suitability analysis. At the same time, Forward Rabun should launch an education and engagement effort with the community to raise awareness of and establish familiarity with new housing types, planning models, and benefits to the community. A new Rabun County housing coordinator could lead these efforts in coordination with regional convenings led by Forward Rabun.

In the mid-term, by the end of 2023, the county should have established a new vision for housing and community development and have refreshed municipal processes and procedures in place to support the vision. A housing symposium and ULI's UrbanPlan for Community Leaders workshop can help clarify the goals of this work and support the community as it gains comfort with the plans under consideration.

Looking to 2024 and beyond, the county will need to tackle larger, long-term projects that will continue to support Rabun today and facilitate the Rabun of tomorrow. Infrastructure improvements and new design standards will support development efforts and a potential demonstration project can help the community better see/feel/experience the improved workforce housing that is so critical to the continued vitality of Rabun County.

INTRODUCTION AND BACKGROUND

Located in the mountains of northeast Georgia, Rabun County is known for its small-town charm, world-class schools, and natural beauty. It is also now known as a wonderful second-home and vacation community for those seeking escape from the big-city life in Atlanta. The roughly 20,000 people who call Rabun home are spread across five municipalities, each with its own character, yet all bound by a common challenge – a lack of housing, particularly workforce housing, either for rent or for sale.

This housing challenge spurred Forward Rabun, a public-private partnership tasked with economic development for the County, to turn to the Urban Land Institute – Atlanta district council and the ULI Terwilliger Center for Housing for guidance via ULI’s trusted technical assistance panel program. The TAP set out to answer four questions critical to the advancement of additional workforce housing in Rabun County, including issues around policy changes, land use approach, potential partnerships, and incentives.

In order to best answer the questions posed by Forward Rabun, ULI Atlanta and the Terwilliger Center for Housing convened a panel of ULI members with professional expertise in real estate development, land use, and finance and shared the briefing materials provided by Forward

Rabun, which included the county’s recent comprehensive plan, the Forward Rabun strategic plan, and more. Led by municipal officials, professional staff, and Forward Rabun leadership, the panel toured the towns of Clayton, Mountain City, and Dillard, Georgia, to better understand the current development environment, view potential development sites, and better understand the typology of housing currently in place in the communities. The tour was followed by interviews with over 30 community stakeholders – including business owners, community leaders, school and other institutional leadership, and elected officials – who provided additional insights and first-hand experience with the workforce housing challenge in the county. The panel then spent a day

Questions for the Panel

1. How is workforce housing defined for Rabun County?
2. Are there regulation or policy changes the community (county and cities within) could adopt to help incentivize workforce housing?
3. How can denser, less land-intensive housing be encouraged in a county that has traditionally relied on larger-lot single family housing? What land development opportunities exist in Dillard and Clayton that prioritize housing? What partnerships are needed to execute the recommended strategies?
4. Are there natural partners or resources that could be leveraged to incentivize and accelerate the development of workforce housing? What are some ideas and programs that have worked in other communities that could be used as a reference point?

reviewing all they learned and applied their professional expertise to the questions, ultimately arriving at a set of recommendations that Forward Rabun can pursue to achieve its goals of spurring more attainable workforce housing for residents and employees in the county.

Rabun County Today

“Unique,” “beautiful,” “natural,” and “loved” were words the panel heard frequently from the stakeholders and community leaders. It is clear that there is no place like Rabun County. The county is known globally for its educational resources, and the natural environment is an important part of the state’s identity, boasting three of Georgia’s state parks and thousands of acres of protected forests. At the same time, places that are loved often face intense pressures, particularly real estate and economic challenges, that cannot be ignored. As one panelist noted, “Rabun won’t stay lovable by mistake.”

The county is seeing steady growth, particularly as a second-home community, and growth can be managed and directed through public policies and land use regulations. Other changes, however, are harder to control. From rising construction costs to the rising cost of eggs, economic pressures can be felt across the county and beyond. The way people work is changing, as remote work appears here to stay, and more and more businesses are bringing their operations back to the United States. Even

the way people – residents, visitors, and employees – experience Rabun County is changing as younger people, like Generation Alpha, turn first to digital sources for experiences and information. These changes are harder to control yet remain important factors as will the pending widening of Highway 441, the primary route through Rabun, by the Georgia Department of Transportation (GDOT).

It is time to meet these challenges. County leadership cannot do nothing and going back to “simpler times” is not an option.

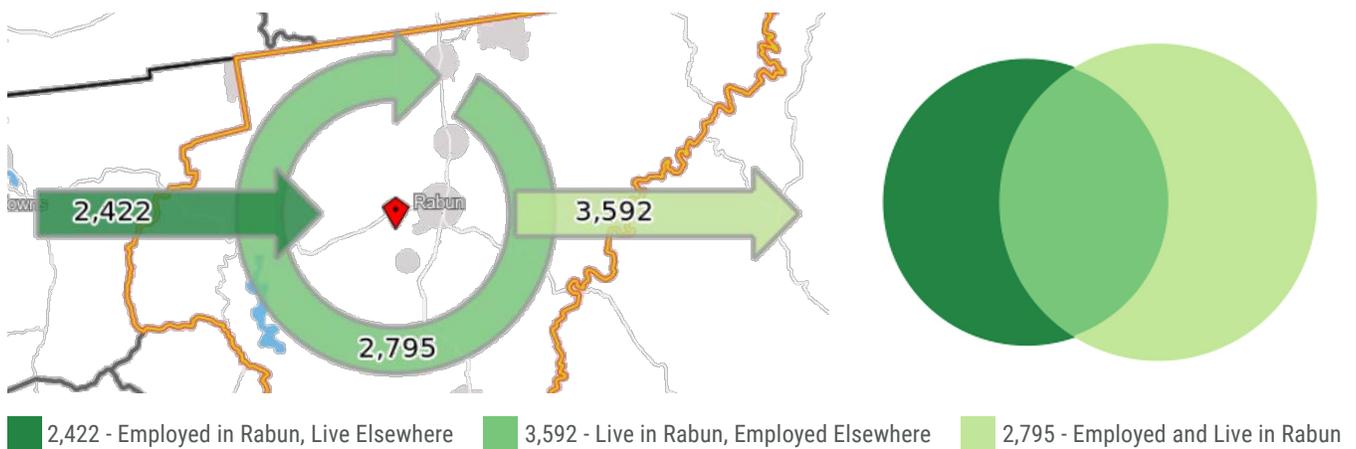
Rabun’s Current Workforce

To better understand the scope of the need for additional workforce housing in the county, the panel first identified the current state of the county’s workforce and found that Rabun County jobs and Rabun County residents only partially overlap.

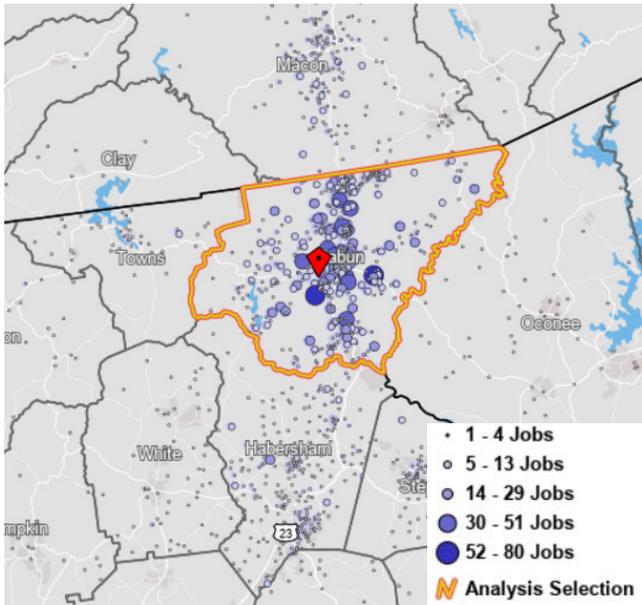
- 44% (2,795) of employed adult residents of Rabun both live and work in Rabun; the rest commute outside the county for employment.
- 46% (2,422) of the Rabun workforce commutes to the county from other areas outside Rabun County.

For those commuting to Rabun County for employment, one in five people have commutes of 50 minutes or

Inflow/Outflow Job Counts, 2019

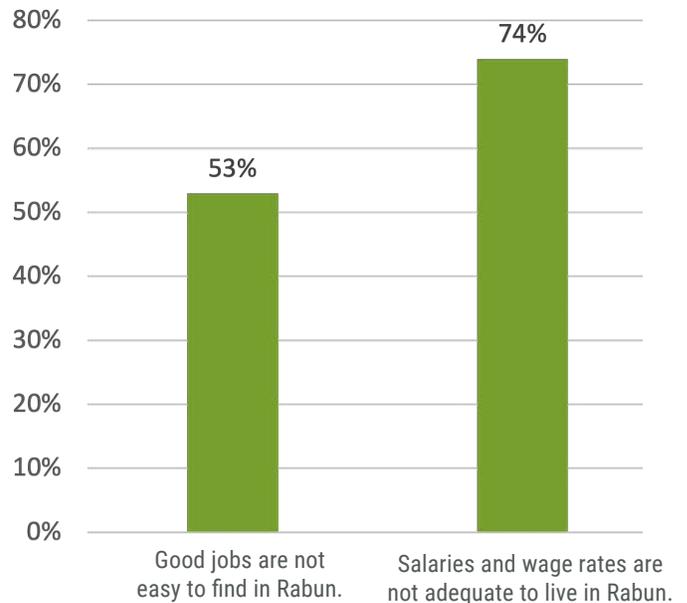


Source: U.S. Census Bureau, Center for Economic Studies, LEHD, 2019



Rabun employees' residences, as are noted by the blue dots, are spread far beyond the boundaries of Rabun County.
 Source: U.S. Census Bureau, Center for Economic Studies, LEHD, 2019.

Percent of Survey Respondents who Responded "Agree" or "Strongly Agree"



Source: Forward Rabun, recent survey of 500 residents

“ Can Rabun’s service and tourism based economy continue to thrive and can the county diversify its economy when this sector is struggling?

–TAP Panelist

more, which is a notable a burden on both workers and the county’s infrastructure. Stakeholders pointed to Habersham, Stephens, Towns, and Macon counties as providing housing options for many Rabun employees across several job categories. These counties generally have more available land, greater housing supply, and lower housing costs than Rabun County.

What is driving the mismatch? In the words of Forward Rabun survey respondents, two factors are in play:

- Survey and interviews point to the lack of good (i.e., higher-skilled or higher-wage) jobs in Rabun, leading to residents seeking jobs elsewhere; and
- Those who do work in Rabun cannot afford to live in the county as area wages have not kept pace with housing costs.

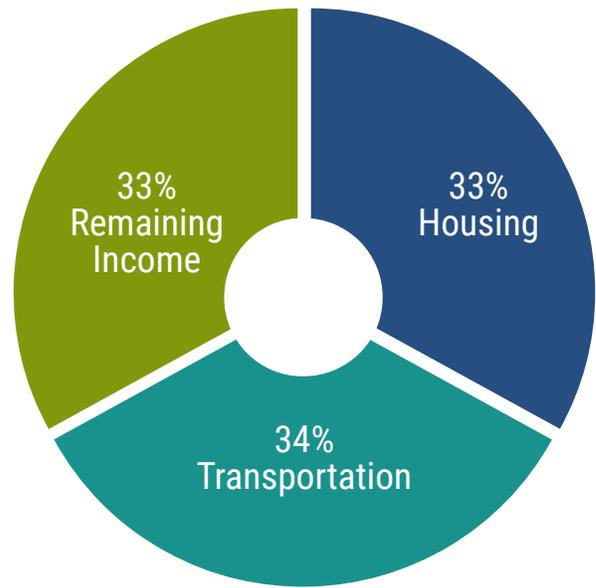
Business Climate

The housing and workforce mismatch has created and will perpetuate notable impacts on Rabun County employers. Employers have difficulty attracting and retaining workers due to the lack of available housing in the county. This has led a number of employers to devise their own, one-off solutions that are quite costly, including providing housing or transportation directly for employees. Other employers, particularly those 503 Rabun employers with small workforces (less than five employees), are less equipped to withstand the potential related stress that comes when an employee cannot find a viable housing option. For those employees working in essential, front-line, community-serving occupations, affordable housing options are severely limited, which may cause them to seek employment options in outlying areas.

The county could face critical business retention issues if these trends continue.

Community Impacts

In some areas, housing can be found near employment centers. If that housing is unaffordable, however, employees often drop out of the workforce, accept inadequate housing conditions, or commute longer distances. According to the Center for Neighborhood Technology, a typical Rabun County household earning \$42,000 per year spends 67 percent of their annual income on housing and transportation, leaving only 33 percent to spend on the remainder of their daily needs. Longer commutes come with greater personal transportation costs and childcare barriers for the employee and greater burdens on the transportation networks for the region. Schools, health and healthcare access, and community engagement are all similarly impacted by this mismatch between housing and the workforce. Housing is a community-wide need that requires a community-wide solution.



Average housing and transportation costs as a percentage of income for a \$42,000 income household.
 Source: Center for Neighborhood Technology.



Shops along Highway 441 in Dillard point to the strong tourism economy in Rabun County, which relies heavily on retail and service sector employees.

EDUCATION

The first question posed to the panel pointed to the need for clarity around terms. Terms like “affordability,” “workforce housing,” and even “infrastructure” are central to this study yet may mean different things to different people. As Forward Rabun and county leadership work to meet Rabun’s workforce housing challenge, educating Rabun constituents, establishing a common set of definitions, and creating a vision for Rabun’s housing future will be critical to the success of any housing development endeavor as well as the future economic success of the county.

Building Knowledge

With terms like affordable, attainable, and workforce housing being used, at times, interchangeably, it will be helpful to share the meaning of these key terms and development types with Rabun’s constituents. Business owners/employers, local leadership, developers and builders, financiers and banks, religious leaders, and citizens all have a role to play in understanding, evaluating, and even approving plans and/or policies that can bring these housing types to life in Rabun County. Some housing terms refer to the income of the occupants, as in the case of missing middle housing, workforce housing, and affordable housing. Other terms relate to the number of units on a lot or in a building, including accessory dwelling unit (ADU), duplex/triplex/multiplex, multifamily housing, and townhouse. Still other terms relate to the placement of the housing in relation to other buildings or uses, as in the case of a cottage court, conservation community, or live-work unit. Each of these housing types are worthy of consideration as county leadership and developers work together to chart a path toward more attainable housing for the community, and helping the community gain familiarity with these terms and the related design elements will assist in the county’s pursuit of its workforce housing vision.

The bottom line for Rabun County is that the county’s housing inventory needs to transition from exclusively large lot single family homes to a more sustainable mix that includes higher-density housing.

Defining Housing for Rabun

One of the hurdles in building consensus on housing affordability solutions rests in terminology. To help, ULI Atlanta, in concert with KB Advisory Group and HouseATL, developed an [overview](#) with FAQs and glossary. This information can help move more quickly beyond a discussion of terms, into conversations about solutions and implementation.

Area Median Income. A benchmark which divides income distribution in a given area into two equal parts: one-half earn above this amount and one-half below. Affordable housing eligibility is generally based on income as compared to this benchmark. Area median income figures are calculated by household size by HUD on annual basis for all metropolitan regions of the country and rural areas of states.

Affordable Housing/households. Housing for which the occupants are paying no more than 30 percent of their income for gross housing costs, including utilities. These households generally have income less than 60 percent of AMI. However, the term has been applied more loosely to cover households with incomes up to 80 percent of AMI for renters and 100 percent of AMI for owner households.

Workforce Housing/households. Housing for those who earn too much to qualify for affordable housing programs yet cannot afford the average market rate. These households generally have incomes between 60 to 120 percent of AMI.

Defining Infrastructure

As the community looks to future development, be that additional workforce housing or the expansion of Highway 441, it will also be helpful to have a more complete understanding of the word “infrastructure” as it relates to Rabun County.

Roadway and bridge infrastructure, the infrastructure type that readily comes to mind for many people, is important and is already under examination by GDOT. Other types of infrastructure are just as important as roadways, however. As communities grow and expand, stormwater management, sewer, and water infrastructure must expand with it. Public open space, another form of community infrastructure, must also be planned to ensure access to green spaces and open areas by all members of the community. Broadband infrastructure is a pressing present-day challenge for Rabun County. With only 20 percent of the county’s population having access to reliable broadband, broadband expansion a critical need for the county, particularly if it wishes to attract higher-wage work-from-home residents who rely on internet connections for their daily employment engagements.

Pocket Neighborhoods

As an alternative to a suburban neighborhood building approach, featuring large private lots that often lead to sprawl, pocket neighborhoods or cottage clusters can create moderate-sized (1,200 square feet) housing clustered around common areas that can foster a sense of community among residents while still providing personal privacy and making efficient use of space and public infrastructure.

These pocket neighborhoods still embrace the single-family home building type but use an urban planning approach that positions the housing around common, walkable spaces rather than simply facing a street. Parking for pocket neighborhoods is often placed in separate common areas instead of in front of each home. Privacy for each resident is maintained while community space is celebrated.

Conservation Community Districts

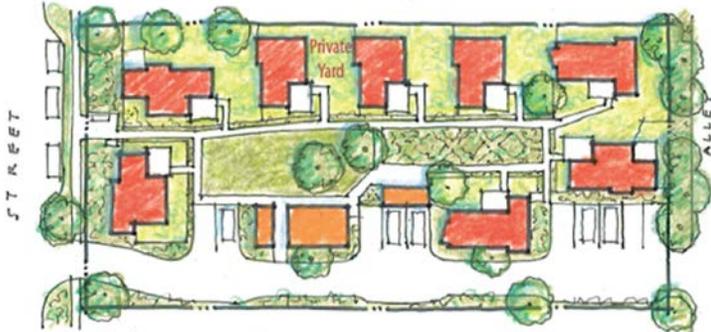
A conservation community is a type of residential subdivision that is designed in order to preserve open space while accommodating the full extent of development that would otherwise be possible under conventional subdivision designs by concentrating the development in a higher density in one area of the property while conserving a large percentage of land in the remaining area.



What is the problem and how is it solved?

- Prevents suburban sprawl and maintains rural character of an area by positioning housing close to main street.
- Limits expensive and unsustainable infrastructure of dispersed housing development.
- Provides opportunity for more housing density.
- Encourages diversity of housing types.
- Encourages retention of natural landscape and forgoes development that clear cuts property.
- Creates stronger communities by cluster housing types and fosters connection between residents, lowering instances of loneliness or isolation.

Single Cluster 1

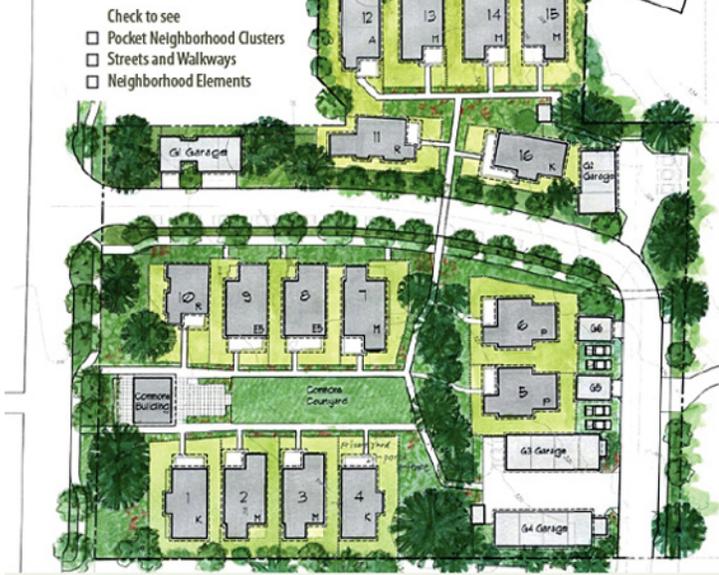


MICROLIFE INSTITUTE



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Double Cluster

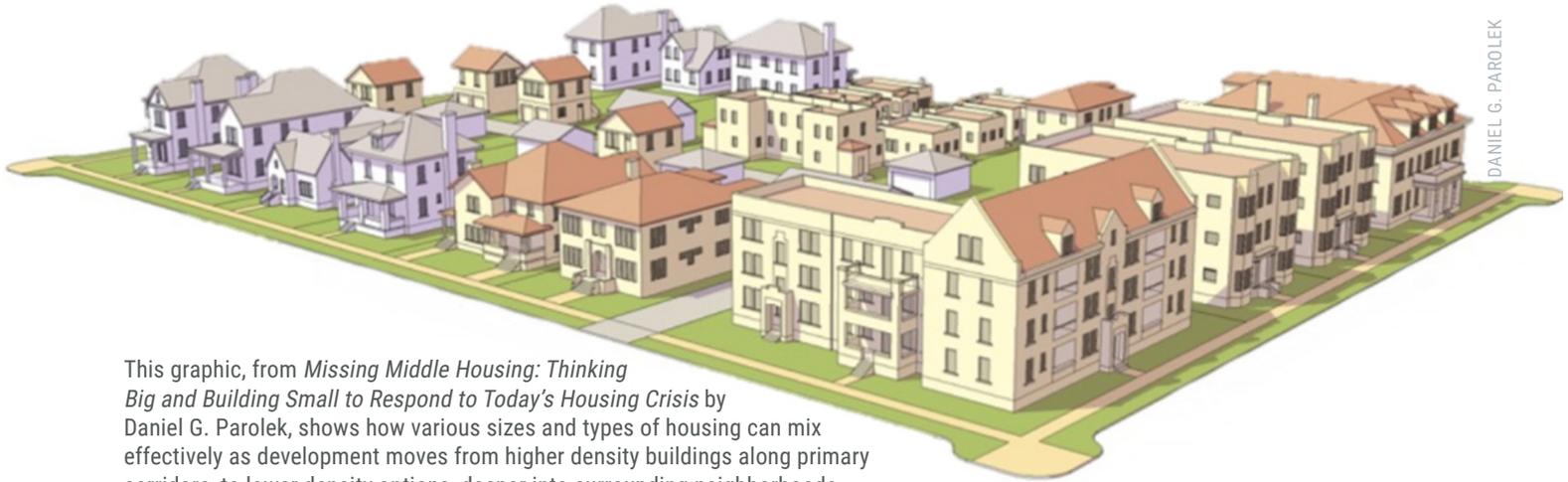


Small Neighborhood 1



By clustering “right-sized” homes around community gathering space and other common area amenities, space and other public infrastructure is used efficiently and residents are more readily able to enjoy a sense of community with neighboring residents.

The Cottages on Vaughan in Clarkston, Georgia, make efficient use of space, provide resident privacy, and encourage community, effectively reimagining what a neighborhood could look like. The Cottages on Vaughan recently won the ULI Jack Kemp Excellence in Affordable and Workforce Housing Award in 2022. Located in the most ethnically diverse square mile in America, this new pocket neighborhood includes eight micro-cottage homes within walking distance to community retail and amenities.



This graphic, from *Missing Middle Housing: Thinking Big and Building Small to Respond to Today's Housing Crisis* by Daniel G. Parolek, shows how various sizes and types of housing can mix effectively as development moves from higher density buildings along primary corridors, to lower density options, deeper into surrounding neighborhoods.

Planning Today for Development Tomorrow

The municipal planning leadership across Rabun County will need to take a close look at the current planning and zoning regulations in effect for each city; it is highly likely that revisions will be warranted. Whether this means planning for conservation communities to protect the natural beauty of an area or incorporating new building types and/or setbacks, careful attention should be paid to the regulations shaping development in the community and their alignment with the county's workforce housing vision.

Interesting examples and professional expertise can be found within a short drive of Rabun. A field trip to

see the Cottages on Vaughan in Atlanta and to talk with planners and developers working to creatively address housing challenges around the region would serve county leadership well. Tours of this nature would provide county leadership with an opportunity to walk through a cottage court home or stroll through a live-work unit and see first-hand how these building types can help provide innovative housing solutions for Rabun.

This additional information gathering by county leadership will be an important part of the planning process and help set Rabun up for success by laying a foundation for revised planning and zoning regulations that will enable the type of development the county seeks.



Planning for additional workforce housing, and a discussion of increased density in focused areas, should also include considerations of open space and community gathering space specifically. This photo is the new town green in Avondale Estates, which is a transformation of four acres of downtown city-owned land into a multi-use gathering and green space featuring a walking path, dog park, children's playground, amphitheater, and community pavilion.

ECONOMICS

The mismatch between housing and the county’s workforce must also be viewed through an economic lens. The cost drivers of real estate development will dictate whether or not a project can be built and at what cost to potential residents. For this study, the panel focused specifically on the economics of development in relation to Rabun’s teachers, first responders, and the critical workers in retail and tourism.

Workforce Housing Costs (rental)

The median income of a Rabun County resident is \$35,472 per year. At this income, an affordable rent would be \$886 per month (at 30 percent of the median income). The average rent in Rabun County is \$836 per month. While this may seem initially promising, the median income figure for the county is skewed by a significant number of high-income earners. The wages for a typical retail worker (17.8 percent of Rabun’s population) fall lower than the median, landing instead at \$31,747. At this lower income, the target rent (again 30 percent of annual income) is only \$793, almost \$50 per month less than the average rent in the county. Even more concerning, the average annual income for employee in the accommodations and food services business (14.8 percent of the population) is only \$23,880, resulting in a target rent of only \$597 per month.

These baseline housing costs do not take into account utility costs, some of which may be significant in energy-inefficient or poorly maintained rental housing. Nor do the housing numbers address transportation costs that the retail and services workers often face, which can run as high as \$14,000-15,000 per year.

Housing Development Cost Drivers

When it comes to the economics of development, costs can be grouped into three primary categories:

- Hard costs, including labor and building materials. Hard costs are generally the most inelastic of development costs and difficult to influence on a single project level.
- Soft costs, including design, entitlements, and permitting. Soft costs are also rather inelastic but some consultants may be willing to negotiate a lower rate and the developer might take a lower developer fee, thereby reducing the total project soft cost.
- Land cost, typically 15-20 percent of a project’s cost. Although the developer may not be able to change the land cost, if the land is owned by a municipality hoping to spur development on a parcel, that municipality can control/lower the cost of the land.

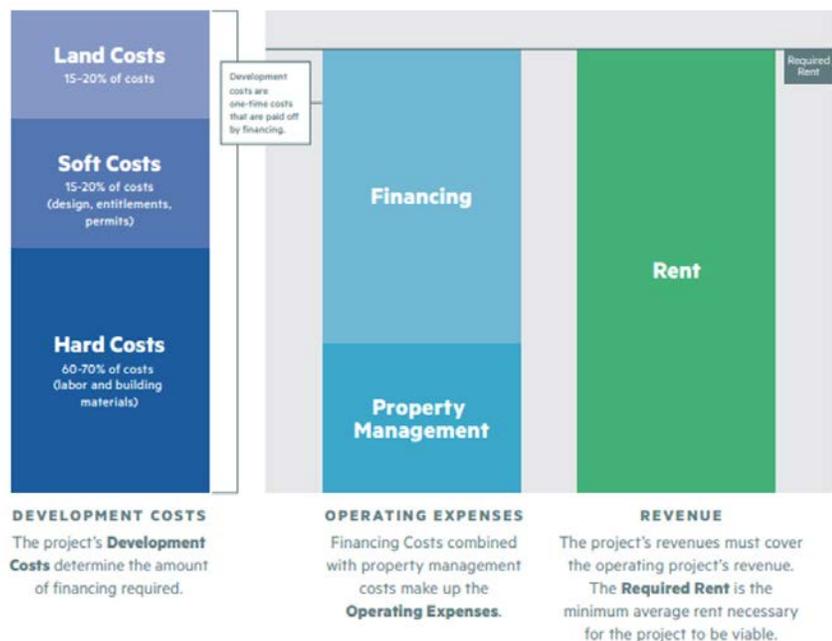
There are additional costs associated with the public side of a development project. Public policy can influence these costs, which can include community exaction, review timing (delay), hard costs such as stormwater

Demographic	Median income	Target rent (30% of income)	Average rent
County-wide	\$35,472	\$886	\$836
Retail trade	\$31,747	\$793	
Accommodations and food services	\$23,880	\$597	

TAP BRIEFING MATERIALS

SIMPLIFIED APARTMENT DEVELOPMENT FRAMEWORK

The framework below is a simplified representation of the apartment development process, illustrating the relationship between costs and rents



CUMULATIVE IMPACT OF GOVERNMENT POLICIES



Source: https://housingtoolkit.nmhc.org/wp-content/uploads/2019/04/NMHC_PDF-Sections_Full-Doc.pdf

retention systems, property tax increases, density reduction penalties, and more. The municipality in which a project sits has direct control over these potential costs and can directly influence the impact of each on a development.

“ **Homebuilders in the area can't deliver a home for under \$250,000.**

–TAP Stakeholder

Leveraging Land

In some instances, public land can be leveraged in order to improve housing attainability. The city or public entity could donate or lease public land for development of low-cost housing. Municipalities can also leverage land banks, which can help cities acquire and clear title on certain parcels of land while holding them for future development. Community land trusts (CLTs) are another tool to consider in the pursuit of low-cost home ownership opportunities for residents. In a CLT scenario, the ownership of the land remains with the public entity/nonprofit (often a community development corporation) while the house built upon the land can be bought and sold. This model

helps keep housing prices low while still providing important wealth-building mechanisms for residents.

It is also be worth exploring specific land and development conversations with Rabun County churches and schools. In some instances, these institutional community members may have excess land that could be set aside for housing development, particularly if the development aligns with the institution's mission or could support their specific community members' housing needs directly.

Local Development Toolbox

Development costs in Rabun County make the building of affordable housing a difficult economic prospect. By increasing the density of a project, however, beyond the county's typical single-family structure, there are efficiencies to be gained and the development pro forma can begin to find balance. Across Rabun County, it will make good urban planning sense to focus these denser developments in the city centers where infrastructure is already in place, walkability is more prevalent, and services are easier to access.



These five-story buildings border a community gathering space and blend both residential and commercial uses nicely for Mountain View, California, residents and visitors.

The Rabun County Development Authority (the development authority) will play an important role in enabling additional workforce housing development and should improve and expand access to and use of its tools on development authority property as well as other parcels not owned by the development authority.

- **Bonds for Title.** In the instance of a business locating to the county and purchasing land, the development authority can issue Bonds for Title, which provides an *ad valorem* tax abatement on the land for a period of time, typically 15 years.
- **Sales Tax Holiday.** The development authority also has the ability to issue a sales tax holiday on all project building materials, which would eliminate sales taxes associated with construction materials on a project, saving a developer significant hard costs.
- **Land Donation.** Should the development authority wish to contribute land to a development project, they have the ability to sell that land at a reduced value to the developer or provide the land through an attractive ground lease, both of which are valued at the discretion of the development authority who can directly influence (and lower) the land cost on a project.

Business improvement districts (BIDs) and community improvement districts (CIDs) can be powerful and effective development tools. The formation of a BID or CID requires the political will of the area's elected leadership

and allows the business owners in a defined geography to dictate how a mileage rate increase in the area may be spent. BID or CID funds are often spent on public improvement projects (sidewalks, lighting, wayfinding, microtransit, etc.) and can also be used to support pre-development work on a real estate project important to the CID or BID. The commercial landowners in the district's defined geography control and direct the funds. Alternatively, a special tax district could be created, again using a mileage rate increase within a defined geography, but in this instance, the city/county, and not the business owners, controls funds for specific purposes.

Finally, Rabun leadership should explore the potential for a **tax allocation district (TAD)** formation. A TAD, sometimes called a TIF (tax increment financing), is a financing incentive tool in which bonds are issued to pay for infrastructure and other improvements in a designated area. These bonds are repaid by increases in property values (and corresponding property 'tax increments') from that area. It is not an increase in property taxes, but rather a way to stimulate investment in an area by financing needed infrastructure or improvements from future tax proceeds within a designated area. A TAD may also provide "pay-as-you-go grants" which are project-specific property tax rebates to developers in lieu of grants supported by bond proceeds which may be limited in terms of years and amounts.

“ If I had 50 acres, I'd build houses on it.

– TAP Stakeholder

PARTNERSHIPS

As the county leadership considers its path forward, leveraging existing partnerships and perhaps forging new partnerships will be key to identifying ways to catalyze workforce housing development and expand Rabun's housing beyond the current inventory/product type seen today.

City/County Owned Property

In instances where development on city-owned or county-owned land makes good sense, the public sector may want to consider leveraging long-term leases for the land as opposed to an outright sale. This path would make sense in cases where mixed-income rentals would be viable. For land where for-sale housing makes more sense, the public sector could create a land bank structure, holding the land for development of homes priced more affordably. In both instances, the panel recommends that the public entity (city or county) partner with the Rabun County Development Authority. This partnership/approach will provide far greater flexibility in the shaping of any development RFP and also allows more control and input in the final developer selection than if the city/county pursued the developer directly as the development authority is not bound by the same strict highest-bidder restrictions that the city or county must follow. This same flexibility can also provide negotiating space for additional infrastructure or amenities and is generally more supportive of the type of mixed-use development that will make good sense along Main Street in Clayton and along Highway 441 through Dillard.

Create New Partnerships

The **private sector** has been hard at work trying to solve the housing conundrum for their employees. By working directly with the county's private sector employers, Forward Rabun could convene employers to collectively discuss the approaches currently in place and identify potential partnerships, alignments, and/or cost savings across employers. There might also be an opportunity,

through such convenings, to recognize the volume of investment currently funding these individual housing or transportation initiatives and direct that funding instead to an **Employer Assisted Housing Fund**. A fund of this nature could pool the resources of participating employers and amplify efforts, particularly if matching funding could be found, to support employees' housing pursuits in the form of rental subsidies or down payment assistance. This funding assistance could be used as an employee retention mechanism if the repayment of the funding is forgiven after a specified period of employed time (*e.g.*, a \$10,000 loan is forgiven after five years of employment). Leveraged county-wide, this type of fund creates more a sustainable, systemic solution rather relying on the one-off solutions that are presently shouldered by any one employer alone.

Similarly, there are compelling **philanthropic resources** in Rabun County that may be of assistance in the housing development pursuit. Many of the citizens of Rabun are connected to community philanthropy and are eager to protect their beloved community today as well as see Rabun thrive into the future. Conversations around partnerships to help support workforce housing development may help achieve both, protecting the services the community needs and supporting a thriving economy by ensuring safe and attainable employee housing.

An **Attainable Housing Fund**, formed with the support of the private sector and/or the philanthropic sector could go a long way toward establishing a sustainable funding pipeline to support workforce housing development today and well into the future.



Business owners across the county have created their own innovative, yet expensive, solutions to help employees find adequate housing.

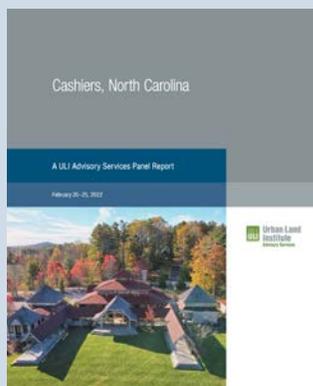
Expertise and Relationships

There is a tremendous amount of expertise present in the region. Organizations like ULI, with 48,000 members worldwide working in all facets of the real estate industry, have resources, in the form of case studies, white papers, and even professional services, that can be leveraged to explore potential solutions further. By learning from the successes and the mistakes in other communities, Rabun can jump-start its efforts and save time by not having to invent its own solution. ULI can help connect county leadership to these broader resources that can be

modeled and customized for Rabun County.

Forward Rabun should also explore potential connections and partnerships across the region, connecting first with Rabun's immediate surrounding counties. With a number of employees indicating that they are finding more housing opportunity in the counties surrounding Rabun, it might be time for a conversation among leaders to discuss how and where people are living and working, identify potential alignments across counties, and leverage one another's assets to a much wider and more impactful benefit.

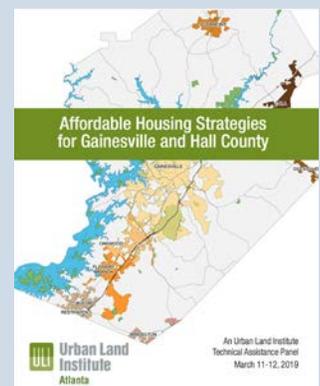
Recent Studies Addressing Affordable Housing in Second Home Communities



[Cashiers, North Carolina, Advisory Services Panel](#)



[Steamboat Springs, CO, Advisory Services Panel](#)



[Affordable Housing Strategies for Gainesville and Hall County](#)

NEXT STEPS

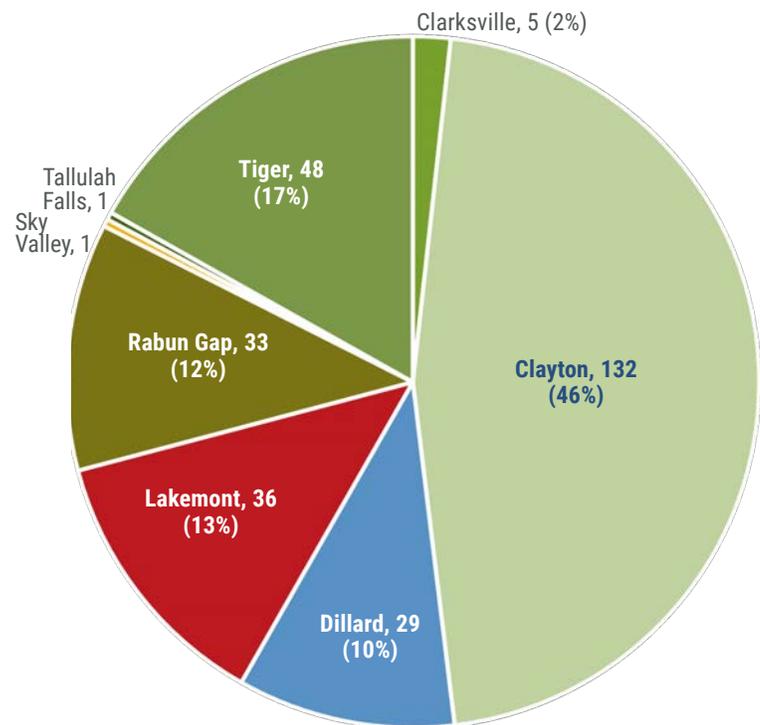
As Forward Rabun considers where and how to approach the housing challenge in Rabun County, the following steps can help lay a foundation for informed and proactive development. Actions taken immediately can help inform the process and establish clarity with the community around the housing types under consideration and the benefits to the health and vitality of the community and Rabun economy. Longer-term efforts, such as procedural and policy updates, enhanced design standards, and infrastructure improvements will establish a new foundation for the type of development Rabun needs well into the future.

Areas of Focus – Suitability Analysis

More dense development, the type needed to make workforce housing financially viable, does not belong everywhere. Concentrating more dense development in city and town centers will make the most sense as infrastructure is already in place, these areas are more walkable, and services can be found close by. The county should conduct an inventory of vacant land and large buildings within city limits that can be developed, renovated, or redeveloped. With that inventory in hand and sites identified, a development suitability analysis is the next step. This analysis will help refine the inventory by identifying which sites might be best suited for development considering the surrounding transportation network, sewer connectivity, rivers/streams/floodplain presence, water connectivity, site slope, fiber connectivity, and more.

Once the inventory has been refined and geographies are identified, county leadership should consider which potential special districts or public sector development tools could be used to support the vision of the community. These tools might include, for instance, the establishment of a BID, TAD, or land trust.

Potential Vacant Parcels



Source: www.listsource.com

Policy and Ordinance Updates

In addition to the educational efforts to bring the community along in the discussion of more creative forms of workforce housing, municipal policies and ordinances will require updating to help ensure that the developments are delivered as intended. These updated ordinances will also help support



Land and vacant buildings across the county should be identified and inventoried.

zoning and code enforcement staff in their daily work, allowing the revised/updated ordinances to regulate the character of the new developments to align with the agreed-upon community vision.

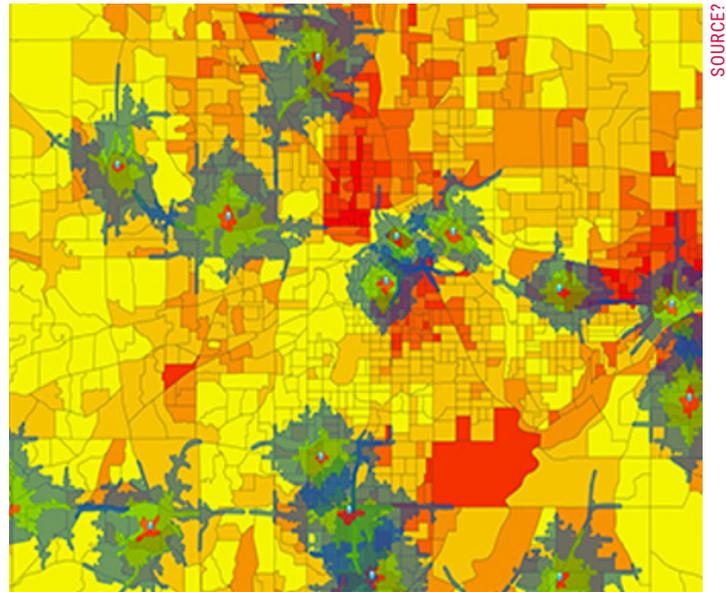
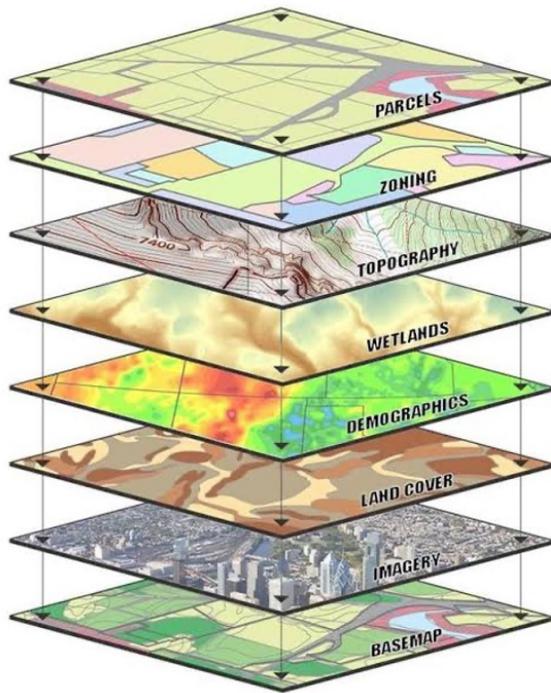
Design guidelines and overlay districts can also help support the community in its pursuit of enhanced design and/or building character that will complement Rabun's unique aesthetic. These guidelines can dictate design elements such as building materials used and building setbacks, items that can support Rabun's design character and enhance the look and feel of the community. Similarly, municipal zoning regulations and building codes may need to be updated to take into account new building styles and configurations. It is also worth noting that the expansion of Highway 441 will require GDOT and Georgia Power Company to relocate their poles and related infrastructure along the roadway. The county can use this opportunity to push for better design and placement of the poles to better support an enhanced community design. This is not the time to settle for a simple relocation and replacement.

The Rabun County Sheriff's Department hosts a Citizen Academy to help educate and familiarize residents with the department's resources and operations. This is a fantastic,

established, and accepted platform for working with and elevating the community's knowledge. The county should leverage the Citizen Academy to also address topics such as land use planning, real estate economics, municipal financing, and the cost of expanding/aging infrastructure (i.e. sewer expansion; septic fields). Such curriculum expansion will assist residents in being more active and informed members of the Rabun community, better able to assist, support, and contribute to the careful growth of the county.

Leveraging the Housing Authority

The Rabun County Housing Authority has three sites in operation, built in the 1950's, 1970's, and 1980's. Although these developments are still providing workforce housing in the county, each represents an opportunity for even greater impact on the county's housing inventory. A site analysis should be conducted to determine if the existing single-story buildings could be redeveloped into two- or three-story buildings, thereby increasing density and expanding the population of residents served. A conversation with the local Housing and Urban Development office is in order to discuss the redevelopment potential of the Rabun sites and the



A suitability analysis uses layers of various characteristics to create a heat map of potential development sites that best meet the criteria identified for a particular development or development type.

potential for increasing the affordability range. With this information in hand, the county could market units for redevelopment and/or potentially partner with an affordable housing developer to redevelop the public housing sites.

It is also important for Rabun County to be in the industry-facing affordable housing development mix. Neighboring and similarly situated counties are pursuing Low-Income Housing Tax Credits (LIHTC), and, while they may not always secure the funding they seek, their pursuits are noticed by the development community, which may open doors to conversations even outside of LIHTC funding arrangements. There is also an opportunity for the housing authority to use the HUD Rental Assistance Demonstration (RAD) program to renovate and/or redevelop existing public housing properties, while converting to Project Based Rental Assistance (PBRA) thus allowing the Section 8 vouchers to stay with the supported units. The PBRA layered with LIHTC funding can help close the funding gap for these much-needed projects. Rabun County should consider how and where it might begin to pursue this type development funding, laying the foundation for future funding and also being

seen as an interested partner by those developers seeking LIHTC deals.

Finally Rabun County is encouraged to vigorously pursue financial support from the to-be-formed Rural Workforce Housing Fund under the OneGeorgia Authority. The OneGeorgia Authority is redirecting \$37.5 million to establish this fund to support workforce housing development and preservation and Rabun County is fully eligible. Similarly, there is a \$250 million bond issuance going through the Georgia Housing and Finance Authority that was approved to provide loans for rural workforce development and may be able to support workforce housing development in Rabun County.

Local funded LIHTC projects	
2021	Cleveland 31 d/u \$715k (funded)
	Dahlonoga 48 d/u \$900k (funded)
	Hartwell 24 d/u \$385k (funded)
2022	Blairsville 68/61 d/u \$1M (not funded)
	Blue Ridge 84/75 \$1M (not funded)

(Project Based Rental Assistance units/LIHTC units)

Source: <https://www.dca.ga.gov/safe-affordable-housing/rental-housing-development/housing-tax-credit-program-lihtc>

Game Plan for Rabun County

2023		2024
First Six Months	By End of 2023	2024 and beyond
<p>REGIONAL MEETINGS Establish monthly regional meetings on housing with neighboring counties with Forward Rabun taking the lead in the convening and setting the agenda.</p> <p>SUITABILITY ANALYSIS Kick-off a county-wide land suitability analysis.</p> <p>INVENTORY ANALYSIS Conduct a building inventory analysis.</p> <p>EDUCATION & OUTREACH Plan for an education and community outreach strategy, including an expanded Citizen Academy.</p> <p>PROJECT TOURS Plan project tours to see, walk through, and experience different housing types that might meet Rabun’s needs.</p> <p>HOUSING COORDINATOR Begin laying the groundwork for a county housing coordinator – someone who eats, sleeps, and breathes housing for Rabun.</p>	<p>VISION Develop a specific housing and community development vision for the county.</p> <p>ZONING & CODES Assess and refresh all zoning procedures and building codes.</p> <p>POLICIES & ENABLING ENTITIES Review and update policies and procedures and research and establish enabling entities (BIDs, TADs, SpTDs).</p> <p>HOUSING SYMPOSIUM Host a housing symposium and leverage ULI’s UrbanPlan for Community Leaders workshop to help educate and inform the broader community.</p>	<p>BROADBAND Plan for and make broadband investments.</p> <p>UTILITIES Coordinate utility connections to serve new projects.</p> <p>HOUSING AUTHORITY Catalyze the local Housing Authority to serve as a more active development partner.</p> <p>DESIGN STANDARDS Update and create new design standards to support the new housing models that reflect Rabun’s vision.</p> <p>DEMONSTRATION PROJECT Build a demonstration project to help the community see and experience the county’s new brand of workforce housing.</p>

ABOUT THE PANEL



The TAP panel and Forward Rabun leadership at the Rabun County Welcome Center.



Jonathan Bartlett
Panel Chair
Jacobs

Jonathan Bartlett is a Senior Consultant in the Advance Planning Group of Jacobs (APG). As a focused strategic consulting and urban planning team embedded in one of the world's largest engineering firms, APG works around the world helping public and private sector clients meet their business objectives in the face of change. Based in Atlanta, Jonathan's core skills are in forward-looking market, financial, and strategic analysis of real estate opportunities. Since joining Jacobs in 2014, Jonathan has worked extensively in the Middle East providing strategic consulting for oil and industrial companies related to non-hydrocarbon infrastructure investment and utilization. Prior to joining Jacobs, Jonathan was a Vice President with RCLCO in Bethesda, Maryland and Atlanta where he conducted market

studies and strategic consulting engagements for residential and mixed use developments throughout the United States. He is a full ULI member on the Urban Revitalization Council and has served on national ULI panels in Manhattan Beach, CA and Charlotte, NC as the real estate market specialist.



Ann Carpenter
Federal Reserve Bank of Atlanta

Ann Carpenter is an assistant vice president managing the applied research and policy efforts of the community and economic development (CED) group. Her recent work includes studies on land contracts, heirs' property, and strategies to increase the production of mixed-income housing. Prior to joining the Atlanta Fed, Carpenter was a senior research associate at the Georgia Tech Research Institute (GTRI). There,

she specialized in the areas of community resilience, emergency management planning, and sustainability. Her work has been published by the Brookings Institution and in several scholarly journals. She recently served as a reviewer for the National Academies of Sciences, Engineering, and Medicine. Carpenter earned a bachelor's degree in architecture from the University of Michigan and master's and doctorate degrees in city and regional planning from Georgia Tech. She is a member of the American Institute of Certified Planners (AICP) and a member of the Urban Land Institute (ULI) of Atlanta's Center for Leadership Class of 2017. She serves on the board of directors of Atlanta Neighborhood Development Partnership Inc. (ANDP) and on the advisory board of ULI Atlanta.



Alan Ferguson, Sr
Atlanta Habitat for Humanity

Named President and CEO of Atlanta Habitat for Humanity in July 2022, Alan Ferguson brings extensive experience and expertise in affordable housing, neighborhood revitalization and community development. As Atlanta Habitat creates future-forward solutions to address Atlanta's affordable housing availability, Alan's vision to help educate Atlanta's communities around economic mobility and income equality will help all Atlantans realize their ability to create economic stability and growth within their own households. Alan formerly worked at Invest Atlanta, and during his 8-year commitment to the organization, led teams focused on building vibrant communities and increasing economic prosperity for all Atlantans. This involved bringing together policy, strategy, and innovative tools to create and deliver diverse housing, development, and revitalization opportunities in the C he led affordable workforce housing acquisition and investment activities. Alan's past experience at Fannie Mae includes a number of roles, and one in particular at Fannie Mae's American Communities Fund, he led debt and equity investments for neighborhood housing community revitalization investments for the Mid-Atlantic and Southeast. Throughout his career, his dedication and focus to completing transactions in the areas of housing, commercial real estate, business finance, public finance, and equity investments furthered his broad experience in community and economic development leadership.



Kenwin Hayes, Sr.
ReUrbanis Advisors

Kenwin Hayes, Sr. is a development strategist who works with private, public, and non-profit organizations to deliver their visionary development. After spending over 20 years of municipal planning and economic development, Kenwin understands the relationship between design, financial feasibility, and market conditions. Kenwin believes that developments can not only serve it's tenants but serve as a source of inspiration and human interactions. Kenwin has assisted in the transaction of over 300 properties and 600 businesses. In addition, Kenwin is a certified economic development (CEcD) professional, certified planner (AICP), economic development finance professional (EDFP), and Certified Commercial Investment Member (CCIM). He is currently the managing principal for ReUrbanis Advisors, a real estate, planning, and economic consulting firm. Kenwin holds a Masters in City & Regional Planning from the Georgia Institute of Technology with Urban Design concentration. His undergraduate education was in architecture and business management.



Will Johnston
MicroLife Institute

William Johnston is The Executive Director of the MicroLife Institute and a thought leader and innovator in the micro living world. Over the past 9 years, his organization has enabled policy change and brought acceptance of micro structures in the Southeast through events, projects and advocacy. The pilot project the Cottages on Vaughan has won the innovative development award by the Atlanta regional commission in 2021 as well as the Jack Kemp Excellence Award for Workforce and Affordable Housing in 2022. His philosophy is allowing people to think outside the box by putting them in one. Before founding the MicroLife Institute, Johnston was Manager for Community and Customer Engagement at The Atlanta Journal Constitution. Over his tenure he expanded his talent in event marketing and production as well as built his network in Atlanta and worked with several Non-Profits fundraising and producing events. Johnston is an avid traveler and loves staying in the smallest of places all around the world. He is a graduate of LEAD Atlanta (Class of 2012), ULI Atlanta Center For Leadership Program (Class of 2019), Reginal Leadership Institute (Class of 2022) and is finishing his Masters in Community Development at UGA.



Christopher Ptomey **ULI Terwilliger Center for Housing**

Since 2018, Christopher Ptomey has served as Executive Director of the ULI Terwilliger Center for Housing. The Center leverages the vast knowledge

and experience of ULI's membership to advance residential development and housing affordability through research, local and national convenings and consultations, and the Jack Kemp and Robert Larson awards programs, which highlight innovative and best practices for improving housing affordability. In addition to his work at ULI, Ptomey currently serves as a governing board member for the Grounded Solutions Network and the National Housing Conference. Prior to joining the Center, Ptomey led Habitat for Humanity International's US government relations and advocacy team for more than a decade. Previously, from 2001-2006, he represented the State of Texas as Federal Liaison for the Texas Department of Housing and Community Affairs, and from 1995-2000, he served as a senior legislative advisor to Rep. Michael Collins of Georgia. Ptomey holds degrees from Haverford College (BA) and George Mason University's Antonin Scalia Law School (JD) and a law license in his native Tennessee.



Bob Voyles **Seven Oaks Company**

Bob Voyles is a 40 - year veteran of Atlanta real estate. He began his career at Alston & Bird, where he became partner, and then joined Hines, eventually becoming the

Senior Development Officer for the Southeast Region. Bob and his teams have developed over 3.5 million square feet of

office and mixed-use projects, 2,500 acres of commercial land throughout the Southeast, and acquired 2 million square feet of Class A office projects in Atlanta and other SE cities. Bob's projects have won numerous prestigious industry awards, including ULI "International Building of the Year" award for 1180 Peachtree and NAIOP's national award for Cool Springs mixed-use development in suburban Nashville. Bob founded Seven Oaks in 2004 and, along with his partner Randy Holmes, has grown the company to 30 employees with practice groups in development, acquisition, property management, LEED certification and asset management / advisory services. They actively manage nearly 2M SF of office, and have recently completed several projects in Chamblee including an adaptive reuse conversion of a 1940's warehouse into office. His team is currently developing some of the first new warehouse space inside the Perimeter in the last decade. Bob is a frequent industry and university speaker, having received numerous industry recognitions and awards, including the Atlanta Business Chronicle's "Visionary Leader" award in 2015. Bob's current civic involvements include the following: Bob's current civic involvements include the Perimeter Business Alliance, Perimeter Community Improvement District, Cumberland Community Improvement District (CCID), Cobb-Marietta Coliseum and Exhibit Hall Authority, and Urban Land Institute. Bob has a long history of community involvement. He has served on the boards of numerous civic and charitable institutions and, along with his wife Belle, have spent several years traveling to and from Africa working with various mission organizations as well as sponsoring both pastors and churches serving within Atlanta's oldest working class neighborhoods. Bob regularly mentors groups of young men and couples through Radical Mentoring. Bob and Belle have four grown children and are members of Church of the Apostles where he has served on the Vestry 3X , as Church Treasurer, Church Warden and most recently Rector's Warden.



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