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# Georgia's Housing Debate Needs Less Blame and More Shared Responsibility

By Lisa James, MPP | Founder & Principal, Center for Policy Innovation

Builders point to exclusionary zoning, impact fees, and permitting delays. Municipalities point to escalating construction costs, speculative developments, and asking prices that local families cannot afford. Meanwhile, residents watch from the sidelines, trying to find an attainable place to live.

Each argument identifies genuine friction. But assigning blame does not tell an entry-level teacher where to rent, help an older homeowner on a fixed income repair a leaking roof, or give a family leaving an emergency shelter a stable path forward. Coastal Georgia needs a coordinated housing strategy that connects these realities rather than treating them as disconnected crises.

The central question is straightforward: *How do we make room for everyone who belongs in our community?*

> ***"The housing continuum is not a ladder everyone must climb toward a suburban house. Success is stable, accessible housing that fits people's lives and incomes—not a single mandated form of tenure."***

Answering that question requires treating housing as an integrated continuum. Emergency shelter matters, but so do eviction prevention, permanent supportive housing, naturally occurring affordable rentals, neighborhood-scale infill, and sustainable homeownership. A municipality cannot construct only one housing tier and expect the broader ecosystem to balance itself.

The empirical numbers underscore why cross-sector coordination is urgent. U.S. Census Bureau estimates place Georgia's median gross rent at $1,393 per month (2020–2024 ACS). Applying the standard 30-percent housing-cost benchmark, a household must earn $55,720 annually simply to avoid housing burden. In coastal counties like Camden and Glynn—where median rents exceed $1,200 and population expansion outpaces state averages—generalized labels like "workforce" obscure the underlying challenge: *affordable for whom?*

Expanding neighborhood choice also demands a broader design palette. **Missing Middle Housing**—a concept pioneered by Daniel Parolek and Opticos Design—describes neighborhood-scale multi-unit types such as duplexes, triplexes, fourplexes, and cottage courts. Crucially, "middle" refers to architectural form and density, not income eligibility. Smaller building envelopes share land and infrastructure efficiently, but they do not automatically ensure affordability. When public incentives are deployed, leaders must secure binding affordability covenants rather than assuming the market will self-correct.

**Coastal Hazard Realities:** In Coastal Georgia, affordability cannot end at the front door. Recent empirical research reminds us that coastal flood classifications and insurance premiums capitalize directly into total housing costs (Bin et al., 2008; Kousky et al., 2020). Developing an inexpensive home that carries volatile wind-and-flood insurance or excessive utility burdens provides an incomplete and fragile solution for local residents.

## A Structured Delivery Compact for Coastal Georgia

Fortunately, Georgia already provides an operational model for collaborative community planning. The **Georgia Initiative for Community Housing (GICH)**—sponsored by the Georgia Department of Community Affairs (DCA), the University of Georgia, and municipal partners—offers a proven three-year technical framework. It shifts the local posture from finger-pointing to joint problem-solving.

Coastal Georgia should harness that discipline to establish an actionable regional compact. That means convening county commissioners, city planners, builders, lenders, major employers, non-profit housing providers, real estate professionals, and residents at an accountable table. Each sector must commit to measurable, enforceable deliverables:

- **Local Governments:** Audit surplus public parcels, adopt predictable 45-day review pathways, and align utility capacity.
- **Builders & Fabricators:** Submit open-book cost sheets, test modular schedule savings, and commit to price caps.
- **Real Estate Professionals:** Serve as certified housing ambassadors; adopt flat-fee schedules on subsidized ownership units.
- **Lenders & Foundations:** Anchor revolving credit pools and bridge equity gaps before plans are locked down.

My public-policy graduate work at Jacksonville University examined modular construction, resilience, and public finance as components of an integrated delivery model. Those concepts warrant rigorous testing across Georgia. Off-site modular fabrication can shorten project financing periods by 20% to 50%, but it does not erase the cost of land, foundation engineering, or local utility hookups. The state's Industrialized Buildings Program verifies factory modules, but municipal leaders still govern site installations. Every proposal should compete transparently on total delivered cost per finished square foot.

Equally important, public capital must demand honest accounting. When public land or financing is deployed, administrators must separate revolving construction loans from nonrecoverable buyer assistance. Money used for equity buydowns is expended; it cannot simultaneously replenish a perpetual loan fund. Subsidies must secure verified affordability covenants, not short-lived windfalls.

Let us launch a modest, 10-to-20-unit demonstration pilot across willing coastal communities. Measure total carrying costs, construction velocity, loan performance, and long-term housing stability. Protect the affordable homes already serving residents while selectively scaling what proves effective.

Collaboration does not mean dilute accountability. It means every participant takes responsibility for the link in the housing system they have the power to fix.

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**Data & Citation Notes:** U.S. Census Bureau ACS 5-year gross rent ($1,393 × 12 ÷ 0.30 = $55,720 income baseline). Missing Middle framework credited to Daniel Parolek/Opticos Design. Empirical references: Bin et al. (2008), *J. Risk & Ins.*; Kousky et al. (2020), *J. Housing Research*.