Michaela Master, AICP, Community Planning Lead Luben Raytchev, AICP, Community Design Lead



## CORNELIA HOUSING SYMPOSIUM: UNDERSTANDING THE PRESENT & SHAPING THE FUTURE

CORNELIA CITY COUNCIL, SPECIAL COUNCIL MEETING







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- **IV** Summary Takeaways and Guidelines
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## I. INTRODUCTION

Who are we and why are we here?



HOMEGROWN CONSERVATION WORKING FOR GEORGIA'S FUTURE

At Georgia Conservancy, our *mission* is simple: *healthy* lands, *thriving* communities, and a *future* where every Georgian can enjoy the outdoors for generations to come.



### What We Focus On

sustainable growth in our communities

advocacy for conservation at the state capitol

access + stewardship of nature

resilience of Georgia's coast

solutions for land conservation



#### **GOALS OF THIS PRESENTATION**

- 1. Introduce and review the Cornelia Housing Assessment Project
- Understand current conditions of Cornelia's housing landscape
- 3. Outline key housing challenges and needs Cornelia is facing
- 4. Explore opportunities to guide future housing development in Cornelia





#### WHO ARE WE HOUSING?





## II. PROJECT OVERVIEW

What have we been up to in Cornelia?

#### WHAT IS A HOUSING STUDY?

Present available data related to housing in the community (housing stock, price, type, etc.)

Gather perspectives from key stakeholders and the community

Examine the current situation to understand what local governments and other organizations are doing now relevant to the issue

Use information as a springboard for ideas and future planning

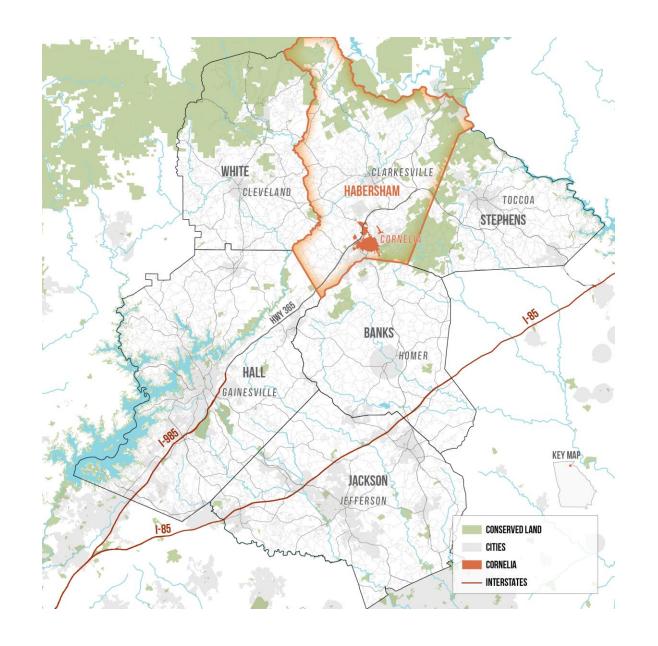
RESEARCH & ASSES What are other cities doing?\* Is it hard for new residents What iobs to find a quality home?\* represent the area?\* Do we have How supportive is units of the our housing stock Do we have right sizes?\* of things we like?\* varied types of units?\* Which segments of the market are underserved?\* What mix Who can (incomes, types, we serve uses) should we better?\* strive for? Are we providing How many more units do we options for homeownership? need now? 6-12 months from How can housing be now? 2-5 years from now?\* implemented to help small Where can new units go to make businesses? it easier to navigate the city? Which agencies can help us How will new housing impact deliver new housing? our schools & infrastructure? How can we build using Is zoning compatible with prudent, green/sustainable our strategic plan?\* approaches? Which segment of the housing supply How can we improve existing housing should CHA target? stock? How?



#### **CORNELIA HOUSING ASSESSMENT**

Project components include:

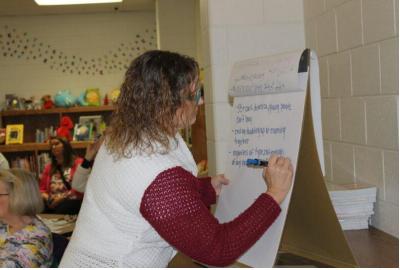
- Community engagement
  - Town hall
  - Flyering and tabling
  - Community questionnaire/survey
  - Stakeholder interviews
- Data analysis and review
  - Demographic profile
  - Economic profile
  - Housing profile
- Zoning review
- Visualization and site design
- Recommendations for housing actions
- Final report of findings





#### **COMMUNITY ENGAGEMENT – IN PERSON ACTIVITIES**













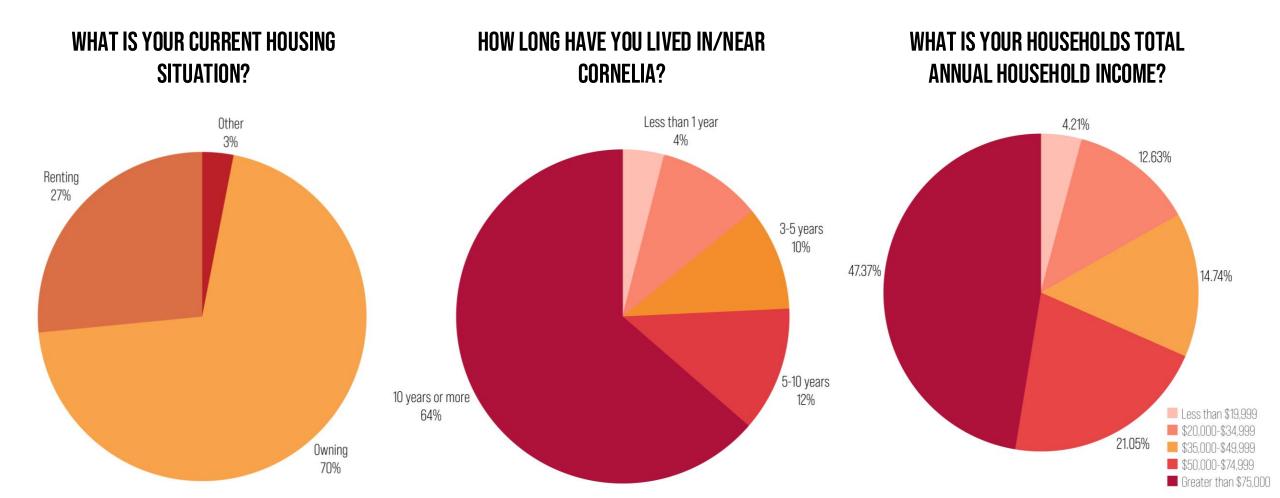
#### **HOUSING QUESTIONNAIRE**

- Distributed at in-person events, flyers posted around Cornelia downtown businesses, WoM
- 101 responses (98 English, 3 Spanish)



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- 101 responses (98 English, 3 Spanish)



## III. BUILDING A PICTURE OF CORNELIA'S HOUSING LANDSCAPE

Deep dive on the numbers & figures, and what they mean for Cornelia



# KEY TAKEAWAYS FROM DATA ANALYSIS

- 1. Cornelia is the economic engine of Habersham county
- 2. Increases in housing prices have surpassed wages and made housing less attainable
- 3. There is reason to believe that Cornelia will continue to grow (population and development)
- 4. Cornelia has a unique demographic identity, in comparison to Habersham County
- 5. Cornelia's housing mix presents pros and cons to meeting future housing needs
- 6. There are preferences for alternative housing typologies to be developed in Cornelia

#### 1. CORNELIA IS THE ECONOMIC ENGINE OF HABERSHAM COUNTY

Company	City	Employees
Fieldale Farms Corp	Cornelia	1,700
Ethicon Inc.	Cornelia	850
Walmart SuperCenter	Cornelia	328
Habersham Medical Center	Demorest	300
Piedmont University	Demorest	300
Solmax Americas	Cornelia	242
Lindsay Windows South	Alto	200
North Georgia Technical College	Clarksville	180
GlobalTech Industries Inc.	Cornelia	175
Lowe's Home Improvement Warehouse	Cornelia	140



Source: BusinessWise 2025

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6 of the top 10 employers in Habersham County are located in Cornelia (as of 2025)



Source: BusinessWise 2025

| 17

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MANUFACTURING	Lowe's Home Improvement Warehouse	Cornelia	140

6 of the top 10 employers in Habersham County are located in Cornelia (as of 2025)



Source: BusinessWise 2025

Industry	Percent of workforce in Cornelia	Average Annual Wages
Manufacturing	25%	\$62,086.00
Health Care/Social Assistance	9%	\$61,008.00
Retail Trade	8%	\$30,855.00
Information	8%	\$55,216.00
Admin/Support/Waste Management	8%	\$46,112.00
Other Services (Excluding Public)	7%	\$40,538.00
Construction	6%	\$53,840.00
Educational Services	5%	\$48,053.00
Public Administration	5%	**
Wholesale Trade	5%	\$57,695.00
Professional/Scientific/Tech	4%	**
Agriculture/Forestry/Fishing	4%	**
Finance/Insurance	2%	\$66,469.00
Accommodation/Food Services	2%	\$21,596.00
Transportation/Warehousing	1%	\$64,135.00
Arts/Entertainment/Recreation	1%	\$20,673.00
Utilities	0%	\$101,801.00

## CORNELIA MEDIAN HOUSEHOLD INCOME:

\$54,321

Median HHI: exactly 50% of households make above this number, and 50% of households make below this number:

Industry	Percent of workforce in Cornelia	Average Annual Wages
Manufacturing	25%	\$62,086.00
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#### **AFFORDABLE HOUSING COST =**

<30%

OF MONTHLY INCOME

Every household has a housing cost at which housing is "income aligned"

Affordable =/= subsidized

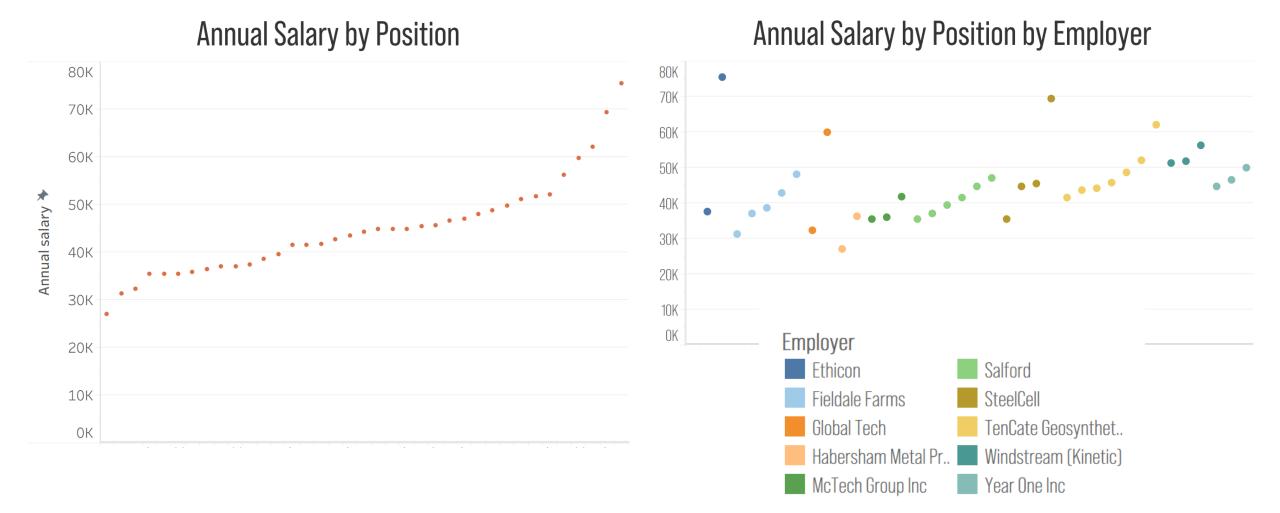
Industry	Percent of workforce in Cornelia	Average Annual Wages	Max. Monthly affordable housing payment (30% of monthly wages)
Manufacturing	25%	\$62,086.00	\$1,552
Health Care/Social Assistance	9%	\$61,008.00	\$1,525
Retail Trade	8%	\$30,855.00	\$771
Information	8%	\$55,216.00	\$1,380
Admin/Support/Waste Management	8%	\$46,112.00	\$1,153
Other Services (Excluding Public)	7%	\$40,538.00	\$1,013
Construction	6%	\$53,840.00	\$1,346
Educational Services	5%	\$48,053.00	\$1,201
Public Administration	5%	**	**
Wholesale Trade	5%	\$57,695.00	\$1,442
Professional/Scientific/Tech	4%	**	**
Agriculture/Forestry/Fishing	4%	**	**
Finance/Insurance	2%	\$66,469.00	\$1,662
Accommodation/Food Services	2%	\$21,596.00	\$540
Transportation/Warehousing	1%	\$64,135.00	\$1,603
Arts/Entertainment/Recreation	1%	\$20,673.00	\$517
Utilities	0%	\$101,801.00	\$2,545

Source: ESRI Business Analyst, US Bureau of Labor Statistics. \*\* Data unavailable

Employment by Industry (Cornelia) & Max. Housing Costs (Habersham)











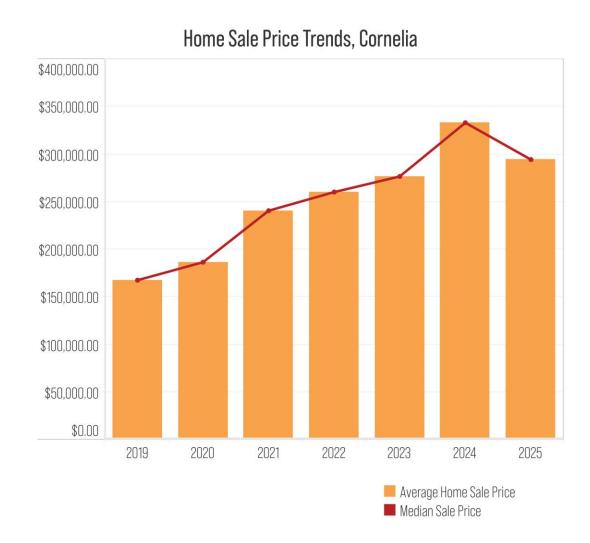
\$44,740

**AVERAGE AFFORDABLE HOUSING PAYMENT** 

S1, 119
Steel 9
Steel 9
Tencate Geosynth
PER MONTH



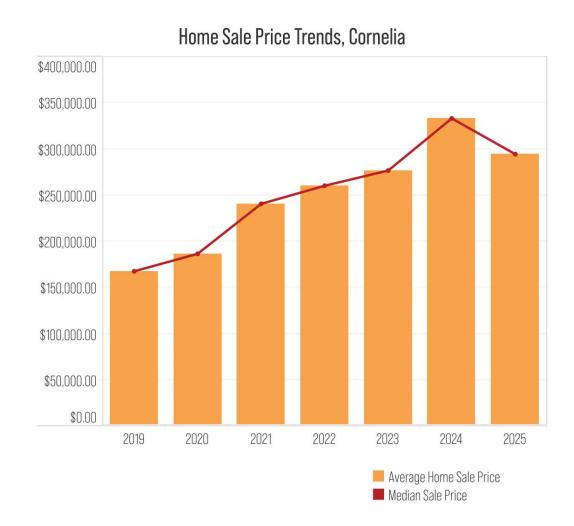
Year	Average Sale Price (Cornelia)	Average Sale Price (30531)
2019	167,558	198,631
2020	186,497	241,544
2021	240,594	266,767
2022	260,173	301,178
2023	276,629	312,850
2024	333,045	352,591
2025	294,319	328,340



Source: Local Multiple Listings Service (MLS) Real Estate Records

<sup>\*\*</sup>Mortgage calculator inputs: 6.36% interest rate, 10% down payment, 30 yr mortgage

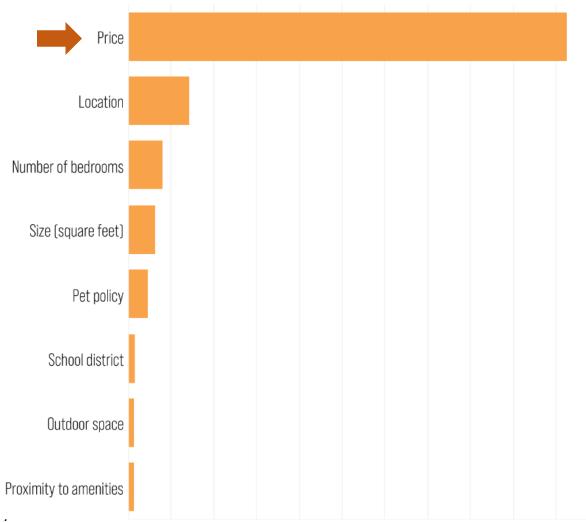
Year	Average Sale Price (Cornelia)	Average Sale Price (30531)	Cornelia monthly est.  Mortgage payment (Cornelia, 2025 assumptions**)
2019	167,558	198,631	\$939/month
2020	186,497	241,544	\$1,046/month
2021	240,594	266,767	\$1,349/month
2022	260,173	301,178	\$1,459/month
2023	276,629	312,850	\$1,551/month
2024	333,045	352,591	\$1,867/month
2025	294,319	328,340	\$1,650/month



Source: Local Multiple Listings Service (MLS) Real Estate Records

<sup>\*\*</sup>Mortgage calculator inputs: 6.36% interest rate, 10% down payment, 30 yr mortgage, no taxes/insurance/PMI/HOA

Please Rank the Items Below in How Important they are in Finding Housing for Your Household



ON A SCALE OF 1-5, HOW HARD HAS IT BEEN TO FIND HOUSING *IN* Your Price Range?

ON A SCALE OF 1-5, HOW HARD HAS IT BEEN TO FIND HOUSING WHERE YOU WANT TO LIVE?

ON A SCALE OF 1-5, HOW HARD HAS IT BEEN TO *FIND THE RIGHT SIZE HOUSE FOR YOUR HOUSEHOLD'S NEEDS?* 

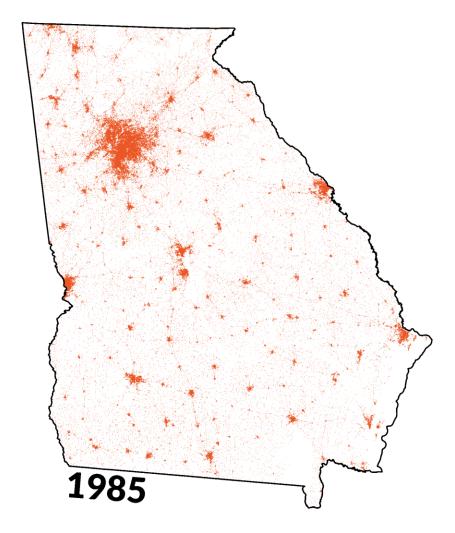








#### 3. THERE IS REASON TO BELIEVE THAT CORNELIA WILL CONTINUE TO GROW



**GROWTH PRESSURE FROM THE METRO ATLANTA REGION** 

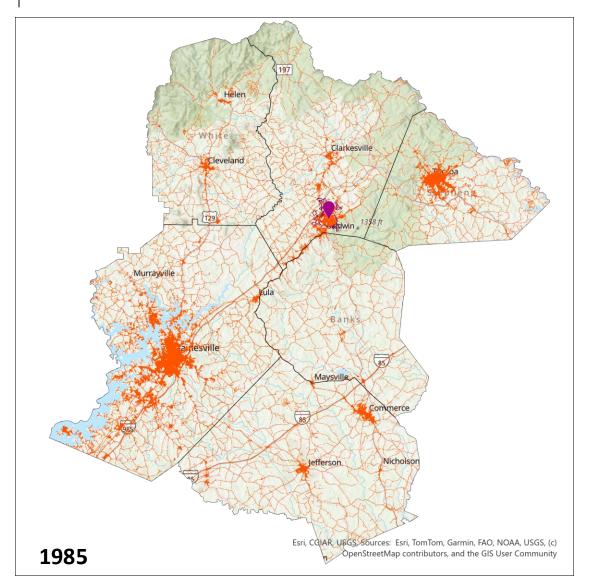


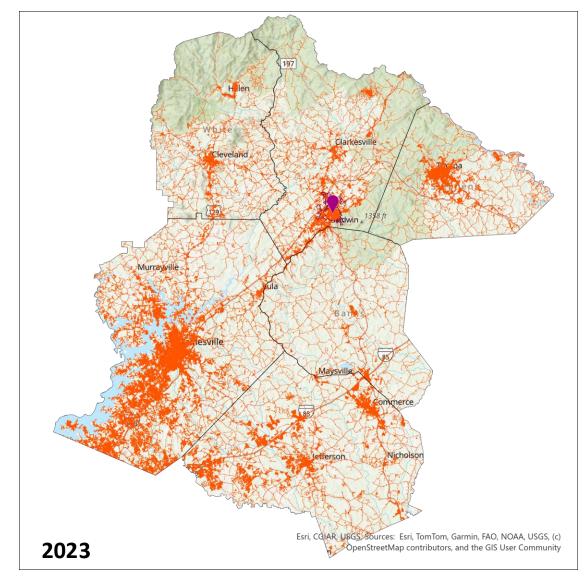
**BLUE RIDGE CONNECTOR INLAND PORT** 



Source: NLCD Annual Landcover

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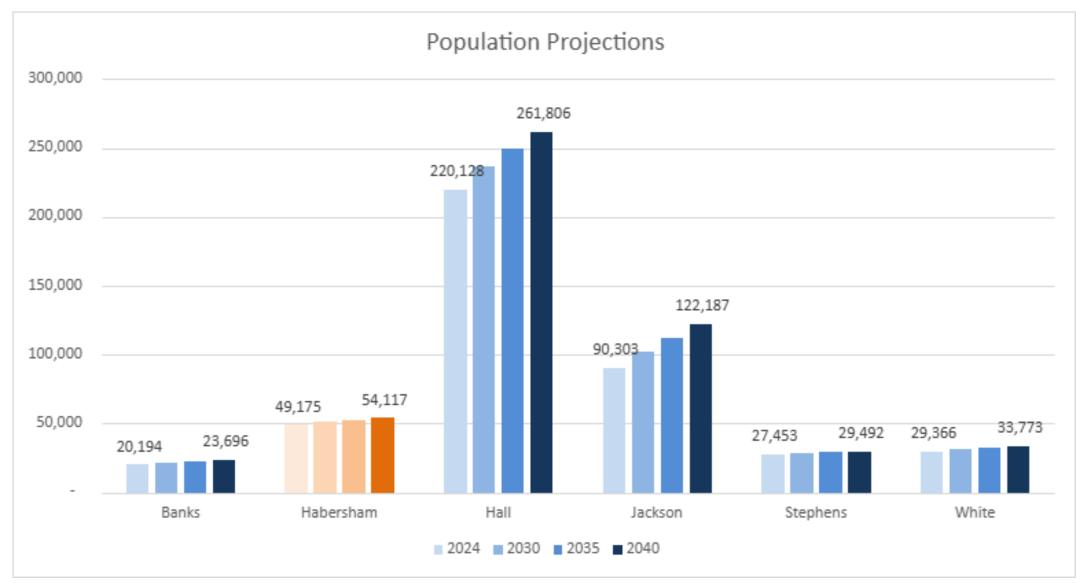






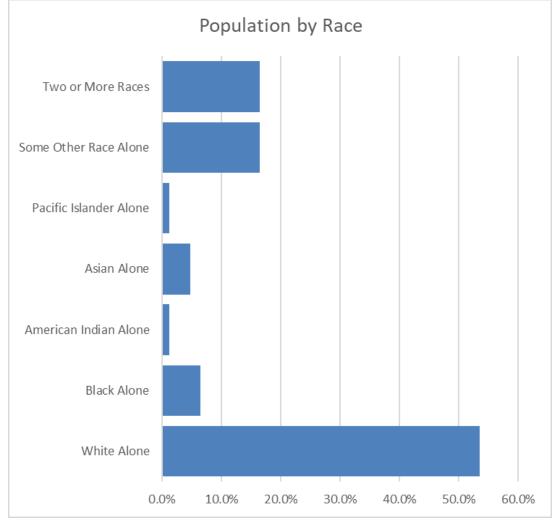
Source: NLCD Annual Landcover

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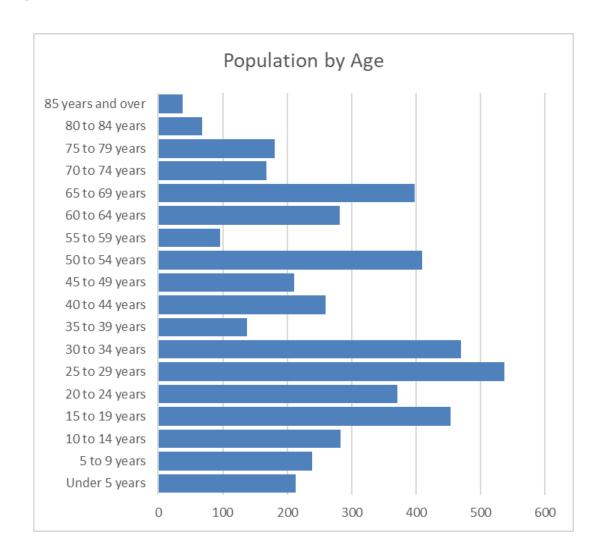
- Cornelia is ethnically diverse compared to the surrounding area
- Cornelia has a high estimated diversity index\*
- While the majority of the population identifies as racially white, there are significant subgroups of multiracial individuals or individuals of another race
- More than 40% of the population is estimated to be of Hispanic origin

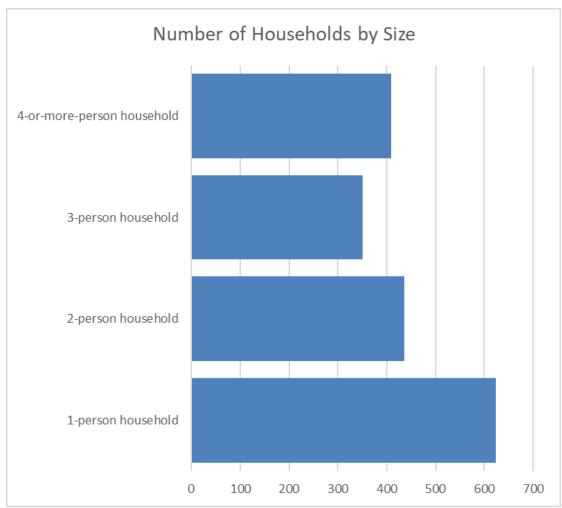


40.1% of Cornelia Residents are of Hispanic Origin



<sup>\*</sup>The diversity index expresses the likelihood that two individuals from the same area will be of different racial or ethnic identities

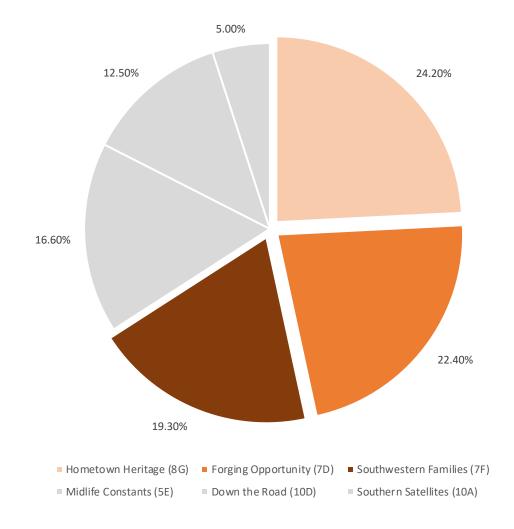






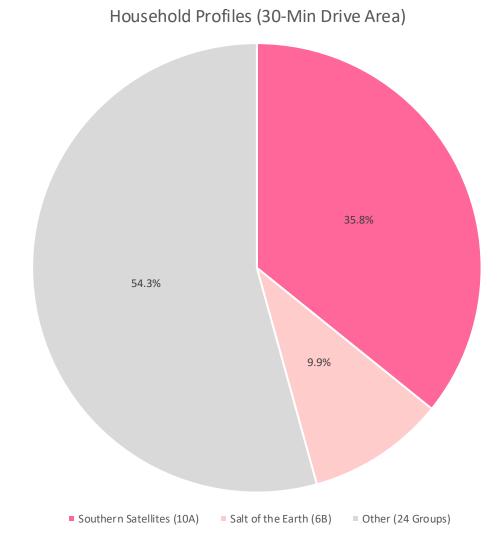


#### Household Profiles (Cornelia)



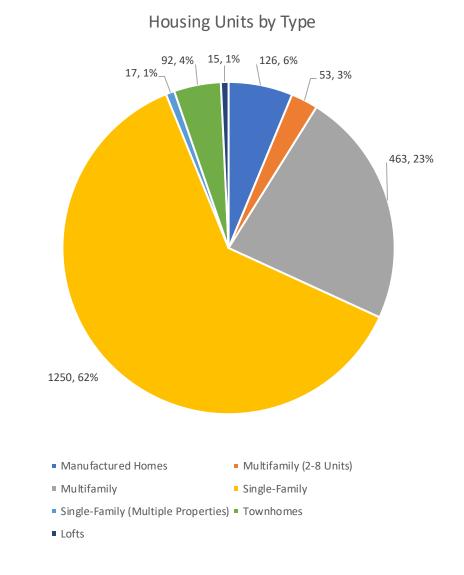






#### 5. CORNELIA'S HOUSING MIX PRESENTS PROS AND CONS TO MEETING FUTURE HOUSING NEEDS

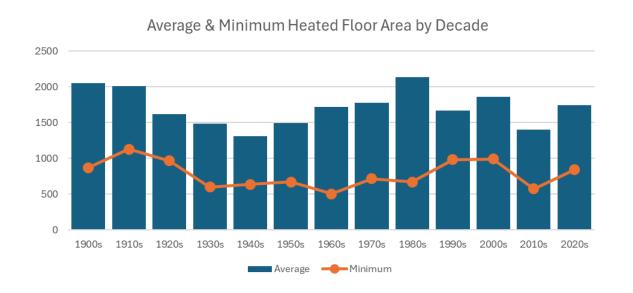
- There are approximately 2,000 housing units in Cornelia
- The following are unit estimates by housing type
  - More than 60% of units are singlefamily homes
  - Approximately 23% of units are in larger multifamily properties
    - Either multi-unit apartments or smaller, detached multi-unit buildings on the same property (duplexes, quadplexes, etc.)
    - More than a third are units in Housing Authority properties (detached multifamily buildings)
  - Several properties with multiple singlefamily structures

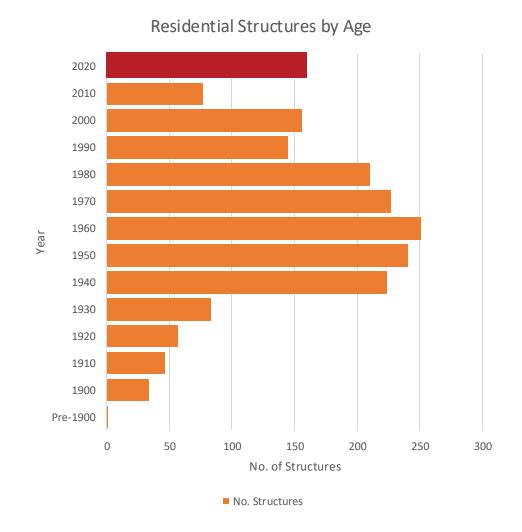




#### 5. CORNELIA'S HOUSING MIX PRESENTS PROS AND CONS TO MEETING FUTURE HOUSING NEEDS

- Most residential structures were built mid-century (1900s)
- New construction is on the rise, especially in the 2020s
- Minimum heated floor areas among residential structures by decade is less than 1000 square feet

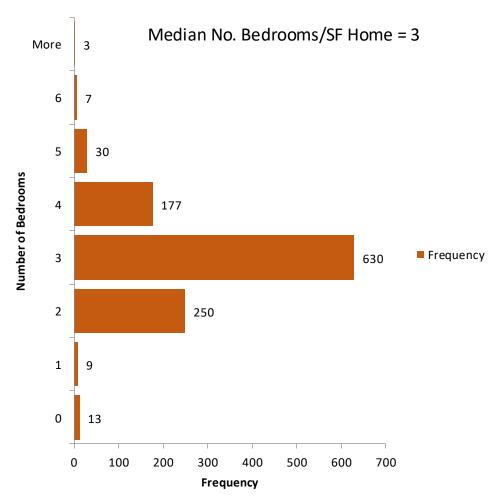




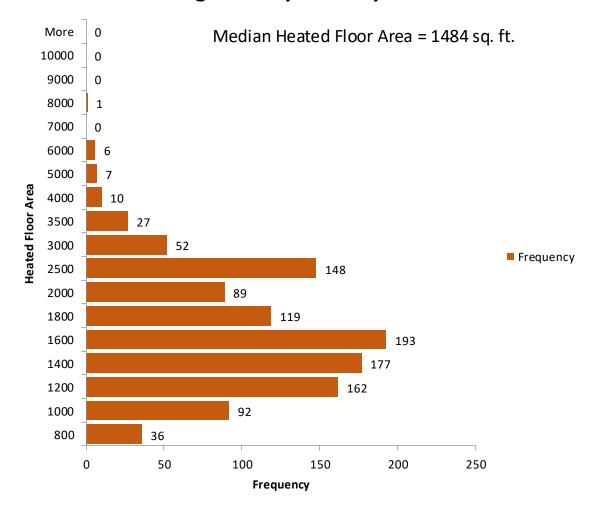


#### 5. CORNELIA'S HOUSING MIX PRESENTS PROS AND CONS TO MEETING FUTURE HOUSING NEEDS

#### Single Family Units by No. of Bedrooms



#### **Single Family Units by Size**





- Our questionnaire included a section on housing development preferences
- Options included:
  - Conventional subdivision
  - Compact subdivision
  - Cottage court
  - Multiplex
  - Small scale multifamily (up to 20 units)
  - Accessory Dwelling Units
  - Mixed use
  - o Townhomes
  - Mid-rise apartments

#### Cornelia Housing Study - Public Engagement Survey

#### Section 4: New housing development

In this section, you will be shown a variety of photos of different housing types. please review the photos, then share how interested you would be in that type of housing development. Please answer for each option.



How interested would you be in this type of housing development?

Conventional Subdivision: Single-family homes built on individual lots, ranging from .25 to .5 acres but up to 1 acre lots. Architectural style varies. Most common form of residential development.







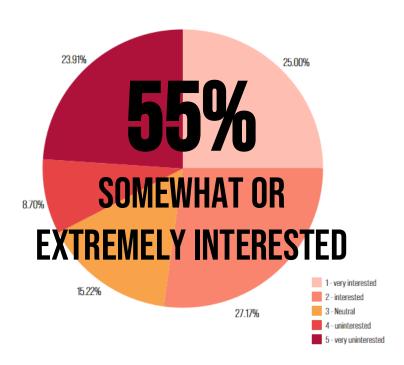
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  - Mid-rise apartments





Top two preferred housing types:

- 1. Accessory Dwelling Units (ADU)
- 2. Cottage Court

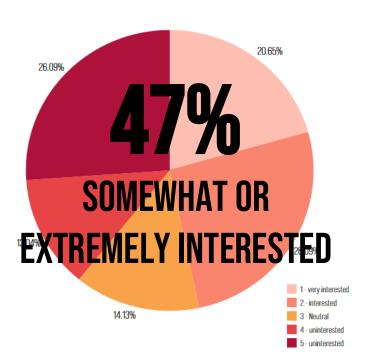






Top two preferred housing types:

- 1. Accessory Dwelling Units (ADU)
- 2. Cottage Court





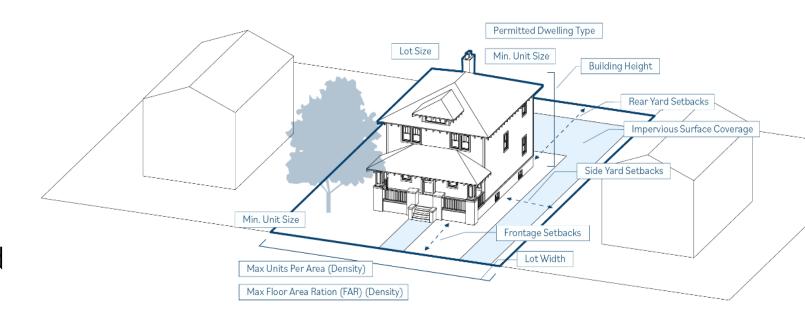


# IV. KEY TAKEAWAYS AND RECOMMENDATIONS

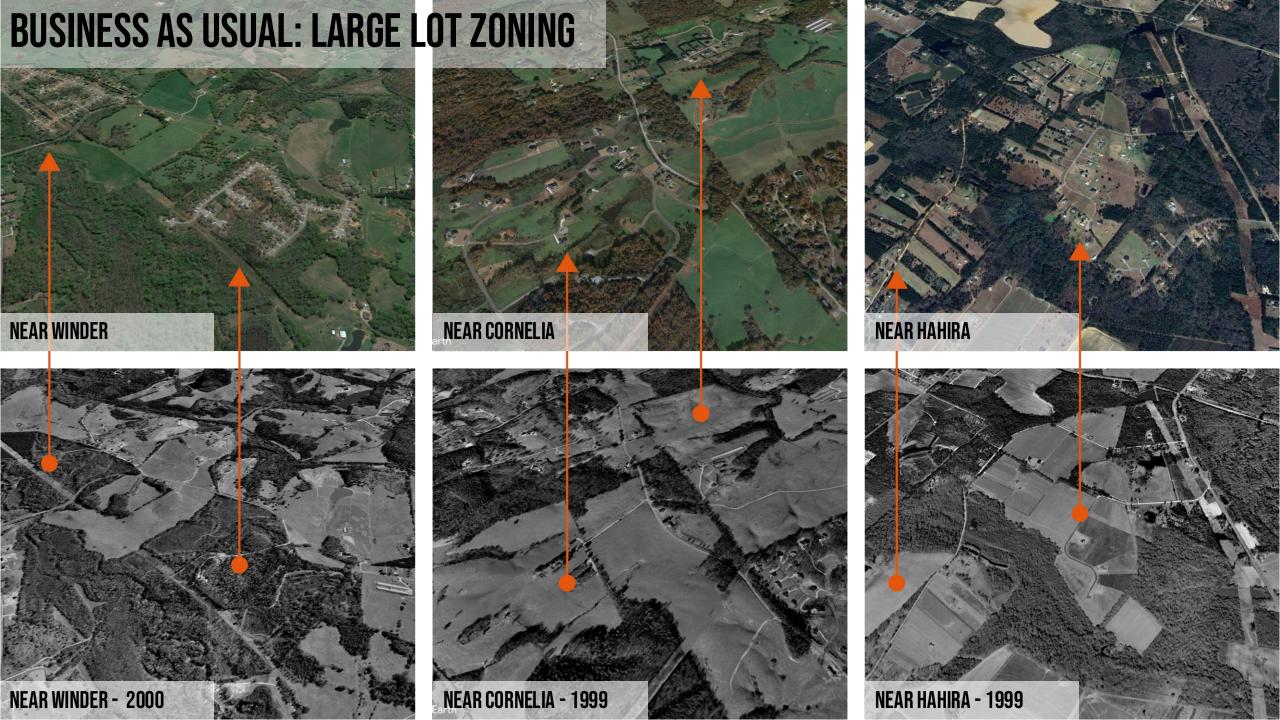
We've got the data - what now?

#### 1. THERE IS A GAP IN SMALLER FOOTPRINT HOMES IN CORNELIA

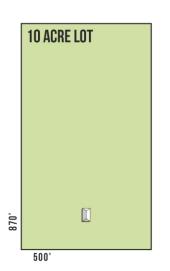
- Given both needs and preferences, there is a gap of housing variety, particularly smaller and for-sale opportunities.
- Smaller includes both:
  - Lower square footage, and
  - Smaller lot sizes
- Smaller --> more affordable price points, both upfront and with long-term maintenance



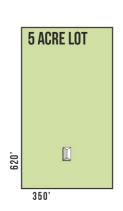




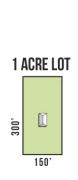
#### **BUSINESS AS USUAL: LARGE LOT ZONING**













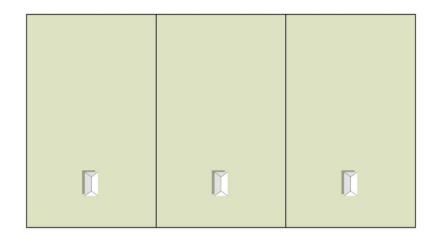
- Large lot developments:
  - Consume more land, intensify "spreading out" phenomenon
  - Stretch infrastructure resources (roads, water, sewer (if present))
  - Do not protect natural space
- Higher cost for potential buyers, both up-front and for ongoing maintenance



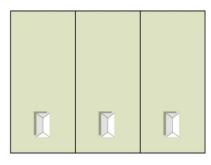
#### **INCREASING SUPPLY AT A LOWER FOOTPRINT**

- Large lot developments:
  - Consume more land, intensify sprawl
  - Stretch infrastructure resources (roads, water, sewer (if present))
  - Do not protect natural space
- Applies to commercial and industrial developments

If not this, then what?



3 acre lots 300' frontage 3000 sq.ft. home (two stories)



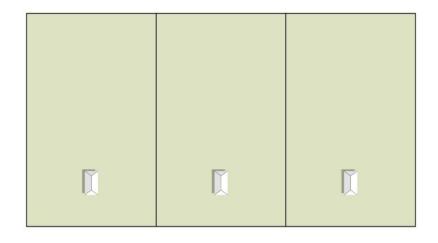
1 acre lots 150' frontage 3000 sq.ft. home (two stories)



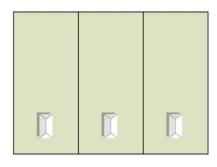
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3 acre lots 300' frontage 3000 sq.ft. home (two stories)



1 acre lots 150' frontage 3000 sq.ft. home (two stories)

Increasing supply at a lower footprint





<5<sup>th</sup> of an acre (common historic neighborhood lot)

50' frontage

3000 sq.ft. home (two stories)



#### **INCREASING SUPPLY AT A LOWER FOOTPRINT**

Large lot developments:

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Stre reso (if p

- Do n
- Applies to developm

If not this, tl

3 acre lots 300' frontage Consume more land, intensify

two stories)

# Recommendation 1:

Reduce minimum square footage and minimum lot sizes in the ongoing zoning ordinance rewrite

Increasing supply at a lower footprint





<5<sup>th</sup> of an acre (common historic neighborhood lot)

50' frontage

3000 sq.ft. home (two stories)



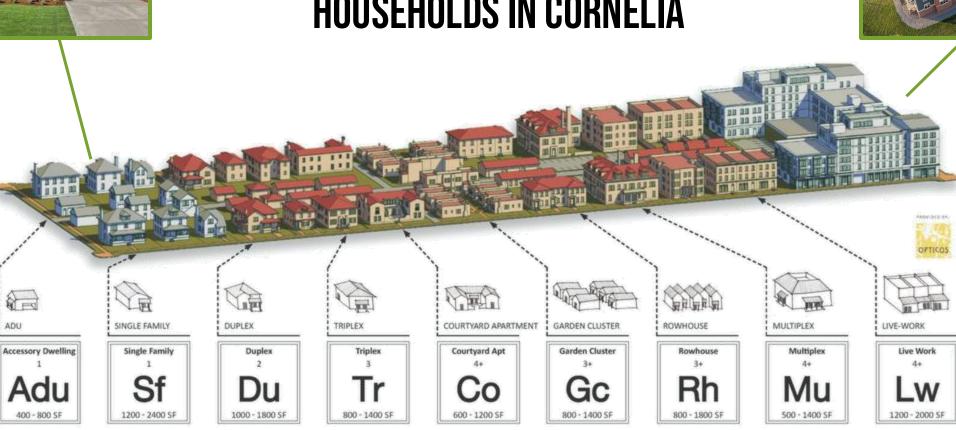
# 2. A BROADER RANGE OF HOMES ARE NEEDED TO MEET THE NEEDS OF A BROADER RANGE OF HOUSEHOLDS

- Cornelia is diverse in its economic and demographic landscape, there is no one size fits all solution
- Every household has a different combination of housing *needs* and housing *preferences*
  - Needs: affordability, household size and composition, etc.
  - Preferences: location, type of house, amenities, etc.
- Yet housing supply is not as varied as these needs and preferences





# A <u>Spectrum</u> of housing variety is needed for the <u>spectrum</u> of households in Cornelia





#### HOUSING VARIETY





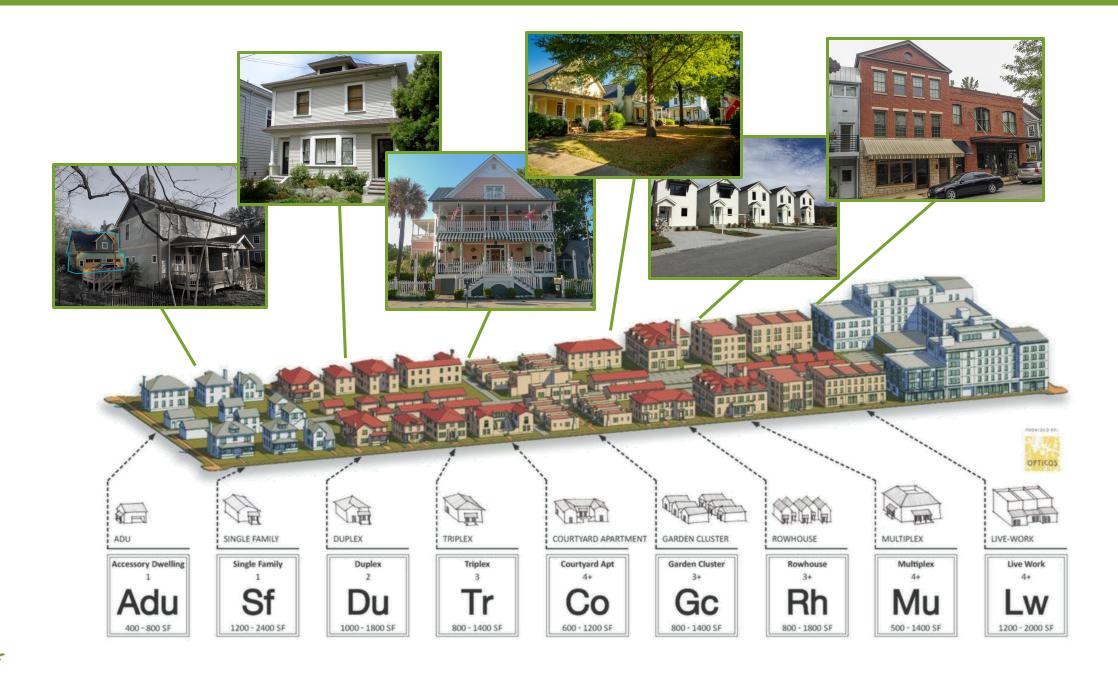






















# Recommendation 2:

Calibrate development regulations to give preferred development the path of least resistance. Introduce ADU and Cottage Court ordinances to make these developments legal by-right. Get creative with PUD's.





















#### 3. THERE ARE TWO KEY GROUPS STRUGGLING TO FIND HOUSING OPTIONS IN CORNELIA

Housing is an issue that affects <u>everyone</u>. However, in Cornelia, housing is especially pressing for:

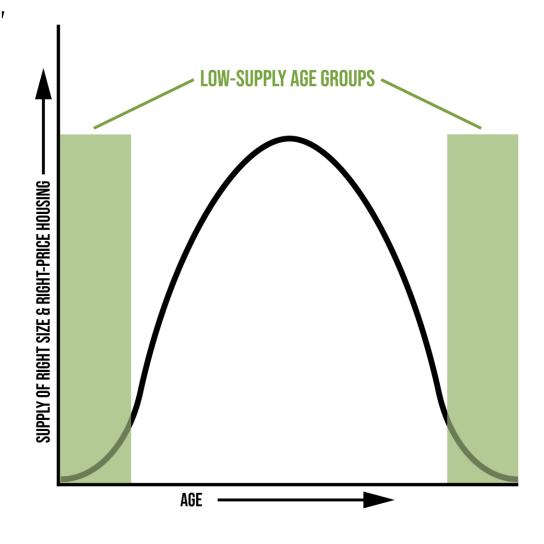
# 1. Younger families as first-time homebuyers

- Modest incomes, priced out of starter homes
- Struggling to stabilize

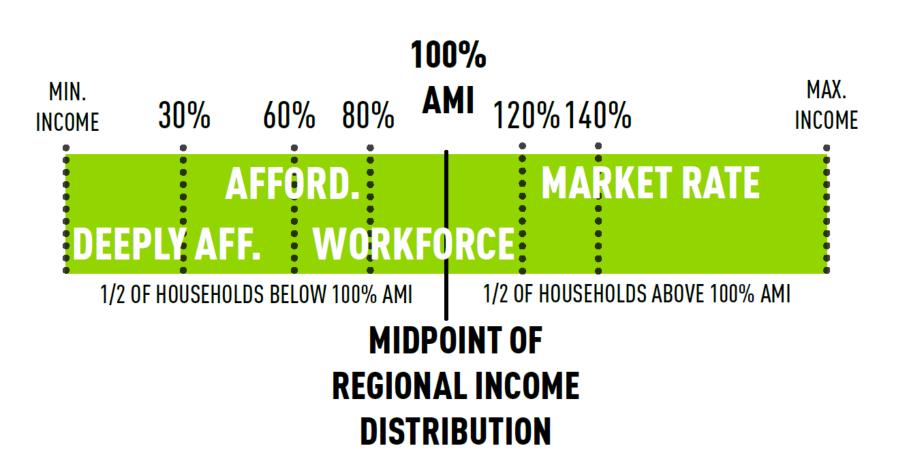
# 2. Older empty nesters looking to downsize

- Often "golden handcuffed" with low interest rates from refinancing, or have paid off their homes
- Remaining in large homes, increasingly difficult to maintain
- Fixed income after retirement

Need for range of housing price points to meet the full range of incomes in the city



















MIN. INCOME

30%

60% 80%

100% AMI 120% 140%

MAX. Income

AFFORD.

DEEPLY AFF. WORKFORCE

1/2 OF HOUSEHOLDS BELOW 100% AMIL

MARKET RATE

1/2 OF HOUSEHOLDS ABOVE 100% AMI





MIDPOINT OF REGIONAL INCOME DISTRIBUTION















Income limits for Habersham	County, 2025 (	(source: HUD)	

	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons
30% Income Limit	\$17,850	\$20,400	\$22,950	\$25,500	\$27,550	\$29,600	\$31,650	\$33,700
50% Income Limit	\$29,750	\$34,000	\$38,250	\$42,500	\$45,900	\$49,300	\$52,700	\$56,100
60% Income Limit	\$35,700	\$40,800	\$45,900	\$51,000	\$55,080	\$59,160	\$63,240	\$67,320
80% Income Limit	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,350	\$89,800
100% Income Limit	\$59,500	\$68,000	\$76,500	\$85,000	\$91,813	\$98,625	\$105,438	\$112,250
120% Income Limit	\$71,400	\$81,600	\$91,800	\$102,000	\$110,175	\$118,350	\$126,525	\$134,700
140% Income Limit	\$83,300	\$95,200	\$107,100	\$119,000	\$128,538	\$138,075	\$147,613	\$157,150



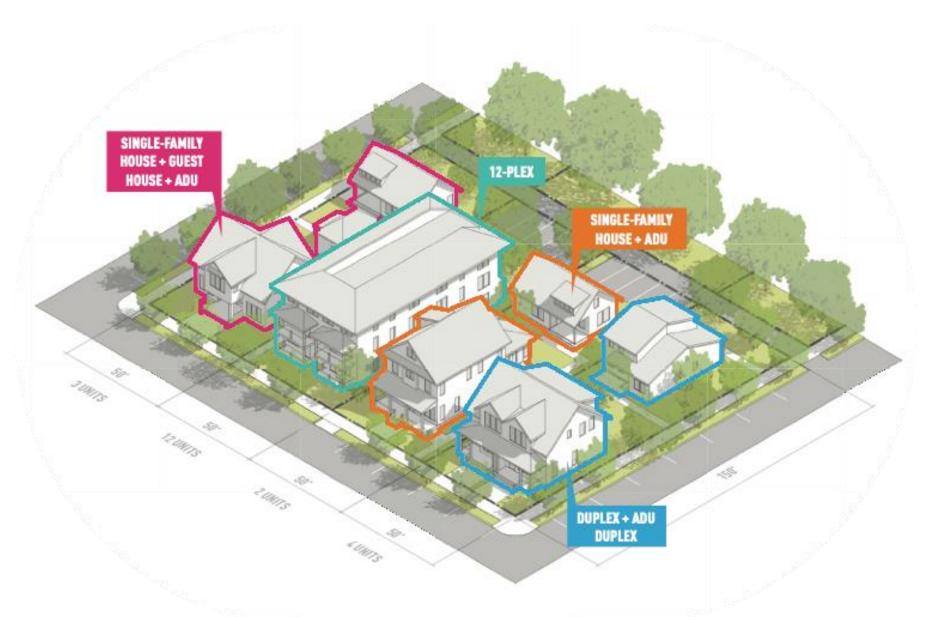


# MIDPOINT OF REGIONAL INCOME DISTRIBUTION





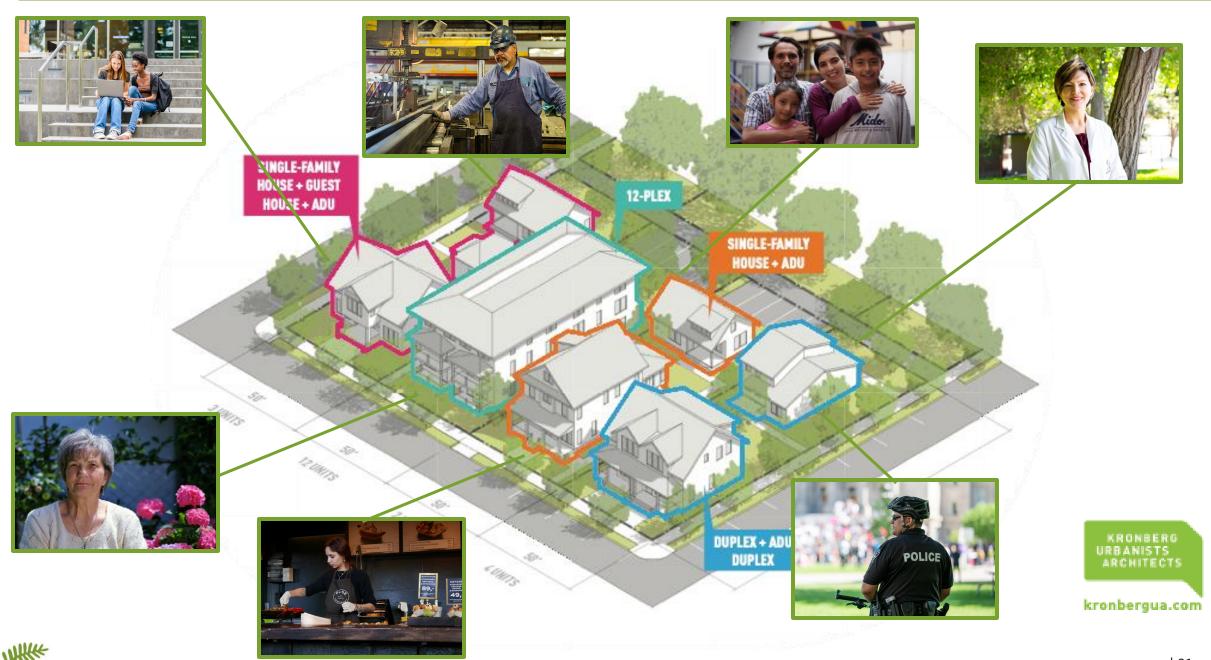






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# **Recommendation 3:**

Promote different housing types, at different price points, to allow for housing development at the full range of your communities — particularly young families and older residents. Provide programs/incentives to support these groups in particular.





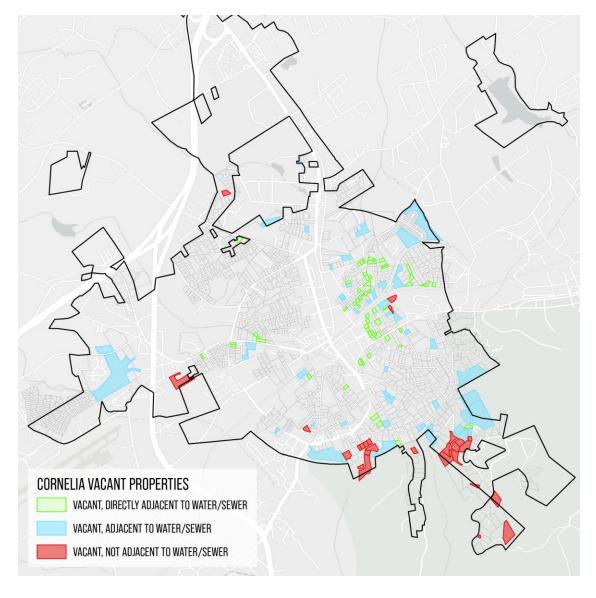






## 4. PRIORITIZE INFILL TO BALANCE GROWTH PRESSURES WITH INFRASTRUCTURE NEEDS

- Given that:
  - Growth pressures seem to be ramping up in Cornelia (due to its economic strength and regional developments),
  - o Land is a limited resource
- There *must* be diligence in how Cornelia's land is used
- Infill development priorities include:
  - Utilizing existing infrastructure.
     particularly water and sewer
  - Support redevelopment of vacant parcels close to downtown





#### 4. PRIORITIZE INFILL TO BALANCE GROWTH PRESSURES WITH INFRASTRUCTURE NEEDS

• Given that: Recommendation 4: o La There Support pilot projects to promote infill development in Corne Cornelia Infill d 0 particularly water and sewer Support redevelopment of vacant parcels close to downtown VACANT, ADJACENT TO WATER/SEWER VACANT, NOT ADJACENT TO WATER/SEWER



## GEORGIA CONSERVANCY'S TENANTS OF SUSTAINABLE GROWTH:



**INCREASED HOUSING SUPPLY** 

AT A LOWER FOOTPRINT

2

RANGE OF HOUSING VARIETY

3

RANGE OF HOUSING PRICE POINTS



## GEORGIA CONSERVANCY'S TENANTS OF SUSTAINABLE GROWTH:





#### GEORGIA CONSERVANCY'S TENANTS OF SUSTAINABLE GROWTH:



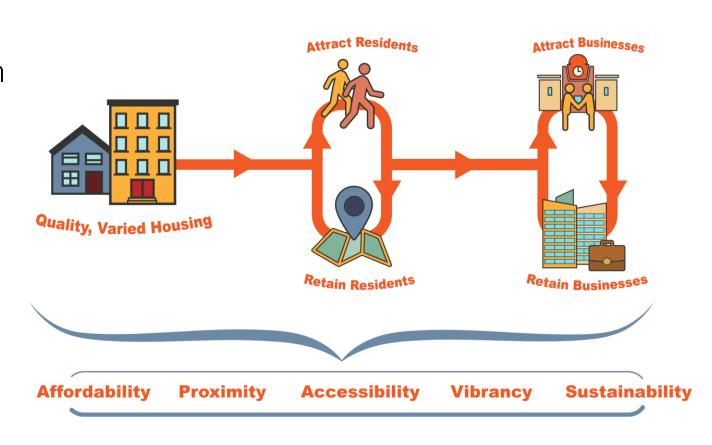
INFILL DEVELOPMENT: ADJACENT TO EXISTING INFRASTRUCTURE, SERVICES, AND AMENITIES

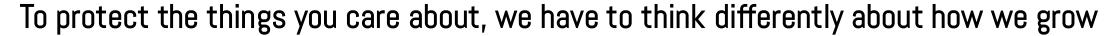


#### WHY SUSTAINABLE GROWTH?

#### Sustainable growth:

- Preserves rural landscape and identity by "growing in", rather than "spreading out"
- Comes in a variety of shapes, sizes, and types—it does not have to come at the expense of community character
- Provides quality, varied housing, needed to serve the full range of your population
- Strengthens economic development and resilience



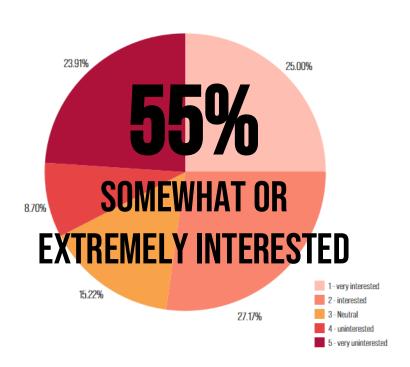




# LET'S APPLY THIS TO CORNELIA!

## **TOP TWO PREFERRED HOUSING TYPES:**

- 1. Accessory Dwelling Units (ADU)
- 2. Cottage Court

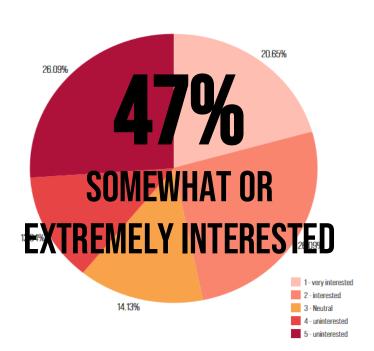






## **TOP TWO PREFERRED HOUSING TYPES:**

- 1. Accessory Dwelling Units (ADU)
- 2. Cottage Court







# **CONTEXT MAP**

# SITE 1 - CURRENT CONDITIONS





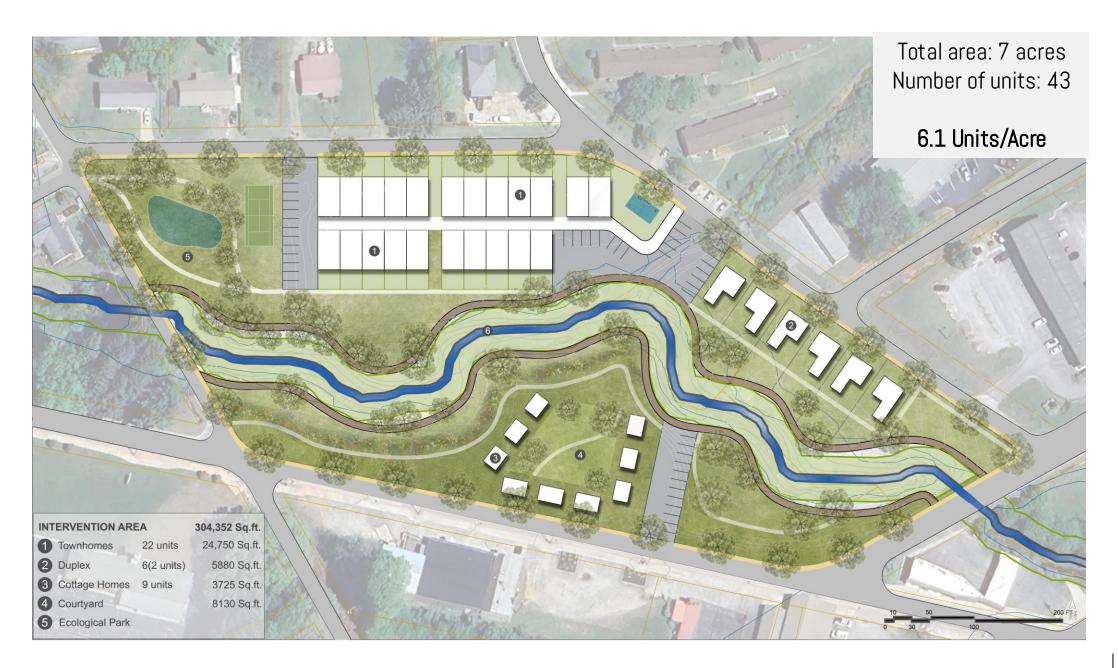


#### Site Design 1, Option 1





#### Site Design 1, Option 2





# **SITE 2 - CURRENT CONDITIONS**



# **CONTEXT MAP**





#### Site Design 2, Option 1





## Site Design 2, Option 2





# V. CONCLUSION

Next steps and looking ahead

#### PRO-HOUSING ACTION ITEMS

#### **CALIBRATE YOUR DEVELOPMENT REGULATIONS: GIVE PREFERRED DEVELOPMENT THE PATH OF LEAST RESISTANCE**

Adapt your regulations — primarily zoning and subdivision ordinances - to allow for the types of development and housing that align with Cornelia's priorities. This includes:

- Lower minimum square footage and minimum lot sizes
- Introduce ADU and cottage court ordinances and/or make these developments legal by-right
- Get creative and leverage PUD's (planned unit developments) for residential development
- Promote reuse and infill (re)development, via zoning incentives & alignment with infrastructure planning

#### ADOPT A PRO-HOUSING AGENDA THAT VALUES HOUSING DIVERSITY AND ATTAINABILITY

Promote and allow for different housing types, at different price points, for the full range of your community. Identify housing champions to help advance new development opportunities aligned with this agenda.

#### EDUCATE ALL KEY STAKEHOLDERS IN THE DEVELOPMENT PROCESS

Include developers, builders, real estate agents, brokers, financiers, board of zoning appeals, planning commission, engineers, tree commission, and elected leadership. Embrace innovation and out of the box thinking.

#### COLLABORATE TO DEVELOP A PILOT PROJECT

Combine all of the above to develop a pilot project, focusing on workforce housing and meeting needs of the full range of the Cornelia community



# WHO ARE WE HOUSING?





#### **CORNELIA HOUSING ASSESSMENT – PROJECT TIMELINE**

The project team will incorporate key feedback from today's discussion into the project report of findings. Our timeline for the final deliverable is as follows:

- Late September: report draft complete
- Mid October: final draft complete

Please reach out with any additional feedback, questions, or ideas! See next slide for contact information







# THANK YOU

At Georgia Conservancy, our mission is simple: healthy lands, thriving communities, and a future where every Georgian can enjoy the outdoors for generations to come.

Michaela Master Mmaster@georgiaconservancy.org