

with current housing trends and needs (ADUs, tiny homes, cottage courts).

- Planning and Zoning departments should **adopt mixed-use overlay zoning in targeted areas** to allow multiple low-intensity uses in the same district.
- ❖ Lowndes County and the Cities should partner with local financial institutions to **develop loan programs and other housing-specific financial aid initiatives** to expand access to affordable housing.
- ❖ Local governments should encourage major employers to **create employer assisted housing programs** to attract and retain individuals and families.
- ❖ Valdosta Lowndes Land Bank Authority should consider partnering with other land banks in the region to **create a regional land bank** in partnership with the Center for Community Progress, Southern Georgia Regional commission, and other land banks in Region 11.
- ❖ Neighborhood Development should consider partnering with local organizations to **host informational sessions about homestead exemptions, estate planning, and down payment assistance resources**.

Funding opportunities that should be considered

- ❖ **CHIP** (new construction, homeowner assistance)
- ❖ **CDBG** (rehabilitation, neighborhood revitalization, acquisition)
- ❖ **USDA Mutual Self-Help Housing Technical Assistance Grants** (for nonprofits helping low-income families)
- ❖ **ESG** (emergency shelters, homelessness prevention, hotel/motel assistance)
- ❖ **OneGeorgia Authority – Workforce Housing Initiative** (housing infrastructure, workforce housing)