

Safe and Affordable Housing for the Latino Community in Georgia

Introduction

Latino families in Georgia face an escalating housing crisis, marked by a severe shortage of affordable, safe, and stable housing. With over 200,000 affordable rental homes missing from the state’s housing stock, Latino and non-Latino Black households are more likely to experience housing cost burden—particularly those with low incomes or mixed immigration status.¹

Despite high workforce participation—the Latino workforce is more likely than any other demographic group to be employed—Latinos experience high poverty and often contend with inadequate protections, exploitative practices, and systemic barriers to housing security and homeownership, as well as limited access to affordable legal support and representation.²

Current Housing Policies

Under federal guidelines, “affordable housing” is defined as housing that costs no more than 30% of household income. In Georgia, over 30% of all households—and more than 52% of Latino households—exceed this threshold, making them officially cost-burdened.³

While some state-level policies, such as Georgia’s Safe at Home Act, have attempted to address housing habitability, critical gaps remain. These include vague definitions of “habitability,” limited enforcement mechanisms, and insufficient tenant protections. Despite the introduction of bipartisan legislation, the lack of robust, equity-centered policies, language access considerations, and insufficient legal and financial resources limit access to safe and affordable housing for many Latino families across the state.

Impact on the Latino Community in Georgia

Housing Cost Burdens and Overcrowding

Latino households are more likely to spend a disproportionate share of their income on rent or mortgages. Lower median incomes and wage disparities exacerbate this, often forcing families into overcrowded or unsafe housing conditions. These conditions are compounded by limited knowledge of tenant rights and fear of retaliation—especially for mixed-status or undocumented families.

Homeownership Barriers

While 54.8% of Latino households in Georgia own homes—compared to 77.9% of white households—the path to ownership remains difficult. Latino families are more likely to face obstacles such as discriminatory lending practices, lack of access to credit, and limited culturally appropriate resources. Despite this, Latino families continue to view homeownership as a vital wealth-building strategy. Homeowners are significantly less likely to move than renters, a factor that contributes to community cohesion and stability.²

Workforce and Economic Stability

Housing insecurity undermines Georgia’s economic competitiveness. Long commutes, housing instability, and financial stress directly impact workforce reliability and productivity—and affect the pipeline of workers by negatively impacting K–12 students who become chronically transient and therefore extremely difficult to support. Latinos, who participate in the labor force at higher rates than non-Latinos, are disproportionately affected by the lack of housing options near employment centers.

Legal Protections and Tenant Rights

The Safe at Home Act was a step toward mandating safe living conditions, but it lacks clarity on enforcement and leaves gaps in landlord accountability. Latinos often face “informal evictions,” threats for requesting repairs, and limited recourse due to fear or lack of legal support. Statewide enforcement remains inconsistent, and many vulnerable tenants are left without protections.

Barriers to Accessing Resources

Latino residents often rely on trusted community-based organizations for housing support rather than navigating official systems, which may lack language access or culturally relevant services. This disconnect highlights the need for deeper investment in legal aid, tenant education, and grassroots housing advocacy.

Conclusion

Latino communities in Georgia face structural economic, political, and programmatic barriers to housing access, affordability, and stability. While federal and state policies recognize housing as a human right and a pillar of economic development, their implementation often falls short for Latino and immigrant families. To advance housing justice, Georgia must strengthen tenant protections, invest in the consistent use of language access tools, enforce habitability standards, invest in culturally competent services, and create accessible pathways to homeownership. Ensuring safe and affordable housing is essential to fostering resilient, equitable communities across the state.

References & Sources

- [1] National Low Income Housing Coalition. (2024). "The Gap: A Shortage of Affordable Rental Homes." <https://nlihc.org/gap>
- [2] Latino Community Fund Georgia. (2024). State of Latinos in Georgia. <https://www.stateoflatinosga.org>
- [3] U.S. Department of Housing and Urban Development. (2024). "Affordable Housing Definition and Cost Burden Data." <https://www.hud.gov>