

OneAthens Affordable Housing Initiative
Implementation Team Meeting
August 28, 2007
7:00-9:00PM, Fanning Institute

Present from Team: Tom Rodgers (Chair), Heather Benham (Athens Land Trust), Barbara Bacon (EADC), Gabriela Cardenas (People of Hope), Alvin Sheats (Hancock Community Development Corporation), Clothilda Barnett (Hancock Community Development Corporation), Patty Freeman-Lynde (Housing Advocate), Rick Parker (Athens Housing Authority), Malisa Thompson (DCA), Angela Johnson (Athens Land Trust Homeowner), Matt Murphy (HED), Cathi Watkins (EADC), Anne Sweaney (Housing and Demographics Research Center-UGA)

Present from Community: DeWayne Hamilton (Totally Free, Inc.), Jordan Chinouth (Paul Broun), Charlie Oschack (ACTION), Candice Gunn (DCA), Winston Heard (EADC), Nancy Stangle (Athens Land Trust), Regina Gray (HUD)

Staff: Delene Porter

- I. Tom welcomed the group and made introductions. Team reviewed the minutes from 8/28. The minutes were approved with the following changes were suggested and made:
 1. Change census tracks to census tracts
 2. Change should to could and will to might in: Uniting could also be a preemptive move since HUD might eventually ask why it is funding so many agencies in such a small town
 3. Add Charles Oschack to list of Housing Counselors
 4. Sentence changed to provide clarification- Counselors from existing agencies could either come to the new agency or stay at the old.

- II. Comprehensive Housing Model Discussion- Tom
 1. Report from Housing Counselors Sub-Committee- Delene gave report:
 - A. Housing Counselors were asked to meet as a sub-committee by the Housing Team. The Team knew that counselors could not and would not speak on behalf of their agencies, but wanted them to give the Team feedback from their experiences.
 - B. Counselors met on September 5th.
 - C. They discussed pros and cons of the creation of a centralized housing counseling service.
 - D. They brainstormed a possible structure of a new agency versus hiring an administrator who could work on grants and reporting for existing agencies
 - E. They were specific that any coordinated services should be to serve the 80% and below area median income, but that services could be accessed by anyone
 - F. They also felt that the best services were holistic and long-term

- G. No conclusions were reached- the counselors recommended that a financial analysis be created to determine the most cost effective way to increase efficiency and efficacy of counseling services
- 2. Basic Structure- Tom asked Team to make comments on the Report
 - A. Charles Oschack opened discussion by presenting ACTION's work
 - 1. ACTION is a regionally entity serving 10 counties
 - 2. Their housing counselor not want to leave the agency
 - 3. Charles pointed out that the Clayton Act prohibits mergers that reduce competition and that consolidating agencies would create a monopoly
 - 4. He also pointed out that some of the brainstormed ideas from the counselors sub-committee suggested that an new agency's ED should be African American or Hispanic and that this is discriminatory
 - B. Tom clarified that this new entity was still under discussion and that it would not be able to take away resources or personnel from other agencies (the resources are a funder decision).
 - C. Additionally, Tom clarified that the Team's role is to make a recommendation to the co-conveners and that they would need to make the decision on the best way to achieve the recommendation (ie a new agency or something else)
 - D. Charles recommended the Team get legal counsel for the wording of the recommendation to ensure that it is not creating a monopoly
 - E. Winston brought up that the Team had discussed that there were too many agencies providing housing counseling and asking if another potential agency wouldn't just be increasing the problem
 - F. Team discussed idea of this entity being larger than just housing counseling- that it would include a central location of housing information on available rentals and homeownership units as well as referrals to existing agencies like EADC, HCDC, ALT, Habitat, and AHA
 - G. Why not build the capacity of what already exists? This entity would do more than just housing counseling- it would provide services that none of the existing agencies are currently doing
 - H. The suggestion was made that the Housing agencies have a round table to provide some of these informational services- get the word out and hold housing fairs
 - 1. Point was made that a round table should happen, but that it would not provide the full time person to making things happen, nor would it provide the information gathering and referral of a comprehensive center
 - I. Another point was made that there is a shortage of funds to do this work- is starting something new a good idea

1. What we have now is not working- understaffed, etc.- better coordination will allow the more efficient use of funds
 2. Creating uniform services will also help increase productivity
- J. The point was made that many of the agencies that currently do counseling use that to leverage other funds- it proves their capacity to grantors and, in some cases, has to be done along side other programs
1. All agencies can still keep their counseling activities
- K. Team agreed to change the wording of the Recommendation to better reflect the intent:
1. Develop a Comprehensive Housing Center to provide Housing, Financial, and Credit Counseling; marketing and referrals to existing services; and information about rental and homeownership opportunities.
- L. If the resources are not made available to do this, the existing services need more funds to market their services.
- M. But it is not just about marketing- need someone doing the grant writing so that counselors can do counseling
- N. CDBG public service money is very small, competitive process- could CBDO's be used to run this
- O. Team must be aware of the impact that agencies have on their communities and the level of trust that is built- this should not be undercut and it will take time to build that trust with a new agency
- P. There are so many clients that aren't being served right now- all of the agencies are close to capacity- there is need for more services
- Q. Some agencies lose money providing housing counseling- some would be happy to give it up but others have counseling that works hand in glove with their
- R. The question you have to ask is- Are the citizens of this community better off with a Comprehensive Housing Center. Not saying it has to be a 501c3, but we have to be willing to try different things.
- S. What about improving what already exists- maybe the recommendation should be that HED expand to do this
- T. The Team can recommend Housing Center and we don't have to decide what constitutes the center
3. Additional Information
- A. Get legal advice from UGA about Clayton and Sherman Anti-Trust Act
 - B. Team voted- only dissenting vote from Alvin Sheats. The new recommendation is: Develop a Comprehensive Housing Center to provide Housing, Financial, and Credit Counseling; marketing

and referrals to existing services; and information about rental and homeownership opportunities.

- C. The recommendations include ideas to get more funding for all of the agencies- EADC, HCDC, ALT, etc. They are in no particular order, but the funding recommendations will be moved to the top.

III. Next Steps

- A. Co-conveners are going to take these recommendations and decide what they're going to do with them.
- B. The Housing Developers Roundtable is preparing clarifying information for the 10 recommendations they supplied. This supplemental information will be emailed to the Team to approve.
- C. If necessary, a Team meeting will be scheduled.

Housing Team Charge:

Develop an innovative housing strategy by July 2008 that preserves diverse communities and increases the supply of affordable housing across the continuum of housing needs, from homelessness to rental to homeownership, so that every resident is living in adequate, safe, and affordable housing by 2015.

HOUSING TEAM PRODUCTS (14) *Numbering is not intended to imply priority*

- 1. Provide Local Funding
 - a. Federal funds are flat or shrinking
 - b. Many outside funds require match
 - c. Nationwide more than 300 cities/counties have housing trust funds
 - d. ACC government budget is ~ \$98M
 - e. No ACC funds go to affordable housing
 - f. AHA contributes ~ \$100K /yr in PILOT (payment in lieu of taxes)...which could go to housing
- 2. Innovative Financing Mechanisms
 - a. TAD incentives
 - b. Tax credits
 - c. Tax-exempt bonds
- 3. Use Shared Equity Strategies
 - a. Shared appreciation
 - i. Provide long-term affordability
 - ii. Protects the public investment
 - iii. Proven tool with history in other communities
 - iv. Housing costs rising faster than incomes
 - v. Athens Land Trust
 - vi. Other shared equity models

4. Develop a Comprehensive Housing Center to provide Housing, Financial, and Credit Counseling; marketing and referrals to existing services; and information about rental and homeownership opportunities.
5. Complete an assessment of affordable housing demand with local employers.
6. Revise Zoning Ordinance to provide density bonuses for affordable units
 - a. Incentive to include a modest number of affordable units within new developments (need to further define “affordable” and number of units)
 - b. Promotes private developer participation
 - c. Benefits developer by lowering land costs through higher density
 - d. Way to achieve mixed-income
 - e. Allow manufactured housing as in-fill
7. Address Regulatory Obstacles
 - a. Expedited permitting process
 - b. Simplified codes/design guidelines for in-fill
 - i. Set-backs
 - ii. Lot size
 - iii. Parking
 - c. Flexible variance process
 - d. Incentives for private developers to partner with public & non-profit developers
8. ACC In-kind Incentives
 - a. Infrastructure improvements
 - i. Sewer, water, etc
 - ii. Streets, sidewalks, etc.
 - b. Waive Fees
 - i. Inspection fees
 - ii. Permit
 - iii. Plan review
 - iv. Variances
 - v. Water & Sewer taps
9. Reduce Taxes
 - a. Temporary waiver for non-profit developers- when taxes continue to build on undeveloped land as the developer prepares to build, the cost is passed on to the purchaser
 - b. Differential for affordable rental
 - c. Homeowner Property Tax Relief
 - d. Freeze for low-income elderly
 - e. Raise & index Homestead exemption
 - f. Adjust income thresholds
10. Rehab/Reuse Existing Multi-Family
 - a. Lack of available, properly zoned land
 - b. Existing properties are aging and deteriorating
 - c. High vacancies as properties age
 - d. Quality of life issues
 - e. Acquisition, rehab & management by non-profits

- f. Use tax-advantaged financing
 - g. Preserve existing manufactured housing parks
- 11. Reuse Abandoned, Vacant & Tax-delinquent Properties
 - a. Provides low-cost lots and enhances tax digest
 - b. 160 houses currently on CPD demolition list
 - c. Work with CPD and Tax Commissioner to acquire properties
 - d. Plug loopholes in local ordinance
 - e. Provide real “teeth” for enforcement
 - f. Take action to clear titles to land if appropriate
 - g. Remove hazardous properties even without reuse
- 12. Employer-assisted Housing
 - a. Local government not solely responsible
 - b. Major employers, (hospitals, schools, etc.) suffer from the effects on their employees of a lack of affordable housing
 - c. Can reduce sprawl, commute times and congestion
 - d. Specific employee benefits/perks (not always \$)
 - i. Financial literacy & housing counseling
 - ii. Down-payment assistance, matches, etc.
- 13. Apply for GICH status under the Department of Community Affairs’ Georgia Initiative for Community Housing 3 year support program.
- 14. Add financial literacy to the High School curriculum throughout ACC