

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), Susan Bogardus (First American Bank & Trust), Patty Freeman-Lynde (Housing Advocate), Andy Herod (ACC Commission), Margarita Martin (Oasis Catolico), Larry Hill (Habitat for Humanity), Mable Mitchell (Prudential), Rick Parker (Athens Housing Authority), Malisa Thompson (DCA), Courtney Davis (Athens Area Homeless Shelter)

Present from Community: DeWayne Hamilton (Totally Free, Inc.), Roseann Davis (HELP), Graham Pickren (UGA Geography), Nancy Stangle (Athens Land Trust), Janet Jordan (DCA)

Staff: Delene Porter

- I. Tom welcomed the group and made introductions. Team reviewed the minutes from 7/14 and approved them.
- II. Team further defined coordinated and consolidated effort for housing counseling, credit repair, financial literacy, and foreclosure prevention in ACC.
 1. Centrality of location and accessibility is important
 2. Comprehensive center should have a lot of different resources
 3. Volunteers could support case managers
 - A. Must be careful- there are confidentiality and privacy issues
 - B. Maybe volunteers could work in the schools and do more of the group education component
 - C. They could potentially help with follow up for house maintenance and things that help keep a tenant in their home
 - D. Have 5 volunteers per counselor
 4. Coordinate various counseling that is going on (credit, housing, financial, foreclosure, etc. There are 6 different kinds.)
 5. Department of Labor might provide space- draw people already and accessible by bus and has parking
 6. Counseling is needed not just for low-income individuals especially in foreclosure
 - A. Team's focus is on serving 28% who live in poverty- needs to stay the focus
 7. What size operation? What is ACC willing to do to support?
 8. We know the need- number of rental and housing units, existing agencies have waiting lists
 - A. The standard is a 40 person case load to provide best attention

- B. Need to spend about 50 hours per person
 - C. EADC has 750 people, HELP has 1700, HCDC has 150, there are no Spanish speaking counselors taking caseloads
9. A Centralized location would be good because counselors could specialize and the work would be more efficiently distributed
 10. Counselors would also go out from this central location to provide classes and services in businesses and community centers
 11. This will also free up current agencies who do this as part of their services to concentrate on their other work
 12. Having this done through a Single Agency has benefits:
 - A. Saves on administrative costs- all doing reports for multiple grants
 - B. Can create uniform materials
 - C. People know where to call/go
 - D. There are currently 5 HUD certified Housing Counseling agencies in town and all competing for funds- would bring in more funding if there was one agency that showed collaboration to HUD and CDBG
 13. Not a turf issue from the counselors- they just want to find the most efficient way to serve as many as possible- There are 11 certified counselors in town:
 - A. Clo Barnett
 - B. Alvin Sheats
 - C. Roseann Davis
 - D. Barbara Bacon
 - E. Vicky Felter
 - F. DeWayne Hamilton
 - G. Gabriela Cardenas
 - H. Lisa Mayweather
 - I. Cathi Watkins
 - J. Sandra Cunningham
 - K. Denise Everson
 - L. Charles Oschack
 14. Agencies are getting funds from CDBG, HUD, DCA, and writing grants (spending 42 hours or more on the reporting on HUD funds)
 - A. Another possible source is that Banks contract with specific agencies to provide classes for their customers
 15. Unity makes sense and would actually help get more funds from HUD and other sources because of efficiency
 - A. Uniting could also be a pre-emptive move since HUD might eventually ask why it is funding so many agencies in such a small town
 - B. One agency could also serve the whole county and not just the census tracts
 1. Is CDBG funding only available for those census tracts?
Could create specific programs

16. Uniting under one umbrella will require enormous cooperation
 - A. Who will be boss?
 - B. How do we continue the service to the census tracts-neighborhood level?
 - C. Central location could serve all and still have to go into community
 - D. Take 10 Counselors, 1 Coordinator, 1 Office Manager
 - E. Apply for 501c3 status
 - F. Need to get approved as a HUD certified Counseling Agency- 6 months- not long if all the counselors are the existing counselors and are already trained (most are now trained to train new counselors too)
17. What are the next steps:
 - A. Need to identify pitfalls- put experts together
 1. Have a sub-committee meeting of counselors to put together what this could look like
 - B. What size could fit in the DoL- 10-15? Call DoL to see if this is a possibility
 - C. Need to explore 501c3 creating and structure for Board of Directors
 - D. Athens Housing Authority would be willing to be fiscal agent so new entity could apply for CDBG funds in December
 - E. Need communication/marketing plan to help explain benefits to Boards of agencies currently doing counseling
 - F. Need to create a time line to chart progress/benchmarks
18. Counselors from existing agencies could either come to the new agency or stay at the old.

III. Additional tools to ramp up housing production

1. Recommendations are fairly complete
2. There are no specifics regarding rental- it would help to put a number figure and have explicit plans to protect manufactured housing parks and existing affordable apartment complexes, etc.
3. Need to get inventory of property the county owns to see if this could become affordable housing

IV. Next Steps-

1. Counselors will meet next week- Delene will set up via email
2. Housing Team will meet on Tuesday, September 25th at Fanning from 7-9pm

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