

Affordable Housing Subcommittee Recommendations

Our recommendations address the relationship of housing and poverty. Access to safe, decent affordable housing plays an important role in breaking the cycle of generational poverty. A common and shared vision of what we would like our community to be and embrace has arisen out of our work. Our Recommendations describe this vision, and provide strategies for achieving it.

Recommendation #1:

Affordable housing should be dispersed throughout the community, not concentrated in a few areas. Neighborhoods should be integrated with different house and unit sizes, types, and prices (to rent and buy), to provide opportunities for housing choice throughout the community. This is important so that low income children have access to greater opportunities for future success. At the same time, to be truly affordable for those at the lowest income levels, housing must be accessible by public transportation.

Strategies:

- Athens-Clarke County Comprehensive Land Use Plan should place an emphasis on housing choice and opportunity for all residents of Athens. Specifically, the Plan should state that Athens-Clarke County will adopt policies to facilitate dispersal of affordable rental and homeownership units throughout the community and to prevent creating concentrated areas of poverty.
- ACC should encourage the development of mixed-income and mixed-use neighborhoods through all available means, including zoning, development standards, tax policies and planning policies.
 - Use inclusionary zoning and density bonuses to entice developers to build affordable rental and homeownership units.
 - Allow for accessory uses, granny flats, in-law suites, mixed-use, mixed-income to create more appropriate housing choices.
 - Develop a fast track planning approval process for developments that are creating housing that is affordable for low to moderate income residents. This could also include creating a simplified subset of code requirements for developing affordable housing, especially in in-town neighborhoods to further reduce development costs without compromising identified planning principles.
 - Place limitations on construction of new high-end apartment complexes to help keep existing apartment complexes from falling into disrepair. Increase the number of units reserved for income-eligible families and individuals within existing and new apartment buildings.
 - Re-examine the Definition of Family Ordinance. The Definition of Family ordinance has the unintended consequence of driving up rents for smaller, non-family households such as low income elderly and disabled people who need assistance.
 - Protect existing lower-income, elderly homeowners from losing their homes by providing a targeted property-tax freeze.

Recommendation #2:

Our community should provide adequate funds to ensure that our Affordable Housing needs are met for the entire housing continuum from rental to homeownership. Communities that are successful in their affordable housing activities support those activities financially. To be effective our county needs a flexible, dedicated affordable housing fund to supplement constantly shrinking and highly restricted Federal funds.

Strategy:

- ACC should create a flexible, dedicated Affordable Housing Fund that will be funded locally through appropriations from the general budget. This fund could be supplemented by a variety of methods including voluntary citizen donations, initiatives such as a check-off donation on utility bills, interest on real estate related escrow accounts, etc.

Recommendation #3:

ACC and local nonprofit housing providers should develop a comprehensive housing strategy to increase homeownership among families with low to moderate incomes. Owning a home is an important way for a family to build equity, which can help them move out of poverty. Decades of discriminatory housing policies have put people of color, particularly, at a distinct disadvantage in terms of home ownership. A comprehensive strategy must take into account that different families are starting at different points on the housing spectrum, and a wide variety of programs is needed to help them progress while allowing them to live in safe, decent affordable housing now. These include affordable rentals; limited-equity, permanently affordable home ownership opportunities; affordable open-market home ownership opportunities; and programs to help families with low to moderate incomes who already own homes retain them. Access to public transportation must be considered as part of the affordability equation.

Strategies:

- ACC and local nonprofit housing providers should ensure an adequate supply of affordable rental housing for those for whom homeownership is not yet a viable option.
- ACC should protect existing lower-income, elderly homeowners from losing their homes by providing a targeted property-tax freeze.
- ACC should protect existing affordable housing stock by supporting a rehab program for elderly and low-income homeowners. This program should be funded by the local Affordable Housing Fund described in Recommendation #2 to avoid the red tape that makes the program inefficient when funded with Federal dollars.
- Use the Community Land Trust Model to develop a significant percentage new affordable housing that remains permanently affordable. The CLT limited equity model allows those who are not ready for home ownership on the open market, and would otherwise be renters, to begin to build equity. The CLT model also preserves the subsidy dollars for use by multiple generations of homeowners.
- ACC should create a Land Bank for future affordable housing. County surplus property should be used for affordable housing when appropriate.

- Large employers should help increase homeownership by providing down payment assistance or matching funds for their employees.

Recommendation #4

ACC, local nonprofit service providers and the other PPA conveners should develop a comprehensive affordable housing marketing and education plan. The goals of this program should include informing residents about affordable housing opportunities and services and informing the community at large about affordable housing issues.

Strategies:

- Human Resources departments of the large employers should be educated about the existing housing programs and in turn educate their employees that might be in need of these services.
- Local media outlets should be encouraged and helped to spotlight housing needs and successes.
- The PPA conveners should conduct an educational campaign geared toward the general public about the need for affordable housing and the programs that are struggling to fill this need.

Recommendation #5

Our county government, the other PPA partners, and the general public should take active steps to support the creation and retention of affordable housing.

Strategies:

- Local nonprofit housing providers and ACC should work together to develop and implement a comprehensive housing strategy as described in Recommendation #3.
- ACC should use SPLOST to fund a building to locate all the housing service providers in Athens-Clarke County. The building should be centrally located, provide affordable rent for nonprofits, and be seen as the place for the community to go when they need help.
- The PPA Conveners should establish a "Prosperity Corps" which could be based in the housing service providers' building. The Prosperity Corps would organize volunteers and follow up on these strategies. They would advocate for the PPA's vision and recommendations.
- ACC should implement the strategies described in Recommendations 1, 2, 3, and 4 to increase the supply and retention of affordable housing.
- Large employers should help increase homeownership by providing down payment assistance for their employees.
- Clarke County schools should provide financial literacy education as part of the curriculum beginning in elementary school.
- Members of the community at large should hold the PPA conveners accountable for following through on these recommendations. People must show up at commission meetings, talk to their commissioners, keep these recommendations in the public eye and not let them be forgotten.