

Notes from September PPA meeting: Housing Availability Subcommittee

I. Market-Based Solutions

I(A) Rental Market

- Definition of Family ordinance review. This restriction is directed against students renting in single family neighborhoods, having unintended consequences of driving up rents for smaller, non-family households. Code enforcement target, ticket source of problem.
- Rental registration fee to pay for necessary code enforcement was good idea
- Group homes for elderly/mixed income housing – granny flats, in-law suites, accessory uses
- Revitalize aging rental properties—tax incentives for landlords

I(B) Homeownership

- First time homebuyer's assistance programs – links to private lenders, mortgage ready
- There are First Time Home Buyer programs available through EADC and HED, difficult to qualify, income and other federal restrictions.
- Homebuyer workshops and classes at EADC,
- Housing counseling at EADC, Action, AHA, HCDC to assist homeowners avoid mortgage default and foreclosure, and renters avoid eviction.
- Federal funding directed toward acquisition of infill properties and rehabilitation or new construction of affordable units for FTHBs

II. Public Sector Solutions

II(A) Planning/Zoning and Tax Issues

- Affordable housing set asides in new subdivisions, density bonus for set asides
- Accessory uses, granny flats, in-law suites, mixed use/mixed income, housing choice
- Inclusionary zoning – either require or offer incentives for providing affordable units
- Impact fees – perfectly legal in Georgia, Jefferson uses them.
- Fast-tracking of planning approval for qualifying developments?
- Gentrification – tax deferral (?) for elderly homeowners, homestead exemption incremental increases? Restrict tax value reassessments until property sells.

II(B) Create transitions along a range of affordable housing opportunities

- Public housing (Section 8) → rental (TBRA, rehab) → homeownership
- Transition to private system (5 yrs +, no limit currently on duration in public housing)
- Better balance of persons in public housing, (also, not enough public housing?)
- Ghetto-ization? Do not want to concentrate poverty, better to incorporate into mixed income communities, than to create stigmatized neighborhoods of “public housing” ie. Bethel Homes
- Credit counseling/budgeting/financial literacy necessary to prevent hardships
- Prosperity Corps – UGA students, volunteers to provide credit counseling in community, also provide neighborhood cleanups, minor repairs to elderly or low income homeowners, like Hands On Athens does
- TBRA – temporary tenant-based as opposed to property-based, rental assistance 50% -> 30%

III. Public/Private Partnerships

- Design/Land Use Plan – emphasis of housing choice and opportunity
- The Greenbelt densities (1:10) are driving up in town property values, artificially
- TDR's – transferable development rights, preserve green space
- Walkability and transportation choices, biking, public transit, alternatives related to layout
- Transit Oriented development – incentives, subsidies, relax onsite parking requirements
- Use neotraditional development guidelines, see Ansonborough, Lakewood, etc
- Creates Areas of Character, attractive, – tourism and quality of life benefits, costs
- Acquisition/rehab of existing rental properties that are aging and in disrepair → luxury condos, not affordable, must be a mix of luxury and workforce housing

IV. Innovative Flexible Creative Solutions

- Locally funded, (SPLOST, general fund?) affordable housing trust fund, separate from the vagaries of the annual budget cycle. Mandate community based solutions.
- Dedicated, real estate related funding source, no new additional taxes or fees, use existing:
 - Title or deed recording fees or interest-bearing escrow account for RE transactions, or
 - PILOT – Payment in Lieu of Tax, Athens Housing Authority pays more than \$95K per year to the ACC government in lieu of property tax.
 - Revenue tied directly to the provision of affordable housing activities, should be directed to provide a non-federal Trust Fund. Increased flexibility and responsiveness. Less red tape. Community commitment and 'ownership' of the affordability "problem." Don't look to Federal funds as the only source of money for this activity! Put local money where local priorities are!
- Non-political funding process - Commission should be removed from the affordable housing funding activities to prevent political considerations from driving investment and projects.
- Land bank for future developments – county should look at property it owns or can acquire or through use of AHA's eminent domain activities to clear title and accumulate boarded up, slum&blight property in town for redevelopment activities. Should be part of Comprehensive planning process, collaborate with Planning Dept. Look at the CAPP model for community involvement in how an "area of character" can be created and maintained. Look at the Navy School as an example of how community can become involved, not just a developer issue.

Coordination and Outreach

- Define "Affordability" does it mean homeownership, rental, 80% median, 30% median ? more than 30% of gross income on housing costs? Different things to different people.
- Establish an Affordable Housing Coalition including all of the public/non-profit housing service providers, set agendas, public meeting, discuss accomplishments, accountability
- ACC adopt an Affordable Housing Strategy, like the comp. land use plan that will guide the development and revitalization of in town areas, assign priorities, roles.
- Consolidate non-profit housing providers based on performance, eliminate redundancy
- Establish an affordable housing trust fund mechanism that will be structured as a publicly managed loan (or grant) fund specifically to reward or incentivize good, smart growth development.

Glossary

Mixed income housing: including households of various incomes within the same housing development. A comprehensive article about the strengths and weaknesses of this approach is available at: http://www.jchs.harvard.edu/publications/W02-10_Smith.pdf

Mixed-use development refers to the practice of containing more than one type of use in a building or set of buildings. In zoning terms, this can mean some combination of residential, commercial, industrial, office, institutional, or other uses. Reduces car dependency.

Affordable housing: a dwelling where the total housing costs are affordable to those living in that housing unit. In the United States and Canada, a commonly accepted guideline for housing affordability is a housing cost that does not exceed 30% of a household's gross income. Housing costs considered in this guideline generally include taxes and insurance for owners.

Inclusionary zoning, also know as **inclusionary housing**, refers to city planning ordinances that require a given share of new construction be affordable to people with low to moderate incomes. Does not have to be mandatory or punitive, can incentivize or encourage development.

Gentrification: is a process in which low-cost, physically deteriorated neighborhoods experience physical renovation and an increase in property values, along with an influx of wealthier residents who displace the neighborhood's original inhabitants.

Neotraditional urban design: Part of the “new urbanism” philosophy, seeks to borrow from the past while adapting to present and future needs. Successful new urbanism maintains the integrity of a walkable, human-scale neighborhood while meeting modern residential and commercial needs.

Tenant-based rental assistance: Federal or state funded programs that provide financial assistance to individual households in order to enable them to rent market-rate units.

Transfer of development rights: refers to a method for protecting land by transferring the "rights to develop" from one area and giving them to another. Adjustable density. What is actually occurring is a consensus to put conservation easements on property in agricultural (or natural or historical) areas while allowing for an increase in development densities or "bonuses" in other areas that are being developed. The costs of purchasing the easements are recovered from the developers who receive the building bonus.

Transit oriented development: a residential or commercial area designed to maximize access to public transport, and often incorporates features to encourage transit ridership. <http://www.reconnectingamerica.org/html/TOD/index.htm> has a model for determining costs of housing when transportation costs are factored in.

Smart Growth: is a concept and term used by those who seek to identify a set of policies governing transportation and land use planning policy for urban areas that benefits communities and preserves the natural environment. Smart growth advocates land use patterns that are compact, transit-oriented, walkable, bicycle-friendly, and include mixed-use development with a range of housing choices.