

OneAthens Affordable Housing Initiative  
Implementation Team Meeting  
May 14, 2007  
7:00-9:30PM, Fanning Institute

In Attendance: Tom Rodgers (Chair), Heather Benham (Athens Land Trust), Oscar Cardenas (People of Hope), Courtney Davis (Athens Area Homeless Shelter), Heidi Davison (Mayor), Beth Gavrilles (PPA), Fred Moorman (Real Estate Developer), Matt Murphy (ACC Dept. of Human and Economic Development), Marilyn Adams (Athens Housing Authority), Alvin Sheats (Hancock Community Development Corporation), John Spagna (ACC Community Protection Division), Anne Sweaney (UGA Family and Consumer Sciences), Malisa Thompson (GA Dept. of Community Affairs), Curry Wadsworth (Parallel Housing), Cathi Watkins (East Athens Development Corporation), Mary Weaver (HFH Homeowner), Wilson Elder (Real Estate Developer), Angela Johnson (ALT Homeowner), Larry and Carol Hill (Habitat for Humanity), Blake Aued (Athens Banner Herald), Margarita Martin (Oasis Catolico), Charles Cofer (Palm House Recovery Center), Mara Register (Valdosta Community Development), Delene Porter (PPA)

**I. OneAthens Initiative Welcome and Charge- Tom Rodgers, Team Chair welcomed the group.**

- a. Calendar:
  - i. Mid-Summer – report progress to PPA Steering Committee
  - ii. Early-Fall – report to large PPA Community Meeting
- b. 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.**

**II. Housing Team Products- The Housing Team will pursue 4 products as a means to fulfill the Affordable Housing Initiative:**

- a. Apply for GICH status under the Department of Community Affairs' Georgia Initiative for Community Housing 3 year support program.
- b. Pilot a new DCA program for Lease to Purchase in Athens in conjunction with Department of Labor job training, counseling, and placement.
- c. Complete a comprehensive assessment of affordable housing demand and supply for both owner occupied and rental housing.
- d. Identify strategies to immediately increase affordable housing supply.  
(See attached PPA Recommendations)

### **III. Housing Successes in Valdosta- Mara Register, Community Development Director for the City of Valdosta**

- a. Family Budget Calculator shows that, in Athens, a one parent two child household must be making \$36,744 a year to pay for all of the basic necessities. Athens Wage Info- There are over 40,000 employees in Athens who do not make this living wage.
- b. Athens Clarke County shares many of the same population and community characteristics with Valdosta/ Lowndes County. Mara Register, the Community Development Director for the City of Valdosta spoke about their Affordable Housing Strategy.
- c. Mara Register reviewed the evolving role of local government from merely regulating housing through zoning/codes to include providing financial support, developing infrastructure, supporting social programs, and implementing a Housing Program.
- d. Current Role of Federal and State Governments in Affordable Housing is limited:
  - i. Limited Funding from Various Sources – CDBG, HOME
  - ii. Housing Finance – FHLB, FHA
  - iii. Limited Housing Subsidies – Section 8, LITC
  - iv. Fair Housing Guidance and Enforcement
  - v. Regulatory Functions
  - vi. Pass-through Agencies for some federal funding
  - vii. Community Development Assistance
  - viii. Infrastructure Assistance
  - ix. Building Codes and Environmental Regulations
- e. The Key to success is by Establishing you Local Housing Goals in 4 areas
  - i. Community Life- objective of housing policy is the provision and maintenance of safe, sanitary, and satisfactory housing together with economically organized community facilities to support it.
  - ii. Social and Equity Concerns- Every community should provide safe, satisfactory housing opps to all households at costs they can afford
  - iii. Stability of Production
  - iv. Design and Environmental Quality
- f. To reach these Goals, a community must
  - i. Conduct a Housing Analysis
  - ii. Establish Housing Standards
  - iii. Develop a Housing Plan- do a market analysis to project supply and demand
  - g. Valdosta took 4 main approaches:
    - i. It identified 900 substandard housing units and passed a resolution to eliminate all substandard housing by 2020
    - ii. It established the Valdosta-Lowndes County Land Bank Authority to funnel lots to Nonprofit developers, For Profit Developers building affordable housing, and Entities creating jobs
    - iii. Developed a Neighborhood Concept of Planning within the Designated Revitalization Area

- iv. They use a lot of volunteer help- Jimmy Carter Work Project, Southern Hospitality Workcamp, Habitat for Humanity does reconstruction, Home Repair/Homeownership programs, churches help
- h. The Neighborhood Approach
  - i. They did focus groups to determine the historic geographic boundaries of 17 neighborhoods
  - ii. Taking 4 neighborhoods per year, they're creating individual plans with the residents of those neighborhoods to determine how to increase safe, affordable housing, community facilities, and economic opportunities
  - iii. The Plans look at the condition of the housing stock, the homeownership rates, the infrastructure and related master plans, the condition of public, recreation, and community facilities, the location of non-profits and other related government properties and developments.

#### **IV. Team discussed the 4 products further:**

- a. **Apply for GICH status** under the Department of Community Affairs' Georgia Initiative for Community Housing 3 year support program. This would require that we create a team of 15-20 people who would help develop a comprehensive housing program for Athens. Part of this would include having the team travel twice a year to a GICH retreat with DCA. This designation would open Athens up to technical assistance from DCA as well as make us eligible to apply for funding for doing a comprehensive assessment.
- b. **Pilot a new DCA program for Lease to Purchase** in Athens in conjunction with Department of Labor job training, counseling, and placement. This program will benefit local housing providers and was developed at the March 19<sup>th</sup> meeting by DCA Commissioner Beatty and Labor Commissioner Thurmond. We will work with DCA to discuss the details and tailor them to meet Athens' needs. Possibly use other Lease Purchase Programs as a template- Cleveland Housing Partners, South Carolina's with the Housing Authority (Mark Stalvey), Athens Land Trust's experience
- c. **Complete a comprehensive assessment of affordable housing** demand and supply for both owner occupied and rental housing. We need to hear from people about what they want and need. Most of the studies look at secondary data, but do not talk to people directly affected by the housing crisis. Cost is about \$3.50 per survey, but that does not include processing- RDC will assist if we have GICH status. Make sure we talk to people at the lowest end of the economic spectrum. Possible UGA support.
- d. **Identify strategies to immediately increase affordable housing** supply. Look at subsidizing rents in rental complexes, look to developers who already own and want to do mixed income, educate developers about tax incentives, look at State's Opportunity and Enterprise Zones- job tax credits for new business development, can get up to \$30,000 in subsidy per unit, need information on these programs, rejuvenate hope, preserve manufactured housing, look at PPA Housing recommendations, SOLUTIONS HAVE TO COME FROM THIS HOUSING TEAM

## **V. Set Next Meeting**

- a. We will discuss GICH application process (due in mid-summer)
- b. Have presentation about Lease Purchase program
- c. **Next meeting set for Tuesday, May 29 from 7-9:30PM at Fanning**

## PPA HOUSING AND TRANSPORTATION RECOMMENDATIONS

### Affordable Housing Sub-Committee (5)

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. At the same time, to be truly affordable for those at the lowest income levels, housing must be accessible by public transportation.

Strategies:

- i. 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.*
  - ii. 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, *such as inclusionary zoning, density bonuses, allowing accessory dwellings, a fast-track planning approval process for affordable housing, limitations on construction of luxury apartment complexes, revisiting the Definition of Family ordinance.*
- 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 housing to create more appropriate housing choices.
  - Develop a fast track planning approval process for developments creating housing that is affordable for low to moderate income residents.
  - 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.
  - Encourage the redevelopment of existing apartment complexes by providing incentives.
  - 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 and discourages small unit assisted living.*
  - Protect existing lower-income, elderly homeowners from losing their homes by providing a targeted property-tax freeze or other means to slow gentrification.
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. 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.

3. ACC and local nonprofit housing providers should develop a comprehensive housing strategy to increase homeownership among families with low to moderate incomes. 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 affordable housing stock by supporting a rehab program for elderly and low-income homeowners.
  - Use the Community Land Trust Model to develop a significant percentage new affordable housing that remains permanently affordable.
  - 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.
  - Residents of Athens-Clarke County must make the commitment to accept their neighbors.
  - Bankers and lenders must make a commitment to support the underserved by utilizing available loan programs to assist lower income, first-time homebuyers.
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.
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.
  - *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.*
  - *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.*

### **Special Populations Sub-Committee (9)**

#### **People with Disabilities and Older Adults**

6. Promote the construction and retro-fitting of homes to be accessible and visitable for people with disabilities. Create incentive for contractors, re-modelers, or builders to build accessibility features as they build or re-model.
7. Create a Housemate Match Service for older adults and people with disabilities.
8. Expand a home repair program for older adults and people with disabilities. Youth Build should be explored for the Athens community.

#### **Homeless People**

9. Create a Small Houses program to support transitioning the Homeless into permanent housing. An organization, akin to Habitat for Humanity and Hands on Athens, will identify projects, perform new construction and rehabs, and coordinate volunteers and sponsorship to provide shelter for the immediate needs of homeless families and individuals in Athens and to provide services for their transition into a safe and stable place to live. The families and individuals will be connected to the web of existing service providers. This program will include the creation of a matching list web site to provide a connection point between people who have things to give, i.e. volunteer hours, donations, mentoring / training, and household items, with those who have specific needs.
  - *Support creation of additional shelter space for families and individuals.*
  - *Explore alternatives for those who are unable to access traditional shelters.*
10. If the Navy School is used for residential development, require that a percentage be set aside as affordable, accessible, and visitable housing.
  - *Support the proposals of the Homeless Coalition for re-use of the Navy School Property to include transitional housing and services for homeless people.*

#### **Recent Immigrants**

11. Create one-stop-shop for immigrant and ESL translated information on rights when buying a site-built house or manufactured home, borrowing money, seeking a mortgage, opening a bank account, getting an ITIN, or accessing the building permit process for rehabbing manufactured homes and dilapidated structures.
12. Support the conversion of local manufactured housing parks into resident controlled parks, including support for the People of Hope, Inc. program.

#### **Formerly Incarcerated**

13. Create housing program with support services for formerly incarcerated individuals.
  - *Explore a “bonding” program for housing, similar to the employment program where formerly incarcerated employees are bonded to encourage companies to hire them. This could be part of the initiative started by the pastors’ group to vouch for job seekers.*

#### **General**

14. Have UGA create a Community Housing Resource Assistance Center (both a website and physical location) for information including an:
  - a. Inventory of Affordable Rental and Homeownership opportunities
  - b. Inventory of Special Assistance programs
  - c. Inventory of Accessible dwellings for people with disabilities