



## **HELPING YOUR COMMUNITY MEET ITS HOUSING NEEDS**

The Georgia Initiative for Community Housing (“Initiative” or “GICH”) offers communities a three-year program of collaboration and technical assistance related to housing and community development. The objective of the Initiative is to help communities create and launch a locally based plan to meet their housing needs. The program represents a collaboration of three partners: the Georgia Department of Community Affairs (DCA), the Georgia Municipal Association (GMA), and the University of Georgia (UGA) Housing and Demographics Research Center. Currently, GICH is funded by the Georgia Power Company, Wachovia Wells Fargo Foundation, and the USDA Rural Development. Georgia Electric Membership Corporation and the UGA Partnership Project are implementation partners.

### **Purpose**

Quality, affordable housing is critically needed for Georgia’s families. According to the Department of Community Affairs (DCA) FFY2005-FFY2010 Consolidated Plan, in 2000 there were 766,725 low- to moderate-income households suffering at least one housing need, with the overwhelming majority experiencing cost burdens, spending over 30% of their gross incomes to obtain housing. Furthermore, Georgia’s communities struggle to respond to substandard and dilapidated housing and deteriorating neighborhoods. A range of housing programs to help meet those needs are available through the state and federal governments, the private sector, foundations, and nonprofit organizations; however, those housing programs must generally be delivered by community-based organizations. The Georgia Initiative for Community Housing was developed recognizing that many Georgia communities, especially our rural communities, struggle with how to bring together the critical players, access funding, and organize and implement a strategy. The goal of the Initiative is to help communities address their housing needs through partnerships and coordinated action.

Many leaders of Georgia’s communities have a clear vision for their community. They want to create a climate for innovation and prosperity for families. They want diversity in their housing stock that provides a range of affordability for families of all incomes. They want housing that is an asset to their community. They want to preserve what is excellent in their existing housing stock, create new housing opportunities and foster vibrant neighborhoods. What they lack is a clear road map to achieve their vision. With its professional facilitators, housing experts, legal experts, and administrative support structure, the Initiative framework guides each housing team through the steps of (1) clearly identifying what the community wants related to housing, (2) showing communities how to develop an asset map and to identify resources, and (3) developing and implementing a housing work plan. An important part of the facilitated retreats and technical assistance is to provide support to the housing teams as they tackle their first

housing goals and objectives. After completing the three-year program, the housing teams are able to move forward independently toward meeting additional housing goals. These trained, successful housing teams can then become a resource for other communities in the state.

The housing teams also develop their own local expertise in available housing programs and legal tools. One reason that the Initiative was developed to be a three-year program was so that communities would have time to create their housing work plans and then begin implementation. Actions that housing teams might take to implement their plans could include funding activities (developing funding applications) and putting in place needed legal structures (i.e., working with the local government to designate redevelopment zones, to create code enforcement boards, or create a local land bank authority). The partners and staff of the Initiative are able to either provide advice on these matters or help link the community to specialists with that expertise. Going through this sort of process in turn develops experience and expertise at the local level.

### **Detailed Program Description**

The Initiative provides a three-year program of training, technical assistance and facilitated collaboration for community housing teams. The teams are comprised of local nonprofits, city and/or county government, housing authorities, local lenders, real estate professionals, chambers of commerce, local school boards, and other key players in the housing arena and normally consist of 15 to 20 people. Each participating community's housing team then develops and implements a local housing plan, with the organizations represented on the team taking the lead on the appropriate parts of that plan.

Facilitated Retreats: The Initiative consists of three major program components. First, the Initiative provides participating communities with the opportunity to participate in a series of facilitated retreats. Over the three-year period, the community housing teams attend six retreats. These retreats are modeled on the National League of Cities' successful Affordable Housing Program. This model allows the teams to work in a focused retreat setting, while learning and interacting with the housing teams from the other communities.

Broad community representation and dedicated member participation on the housing team is vital to developing and implementing an effective housing plan. Participating communities are encouraged to send their full housing teams to each retreat. In reality, it is not always practical for every member to travel to each retreat. In fact, the team may have members that never attend the retreats, but participate in local meetings and events. It is imperative, however, that each team has a core group of 8-12 members that are dedicated to attending the retreats for the full three year program. Lack of continuous participation of at least several members is detrimental to the team's success.

*First Retreat* — The first retreat is a two-day event held early in the first program year (February). The bulk of the time during the first retreat is spent in facilitated work sessions, with each of the teams meeting separately with their own trained facilitator.

The focus of those work sessions is problem identification, goal setting, environmental scan (resources/obstacles), identification of resource needs, and developing a work plan. The facilitated work sessions are interspersed with opportunities for the teams to report back to the larger group, beginning the process of cross-community sharing and collaboration.

*Second Retreat* — About half-way into the first program year (August), a second two-day retreat is held for the housing teams. As with the first two-day retreat, all of the communities send their housing teams for two days of intensive work. The second retreat focuses on providing training relating to the communities' resources under Georgia state law (i.e., urban redevelopment, code enforcement, land banks, opportunity zones, and special service/tax districts) and available funding programs for housing. Individual, facilitated work sessions allow each team to consider how/if the legal and financial tools presented could be used to further the community's housing plan. Housing teams also have the opportunity to spend time assessing progress to-date and developing an action plan for the community's next steps.

*Third, Fourth, Fifth, and Sixth Retreats* — Four one-day retreats are spaced out during the second and third program years. Because years two and three are intended to start the implementation phase for the communities and their housing teams, these retreats focus on next steps for the housing teams, on-going development of work teams, and special issues that arise. The purpose of these retreats is to keep the communities progressing toward their housing goals.

Training: The second component of the Initiative is training. The program training focuses on approaches to solving community housing issues (e.g., use of land banks) and on available housing programs. Housing teams are also introduced to unique partnerships, housing success stories, and networking opportunities. Woven throughout the experience is an emphasis on planning, goal setting, problem solving, and development skills. The training is delivered in two ways. First, training sessions are built into each retreat agenda. Secondly, the partnering organizations (DCA, GMA and UGA) make available their relevant existing training programs (e.g., DCA's applicant workshops and housing conference) to participating communities.

Technical Assistance: One unique aspect of the Initiative is the technical assistance component of the program. DCA's regional staff in the 12 state service delivery regions are assigned the responsibility to work with housing teams of the Initiative communities in their regions. Regional staff routinely checks on the progress of the teams and help access any specialized assistance that they might require. As the state's housing agency, DCA administers a range of programs that can promote homeownership, build affordable rental and for-sale housing, provide rental assistance, meet the emergency shelter and service needs of the homeless, and help individuals with disabilities access housing opportunities. DCA's Community Initiative and program staff are on-call to provide technical assistance to the local housing teams. GMA's legal and research staff answer questions and provide assistance to the participating cities as needed. Housing and

extension staff from the University of Georgia provides staff and support services to the designated teams.

Additionally, utilizing the close working relationships that the partners have with USDA Rural Development, the Federal Home Loan Bank, the state's Regional Commissions, the U.S. Department of Housing and Urban Development (HUD), Wachovia Wells Fargo Bank and other lenders, local governments, real estate professionals and developers, housing education providers, and others, the Initiative offers the participating communities the opportunity to learn about a range of programs and to establish partnerships to implement their housing plan.

### **How to Participate**

The application process (June – September) provides the program partners with a pre-program snapshot of the community. The application process is designed to meet two objectives. First, the process identifies communities that are ready to fully participate in the three-year program and act on their goals and work plans. Secondly, the application process itself is a first step in the community's plan development. Each community is asked to identify:

- Its housing needs (housing need data, as well as local knowledge).
- Members of its housing team — representing a cross section of organizations and relevant players.
- Its building blocks for success — past successes, community resources, or other factors that will lead to future success for the housing program.

A site team visits the applicant communities (October), meets with the community's housing team, and tours the community with the team to get a first-hand look at local housing needs. The site team also discusses the Initiative process with the team and prepares the members for their role over the next three years. Following the site visits with the finalist communities, the team makes recommendations to the Initiative's selection committee. Four to six communities are selected based on demonstrated housing need and readiness to participate, including active involvement by key sectors of the community (November).