



# GEORGIA INITIATIVE FOR COMMUNITY HOUSING

## Six Year Progress Report - 2010



- ★ = Program Alumni
- = Program Participants





## **GEORGIA INITIATIVE FOR COMMUNITY HOUSING**

### **EXECUTIVE SUMMARY**

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With the ongoing support of the Georgia Power Company, the Georgia Initiative for Community Housing (GICH) has facilitated progress toward housing stability in 31 Georgia communities during its first five years. In 2010, the fourth class of communities successfully completed the program and joined sixteen as “GICH alumni.” Additional in-kind support was provided by Georgia EMC and the UGA Archway Partnership. Furthermore, GICH was awarded a competitive grant by Wells Fargo, and the program is implementing the second year of a USDA-RD three-year grant.

In 2010, the freshman, sophomore and junior classes of GICH continued working to revitalize declining neighborhoods, create new affordable housing options, and provide financial and home buyer education to their residents. Though the declining economy, poor housing markets, and restrictive lending requirements have presented new challenges, GICH provides a platform for the teams to think of creative solutions and network ideas with housing professionals, city officials and staff, as well as community volunteers from across the state. Housing teams continued to make steady progress toward building the framework and relationships on which long term housing and community programs will be built.

The direct support of the GICH partners – the Georgia Department of Community Affairs (DCA), the Georgia Municipal Association (GMA), the University of Georgia’s (UGA) Housing and Demographics Research Center - included ongoing technical assistance as well as the organization and sponsorship of retreats for the participating communities. These retreats, which were hosted by Griffin and Columbus, gave community representatives the opportunity to hear from housing experts and to network with one another. Many of the initiatives implemented in the individual communities were a direct result of information shared at the GICH retreats.

Since the beginning, GICH participating communities have gained a better understanding of their local housing needs and acquired valuable knowledge on different funding resources available to assist them with addressing those needs. In 2010 (see following page), many of the GICH communities completed housing needs assessments, formed significant new partnerships, created new agencies/organizations to provide affordable housing, and implemented or updated new codes and ordinances. Even in the challenging housing and credit market, communities were still able to move forward on plans to revitalize their neighborhoods by removing abandoned and dilapidated houses, obtaining grants for rehabilitation, and providing down payment assistance and counseling. The participating communities are steadily enhancing their knowledge and their effectiveness, both in addressing the issues and in sharing with each other. Some of the housing challenges these communities face will require more than three years to address and GICH is committed to providing ongoing technical assistance and facilitation with implementing their plan.

## GICH by the Numbers

### Funds Number of Communities – 7

*CDBG and CHIP funds received or utilized in 2010 - \$2,422,475*

*Other DCA – \$30,125*

*NSP – \$1,209,473*

*HUD – \$692,724*

*Other – \$1,595,670*

### Number of Units Number of Communities – 14

*Constructed (or under construction) – 150*

*Rehabilitated – 84*

*Abandoned or dilapidated removed – 211*

*Housing Assessments by 5 Communities*

### Housing Counseling, Down Payment Assistance Number of Communities – 10

*Down Payment Assistance – 22 households*

*Housing Counseling – 422 clients*

### New Activities Number of Communities – 12

*Codes or ordinances implemented or updated – 7 communities*

*Douglas – City Zoning Ordinance updated*

*Griffin – Transportation Overlay District and Unified Development Codes implemented;*

*Blighted Tax Ordinance adopted*

*Toccoa – Nuisance Code updated*

*Covington – Walker's Bend Overlay District implemented*

*Thomson/McDuffie – Comprehensive Subdivision Regulations and Sign Ordinance implemented*

*Hawkinsville – Construction codes updated to international code requirements*

*Cordele – Urban Redevelopment Plan for Gillespie-Selden neighborhood adopted*

*Positions created – 3 communities*

*Sandersville – Code Enforcement Officer and City Planner*

*Covington – Financial Coordinator (Grants writer/administrator)*

*Winder – Housing Authority Resident Services Coordinator*

*New agencies/organization/authorities created – 5 communities*

*Douglas – Urban Redevelopment Area*

*Toccoa – Urban Redevelopment Area amended to partner with Stephens County*

*Covington – Redevelopment Authority and Opportunity Zone designation*

*Thomson/McDuffie County – Land Bank Authority*

*Winder – Downtown Development Authority reorganized, Northeast Georgia Housing Consortium (non-profit affiliate of Winder Housing Authority)*

*New partnerships formed – 9 communities*

*Griffin with Atlanta Regional Commission and Livable Communities Initiative*

*Toccoa and Gray/Jones with churches*

*Vienna with real estate representative*

*Covington with Redevelopment agencies, nonprofits and bank on the Walker's Bend project*

*Gray/Jones County with local newspaper, credit union and counseling agency*

*Thomson/McDuffie with housing authority*

*Hawkinsville with non-profit organization*

*Winder with housing authority and non-profit housing affiliate, Habitat for Humanity, and technical college*

*Brunswick with Glynn County Archway Partnership's Growth Task Force*

## FRESHMEN

### Americus/Sumter County

The Americus-Sumter GICH team is working to address the lack of starter and middle income housing: first-time home buyer dwellings, units in price ranges that accommodate individuals who are trying to transition away from rental assistance housing, and new residents to the community looking for middle income housing and not wishing to remodel an older, but structurally sound dwelling. Selected activities include:

- In partnership with the River Valley Regional Commission a housing inventory is almost complete of more than 8,000 units in the City of Americus and a two mile radius surrounding the City Limits.
- In partnership with the UGA Housing and Demographics Research Center, a housing needs assessment of employees, students and public housing residents is being conducted.
- With these two data sources, the team will analyze the housing supply and demand and make an action plan for bridging the gap of appropriate housing units.
- The local housing team has been very involved in the processes and these two survey projects. For example, the team ensured that the housing inventory was completed in a way that the data can be cross referenced and used with housing maintenance programs and opportunities in the future.
- The local Habitat for Humanity chapter built 1 house in 2010. Four houses are scheduled to be built next year.
- 18 abandoned or dilapidated houses were removed.



### Covington

The Covington housing team continues to work on a multi-faceted project focused on removing blighted housing stock, building new affordable rental and for-sale homes, establishing a 21-week household finance and home-ownership counseling program, marketing and utilizing a \$300,000 CHIP down payment assistance grant, and stabilizing Walker's Bend, a failed subdivision less than one mile from the historic square. The intent is to provide quality affordable housing while putting local builders back to work and stabilizing a threatened neighborhood. Selected activities include:

- Low Income Housing Tax Credits have been awarded for the construction of 32 single-family, Earthcraft certified homes (The Village at Walker's Bend), a critical component of the Walker's Bend redevelopment.

An advertisement for Walker's Bend homes. The top text asks "Are YOU what's missing from this picture?" above a photo of a red house with a white picket fence and silhouettes of a family. Below the photo, it says "A new home in Walker's Bend is within your reach. Here's how:" followed by a list of benefits: "• DOWNPAYMENT ASSISTANCE when you qualify", "• FREE Credit Report Counseling and Repair", "• FREE Home Ownership and Family Finance Course", "• Low Maintenance New Earthcraft Homes for Reduced Utility Costs", and "• Your Choice of Lot, Home Design, and Interior Decor". It also includes "All Co-ops Welcome", "Your Walker's Bend Neighborhood Team", "Hometown Realty Consultants, Inc.® 770-786-7979", "Agents Kathleen Booth 770-786-7979 office 770-722-6665 cell", and "Your Home-Ownership Dream Can Come True!".

- Construction has begun on 60 units of senior housing in downtown Covington (Harristown Park), a LIHTC project that has ties to the Walker's Bend single-family development. The team plans to pursue 50 - 60 additional senior apartments for the Walker's Bend neighborhood as well.
- With their first application, Covington was awarded a \$300,000 CHIP grant for down payment assistance. The GICH team is assembling a builder's guild to build Earthcraft certified homes. A local bank is working closely with the housing counselor to pre-qualify potential buyers and assist with their application for down payment assistance.
- Habitat for Humanity of Newton County built 10 homes last year in partnership with the City of Covington and the NSP program. The team will continue to work with Habitat to utilize the next round of NSP funds to construct affordable, Earthcraft certified homes in Walker's Bend.
- The team has forged new partnerships with the Covington Redevelopment Authority and the Covington Housing Authority which are actively pursuing the construction of a mixed-use building for transitional housing, a commercial kitchen for both food-service work-force training and food-related business incubator space, and classroom space for the household finance and homeownership counseling program.

## Gray/Jones County

The Gray/Jones County GICH team is working to secure affordable housing for their citizens. In their first year in the program, they visited Hawkinsville, a sister GICH community, and also toured successful affordable housing program sites in Macon. Selected activities include:

- To update a 2004 housing survey, the team conducted a city limits pictorial survey of properties needing rehabilitation. Pictures and maps were presented at two community meetings to explain the survey and the assessed housing needs. Residents were asked to complete a needs assessment application. These data and applications will be used for a future CDBG application.
- Applied for a \$3,000 grant for minor rehab from the Tri-County EMC Foundation.
- Fostered new partnership with the Sons of Allen and the Rattlers Men's Club. They have committed to donate free labor for future rehabilitation projects.
- Met with the city attorney to discuss city ordinances and codes that might need to be amended or updated.



## Thomson/McDuffie County

The Thomson/McDuffie GICH Team's work plan consists of four areas of focus: lack of community involvement and diversity, declining neighborhoods, need for housing stock data, and need for landlord education related to code enforcement and ordinances. Selected activities include:

- Created the Thomson-McDuffie Land Bank Authority, with operating funds from the City and the County. One piece of vacant property has been transferred.
- Completed an extensive housing conditions analysis. Currently working on a marketing survey, which approximately 2,300 employees in the City and portions of the County will complete. Data from these surveys inform the housing team to make decisions for future activities.
- Received an \$800,000 CDBG grant to fund multi-activities and housing rehabilitation in the Pitt Street area. With this grant and previous CDBG and CHIP grants, more than 20 houses have been rehabbed in the last three years and funds are available for an estimated 10 additional homes. Infrastructure improvements will be made to the sewer, water, and storm water in an area of town that is completely rundown.
- Developed closer partnerships with the Thomson Housing Authority and a few neighborhood associations.
- The City implemented new comprehensive subdivision regulations and sign ordinance.



*Thomson-McDuffie team*

## Winder

The Winder GICH team held regular meetings and focused its first year on educating and building an effective housing committee, as well as to begin to develop effective and meaningful housing programs. Selected activities include:

- The team assembled and analyzed existing studies related to housing, such as vacant parcel studies, historic preservations studies, and Winder's Livable Cities Initiative study.
- The Winder Downtown Development Authority was reorganized. A major emphasis of the city's Livable Center Initiative was to create more residential opportunities in the downtown area.
- In partnership with the Northeast Georgia Regional Commission, the team conducted a housing needs assessment in targeted areas and examined the need for changes in city codes and zoning ordinances. The public participation component culminated in a community meeting held at the largest church in the targeted area and was attended by more than 50 people. From this, 19 persons volunteered to help organize and participate in future GICH-related activities.
- The Winder Housing Authority has been an active partner. They donated 2.25 acres to the Northeast Georgia Housing Consortium (a new non-profit affiliate this year) for affordable housing development and were approved to purchase foreclosed HUD homes for as little as \$1 to be rehabbed and sold at discounted prices. Part of the Housing Authority's new Resident Services Coordinator's responsibilities will be to try to move eligible individuals from housing authority tenants to private home owners.
- Fifteen clients received housing counseling; Habitat built one house and rehabilitated one house; and 8 abandoned or dilapidated houses were removed.



*GICH Housing Assessment Meeting*

## SOPHOMORES

### Brunswick

The City of Brunswick Community Housing Resource Assistance Board (CHRAB) /GICH Housing Team continues to focus on three areas: emergency and transitional housing, neighborhood redevelopment / restoration, and outreach and marketing. Selected activities include:

- Demolished 17 homes and helped 8 low-income families purchase a home using CHIP funds.
- Received \$238,000 in NSP funds and 2 homes have been purchased, renovated, and sold.
- Identified Dixville/Hambersham and Town Commons/Newtown as target areas for neighborhood development and restoration.
- The CHRAB/GICH team continues to provide education and information for citizens through housing fairs and the publication of Coastal Housing Today, which has a circulation of more than 6,000.
- The World Changers Housing Repair Program rehabilitated 40 homes.
- The City continues to have a strong home buyer education and counseling program available through Totally Free, Inc. Other established activities/entities that are ongoing include: Community Services Web Portal, Community Land Trust, Affordable Housing Strategy, and Transitional Housing for Homeless.

### Hawkinsville

The efforts of the Hawkinsville Initiative for Community Housing since its inception culminated in a series of successful housing grant applications this year totaling over \$1.8 million in support of local housing efforts. Selected activities include:

- The City of Hawkinsville received a \$650,000 HOPE IV Main Street grant from HUD to support the redevelopment of the former Pillowtex Mill. This mixed-use, affordable housing development is one of the cornerstone projects of the housing initiative.
- The City received a total of \$800,000 in CDBG and CHIP funding to support local owner-occupied, housing rehabilitation next year.
- The Hawkinsville Initiative for Community Housing completed a local housing assessment of the City's Revitalization Area. 727 housing units were assessed and 225 were found to be either substandard or dilapidated.
- Code enforcement and dilapidated housing removal continues to progress with 32 structures removed to date.
- The committee is preparing for two local housing resource fairs that will be held next year.



## Rome

The Rome/Floyd GICH team worked on building awareness in the community and to local elected officials on the issues surrounding affordable housing for low income residents. The team presented and promoted the ideas on housing identified in “Housing is for Everyone: Rome/Floyd County Housing Plan” at 6 public meetings and to the Rome City Commission and the Floyd County Commission. Selected activities include:

- In partnership with Rome and Floyd County Habitat for Humanity, a local “Brush for Kindness” program has been established and has assisted 5 homeowners in the South Rome Neighborhood with minor exterior repairs and painting. Habitat also completed the construction of 2 homes.
- With CHIP funds, 8 rental units for low-income seniors in South Rome were constructed. These units are now owned and managed by the Northwest Georgia Housing Authority.
- In partnership with Appalachian Housing Counseling Agency, 53 clients attended housing counseling classes. 39 people received pre-purchase counseling and 35 received post purchase counseling.
- Rehabbed 18 homes through the Minor Repair Program (CDBG); rehabbed 3 homes through the Moderate Repair Program (CHIP); and 3 families received down payment assistance (CHIP).
- Through code enforcement efforts of the Rome/Floyd Building Inspection office, 39 homes were demolished.



## Sandersville/Tennille/Washington County

The Sandersville, Tennille, Washington County Team (STWC) team has reorganized and is moving forward with new energy. The main focus is to continue to involve county and city officials in developing appropriate housing codes, code enforcement and housing strategies. Selected activities include:

- The city of Sandersville removed 2 abandoned or dilapidated houses through code enforcement, and the city has created a new position for a code enforcement officer and city planner.
- The team rehabilitated the home of a disabled, rural resident with USDA support and private donations.



- Construction of Washington Estates began in 2009 and the last unit was completed in 2010. This subdivision consists of 50 single-family, rental homes in the City of Tennille and was developed using low-income housing tax credits. All of these units are occupied and the developer is working to expand the complex and add 40 more homes.
- Discussion and planning of the following activities are on-going: developing a plan to meet the housing needs of workers during construction of a power plant, sponsoring a home buyer education workshop, re-purposing two abandoned public buildings for home sites and an assisted living facility; and exploring the creation of a city-county land bank authority.

## Vienna

The Vienna GICH Team (VICH) continued addressing the goals of improving the city's low-income and affordable workforce housing stock, eliminating blighted properties, and educating the public about homeownership and neighborhood responsibility. The team has increased the frequency of meetings to maintain momentum. Selected activities include:

- Conducted a housing demand survey of employees of the City's 4 largest employers. Together with the housing inventory and assessment report from last year, these data are tools for future planning.
- The City has continued to strongly enforce local codes and ordinances. In the last two years, 9 dilapidated houses have been demolished and lots cleared and another 3 have been removed and 38 junked vehicles have been removed from the City. The city is sending letters to owners of trashed properties and vacant lots requesting clean-up and mowing, and there has been an increase of reports to City Hall of unsightly properties.
- Improvements were made to substandard properties through GEFA's Weatherization Program. In Dooly County, 18 homes received weatherization assistance at an average of \$5,990 per home and an overall total investment of \$107,820. VICH continues to distribute literature on energy efficiency and home maintenance and repairs to owners and renters.
- For the first time in nearly 10 years, the City of Vienna was awarded a CHIP grant of \$306,000. These funds will allow for the rehabilitation of 6 homes and the reconstruction of 1. Additional grant funds (CDBG and EPD) were awarded this year to continue the upgrades to the City's waste water treatment facility. So far, sewer lines have been completed to the 40 houses in the Braxton-Snyder Subdivision.
- The team is discussing the possibility of developing low-income housing tax credit rental housing, and a meeting with a potential developer has been scheduled.
- Informational programs were presented to the housing team at monthly meetings on Weatherization, CHIP, Adopt-A- Mile, and Keep Vienna Beautiful recycling program.



- In partnership with Southwest Georgia United Affordable Housing Program, 114 participants from 12 counties (52 from Vienna and Dooly County) attended Home Buyer Education Workshops and home ownership counseling programs. Four workshop participants have purchased homes, and 2 of these are in Vienna.

## JUNIORS

### Calhoun

The Calhoun GICH team continued to focus on improving housing conditions in West Calhoun. Specifically, they focused on three areas for revitalization: West End, Mill Village, and Fox Subdivision during the three-year program. Selected activities include:



- As the team completed their third year, the West End Revitalization Initiative was almost complete and work was beginning in the Mill Village area. Houses were identified for condemnation, rehabilitation and reconstruction as well as replacing water and sewer infrastructure in the areas.
- This year, two police officers were assigned to the West End Revitalization area to increase code enforcement and community involvement, as well as reduce crime (by 30%).
- Submitted applications for HOME and LIHTC funds for Cherokee Mills Lofts. City staff completed certification for lead based paint abatement.
- Removed 4 abandoned/dilapidated houses and title transfer(s) completed so condemnation process can move forward on other blighted and nuisance properties.

### Cordele

The Cordele GICH team continued to focus on improving housing issues. The City adopted the Urban Redevelopment Plan and pursued code enforcement activities to preserve and improve the lives of those in Cordele and Dooly County. Selected activities include:

- Expanding the portfolio of the Property Management Division of Southwest Georgia Empowerment Zone for rental and lease-to-own properties.
- Seeing blighted commercial property as an impediment to the safety of the Cordele citizens, two commercial sites were repaired, renovated and now are either occupied or being maintained while an occupant is secured for the property.
- Six residential properties were cleaned up and brought to code, remodeled, or demolished.
- The Housing Authority eliminated older units through the Capital Fund Program.
- Rosewood Estates, a 56-unit, single family development was completed for occupancy.

## Douglas

The primary focus of the Douglas GICH team during this year was to continue code enforcement in all areas of the city ranging from housing to inoperable vehicles to overgrown lots. Selected activities include:



- The Southern Georgia Regional Commission completed the Urban Redevelopment Plan for the North Pearl/ East Cleveland GICH target area, and the plan was adopted by the city. A CDBG application is being completed for improvements in the target area.
- The Southern Georgia Regional Commission is updating the city's Zoning Ordinance.
- Expended previous CDBG funds, 5 families were provided down payment assistance, and 3 units were rehabbed. The City has been awarded CHIP and CDBG funds and will continue housing rehabilitation for eligible families and down payment assistance for first-time home buyers.
- Three dilapidated structures were removed by property owners as a result of code enforcement efforts.
- A senior mixed-income rental development of 60 units is under construction. Pine Meadows is being developed using Low-Income Housing Tax Credits and should be completed next year.
- The City held the third Annual Clean Up Week in April encouraging city residents to clean up and bring their junk items to a specified location. The City partnered with the Solid Waste Management Company for sway cars at no cost and utilization of the land fill with no tipping fees.
- Five classes for first-time home buyers were held with a total of 71 attendees. These clients will be applying for the city's down payment assistance program.
- The City continues to work towards the development of a Land Bank Authority and is working with churches to sponsor Rebuilding Together in April.

## Griffin

The Griffin GICH team has continued to focus on providing affordable housing and increasing homeownership in the City Griffin. Selected activities include:

- Implemented new codes and ordinances: Transportation Overlay District and Unified Development Codes. These tools will help foster dense, walk able and mixed-use developments and provide uniform terminology and easy to use source for all phases of development.
- Rehabilitated and sold or leased homes utilizing \$1.5 million in Neighborhood Stabilization Program funds, homes. 17 single-family homes have been purchased.
- Instituted a community tax incentive program. Increased the millage rate on blighted properties to fund code enforcement activities.

- Designated five areas within Griffin's Urban Redevelopment Area: Thomaston Mill, Downtown, North Griffin, West Griffin, and Southwest Griffin.
- Identified vacant and dilapidated structures in the Southwest Griffin area.
- Partnered with the Livable Communities Initiative on a study of the West Griffin area for a possible Tax Allocation District.
- Partnered with the Atlanta Regional Commission to promote affordable housing by integrating transportation, housing, and land use under the HUD Sustainable Communities Regional Grant.
- Closed on 4 homes utilizing CHIP funds. Sponsored 4 home buyer workshops over the last 2 years, with 110 clients.

## Toccoa

The Toccoa Initiative for Community Housing (TICH) was formed "to provide adequate, safe and affordable housing to citizens." The TICH team has continued to concentrate efforts on the Trogdon Heritage District. The primary achievements this year include house and code education, improvement of housing conditions, continued building of existing partnerships, and the implementation of the CDBG Trogdon Heritage District grant award. Selected activities include:



*MERGE team working on a project house*

- The Stephens County Habitat for Humanity continues to be an active partner and a Habitat representative is the TICH co-chair. Habitat dedicated one home in the target area last year, has a second one initiated, and is looking for additional land to purchase in the target area.
- Another active TICH partner is the Georgia Baptist Association MERGE Mission Group. Each summer MERGE brings more than 200 volunteers who donate their labor to a variety of projects. As a part of MERGE's commitment to revitalize older, aging housing, they completed 18 different service projects last summer and 4 were located in the Trogdon Heritage District. MERGE continues to grow in momentum, adding new church and other partners, soliciting funds, sponsors and volunteers to continue service projects throughout the year.
- The City's Nuisance code was updated; 2 clients attended housing counseling classes; 60 abandoned or dilapidated houses were removed; the urban redevelopment area was amended to include a partnership with Stephens County Development Authority.
- Partnered with Keep Toccoa-Stephens County Beautiful and Toccoa-Stephens County Leadership, the team participated in the Great American Cleanup and Corridor Cleanup Challenge. Utilized 400 volunteer hours and collected more than 80,000 pounds of garbage.
- Began implementing the CDBG Trogdon Heritage District grant award. Two homes have been demolished that will be reconstructed with CDBG funds. House plans have already been selected.

## THE INITIATIVE'S SEVENTH YEAR: LOOKING AHEAD TO PROGRESS

In November 2010, GICH selected five very qualified communities: Auburn, Berrien County, Eatonton, Sylvania, and Washington. Joining the other ten GICH communities, these cities will convene for two retreats in 2011. The first will be in February (Savannah) and the second in August (Athens). After the retreats, all GICH communities will receive on-going technical assistance in the intervening months. As the GICH community grows, so does the pool of knowledgeable and experienced past participants, who can serve as mentors and speak at future retreats. Communities that have completed the three-year program are not considered "graduates" but alumni of GICH. Joy Moten-Thomas, City of Fort Valley, an alumnus of the first GICH class, will participate in the February retreat by talking about working with volunteer programs like Rebuilding Together Fort Valley.

The first alumnus meeting is planned for January 2011. The purpose of this event is to discuss ways for the GICH partners to help communities sustain their housing work plan and team membership after they finish the three-year program. Representatives from all 21 alumni communities are invited for the day-long event to be held at Henderson Village in Perry. 32 attendees are confirmed, representing 10 GICH communities. The discussion will be facilitated by a faculty member of UGA's Office of the Vice President for Public Service and Outreach, a new GICH partner for 2011.

## Georgia Initiative for Community Housing Partners and Sponsors







[www.fcs.uga.edu/hace/hdrc/gich.html](http://www.fcs.uga.edu/hace/hdrc/gich.html)