EXECUTIVE SUMMARY: SMALL STEPS, GROWING IMPACT

With the ongoing support of the Georgia Power Company, the Georgia Initiative for Community Housing has facilitated progress toward housing stability in 11 Georgia communities during its first two years. The third year will introduce an additional five communities to the program, increasing the Initiative’s impact. Additional financial support was provided by the Wachovia Foundation and the USDA-RD with facilitated support provided by Georgia EMC.

During 2006, the freshman and sophomore classes of GICH saw the construction of new homes and the implementation of new housing programs, including volunteer activities to tackle emergency housing problems and needed renovations and repair. As is typical in the early stages of addressing housing issues, these communities made steady progress toward building the framework on which long term programs will be built. Their activities included assessments and surveys, planning, the gathering of community resources, formation of local partnerships, education of community leaders, and the creation of home buyer education classes for residents. They also took preliminary steps to redevelop targeted neighborhoods, including clean up efforts and strong code enforcement.

The direct support by 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, hosted by the Cities of Valdosta and Fort Valley, 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 retreats.

The money invested by GICH supporters and partners has grown as participating communities now have a better understanding of housing needs and an improved ability to successfully apply for grant funding. During the first year of the program, two communities received about $750,000 in CHIP and CDBG funding. During the program’s second year, six communities successfully applied for $2.8 million from the same sources. In 2006, six communities received a total of 473 tax credit awards for rental units. The willingness of communities to invest time and money into affordable rental programs shows a better understanding of housing needs and broader acceptance of different housing types.

As GICH enters its third year, program partners expect to see the emergence of even more concrete solutions to housing issues. The participating communities are steadily enhancing their knowledge and their effectiveness both in addressing the issues and in sharing with each other. With the growth of GICH and participating communities, sponsors like the Georgia Power Company, can expect ever increasing returns on the investments they are making in Georgia.
COMMUNITY PROGRESS: SHARED OPPORTUNITIES, UNIQUE CHALLENGES

Through retreats and general networking, team members in the 11 GICH communities have discovered many common housing issues, as illustrated in the box below. While the participants have shared strategies for positive results, the needs also require unique solutions to meet the specific environment of each community. By combining the creative minds of leaders from many different communities, GICH facilitates the brainstorming that leads to eventual success.

As a result of their unique environments, these communities also bring different sets of housing challenges to the table. For example, Cartersville, Moultrie and Hall County are striving to educate a growing Hispanic population on property upkeep and homeownership. Sylvester is still helping homeowners recover from a 2005 flood, and Fort Valley hopes to revitalize the neighborhoods surrounding Fort Valley State University.

Retreats have exposed all GICH communities to methods of addressing a multitude of unique and common housing issues. Lecture topics and facilitated work sessions have focused on eminent domain, asset mapping, housing success stories, code enforcement, urban redevelopment law, land bank authorities, quality growth, home buyer education, homeowner rehabilitation assistance and workforce housing. Many of the efforts undertaken by the participating communities grew directly from the participation of team members in the semi-annual retreats.

The following pages outline the progress achieved by each of the current GICH communities.

Sophomore Class of 2006

Cartersville

The Cartersville team continues to focus on revitalization of the North Towne area with an emphasis on improving the quality of life through stronger neighborhood connections and participation. At monthly meetings, the team and neighbors discuss issues such as a neighborhood watch, traffic safety, storm water problems, neighborhood association and recreation.

Selected activities:

- Hispanic involvement through bilingual educational materials, outreach through local churches and interpreters at regular meetings.
- Neighborhood improvements focused on infrastructure, street lighting and trash accumulation in the North Towne area.
- Neighborhood redevelopment planning in accordance with the Georgia Urban Redevelopment Act using a professional consultant for North Towne and the surrounding commercial area.

Design concept for North Towne Park
• Improved code enforcement, so far resulting in demolition of four substandard houses and construction of seven townhomes.

• Acquisition and renovation of a deteriorating apartment complex and an adjoining property in North Towne by the City, with two apartments rehabilitated at a time to avoid displacing residents.

• Approval of construction plans for three EarthCraft House™ bungalow homes, with visitability features.

**Fort Valley**

The Fort Valley housing team is working closely with local government departments, Fort Valley State University, community groups and the Mayor’s Housing Task Force to address housing issues. Their primary focus is revitalization of the University neighborhood and general housing education.

Selected activities:

• Acquisition and removal of substandard residential housing and commercial properties through improved code enforcement.

• Efforts to declare the University neighborhood an Urban Redevelopment area and a portion of the neighborhood an Enterprise Zone, making more Federal funding opportunities available.

• Sponsorship of the Under One Roof housing conference to educate residents and statewide partners on loan and grant programs for affordable housing.

• Semi-monthly home buyer education classes and home buyer’s fair. The 75 students who have graduated from the classes so far have access to a variety of down payment and mortgage assistance programs from DCA and USDA.

• Receipt of a CHIP grant for housing rehabilitation and new construction as well as a 2005 Historical Black Colleges and Universities Grant for neighborhood revitalization.

**Sylvester**

The Sylvester housing team’s primary focus is the rehabilitation of more than 100 homes affected by the 2005 flood.

Selected activities:

• Renovation of three homes by Open Door Network Recovery and funded by the City, with three more slated for repair.

• Planning and funding acquisition for affordable apartments of low- to moderate-income residents and the elderly by Family Visions Outreach, private developers and the City. A Community Housing Development Organization (CHDO) Predevelopment Loan, Tax Credits and a HOME Rental Housing Loan have been accessed to finance this development.

• Removal of substandard housing through improved code enforcement, an ongoing CDBG project and a new CHIP grant.

• Identification of more than 100 residents who want to become homeowners, reached through a housing fair.

• City-wide clean up by 100 residents and several local businesses.
**Thomasville**

In Thomasville, the primary focus has been on homeownership and financial literacy, with a secondary focus on addressing unfit housing.

Selected activities:

- Training for five teachers of the FDIC Money Smart program, to be delivered through the Boys and Girls Club, the Teen Center and the Thomasville Community Resource Center.
- Application for grant funding to offer a two-to-one savings match for the community’s protectors, educators and health care employees.
- Survey of housing stock in the Neighborhood Improvement Project area.
- Removal and rehabilitation of unfit and unoccupied houses.

**Waycross**

One of the state’s first communities to have a designated CDBG/CHIP Revitalization Area, Waycross continues to undertake programs to provide housing opportunities.

Selected activities:

- Monthly work camps to tackle on-going emergency housing problems and the recruitment of local civic and business volunteers to make emergency repairs throughout the community. Waycross is also working to implement a “211” program for reporting of emergency housing problems.
- Aggressive code enforcement to remove or rehabilitate substandard housing.
- Housing seminars and resource fairs to educate potential home buyers and acquaint them with USDA/RD, DCA and local lenders.
- Promotion of infill housing with developers and collaboration with a local modular home manufacturer to develop suitable infill modular homes.

**Valdosta**

The Valdosta housing team has continued its efforts while laying the groundwork for additional housing improvements. Future developments may see the establishment of a Housing Resource Center by Habitat for Humanity.

Selected activities:

- Completion of 12 homes in the designated revitalization area and beginning work on two more by Habitat for Humanity. Funding is in place for 12 additional homes during the next two years.
• Repair and renovation of 48 homes in five days through the second Group Workcamp, which brought in 367 young volunteers and staff, who volunteered more than 9,500 hours.
• Reconstruction of two homes in the designated areas and beginning work on five additional rehabilitation and new construction projects.
• Progress on redevelopment plans for four residential and one commercial neighborhood, enabling the City to work more effectively toward revitalization of the communities.
• Certification of two new agencies to conduct first time home buyer education classes and a new local Georgia Dream participating lender (Wells Fargo).

Camden County

The housing team in Camden County is working to expand the stock of affordable housing in the area.

Selected activities:
• Formation of partnerships and collaborations with the City of Kingsland, Kingsland Development Authority, Habitat for Humanity, local builders and lenders, DCA, and regional housing groups.
• Formulation of plans with the City of Kingsland to develop 50 acres for affordable housing. The team has researched options for the development, including green space, rehabilitation, revitalization, funding options, banking partnerships, grants, and energy saving construction, and assessed the surrounding area to determine housing status and needs.
• Completion of a concept plan for the 50 acre plot, with input to be received at public meetings. Construction is scheduled to begin in January 2008.
• Work on a housing resource book, with plans to develop a full housing resource center.
• Collaboration with the Signature Community Implementation team to research development of a Land Bank Authority.

Dalton

The City of Dalton/Whitfield County housing team identified two priorities: a lack of adequate, affordable housing and the unstably housed population.

Selected activities:
• Education of local officials and residents through presentations to City and County government bodies and a series of newspaper articles. The campaign sparked action from two local nonprofits to build and support transitional and permanent housing.
• Addition of long-term transitional housing units and a housing case manager.
• Assessment of housing conditions in preparation of applying for a Housing Rehabilitation Grant.
• Identification of low-income households and implementation of housing education programs in preparation for release of lots by Habitat for Humanity.
• Formation of a committee to investigate enforceable housing density standards and a joint code enforcement panel.
• Efforts to improve home accessibility by gaining designation as a Contract Administrator under DCA's Home Access program.

**Hall County**

The Hall County housing team targeted the Black/Cooley Drive community and is reaching out to the Hispanic community on benefits of homeownership and financial literacy.

Selected activities:

• Rehabilitation of 12 homes in the Black/Cooley neighborhoods, with six new homes under construction on infill sites.
• Search for funding of a countywide housing assessment.
• Receipt of CHIP funds by the City of Oakwood and Hall County to assist low income home buyers.
• Counseling in financial literacy and home buyer education for the Hispanic community, with 250 program participants.

**Moultrie**

Moultrie's greatest need is to attract and obtain affordable workforce housing. Programs are targeted to the northwest area of the City.

Selected activities:

• Development of a community-wide housing plan, using workforce housing demand data from UGA's Demographics Research Center.
• Rehabilitation of 10 houses for low-income homeowners and down payment assistance for two first time homeowners, funded through CDBG and CHIP grants.
• Repairs to three homes through volunteer efforts during Georgia Cities Week.
• Housing education programs delivered through local churches.
• Facilitation of affordable housing construction through relationships with developers.
• Planning for a housing resource center to help future home buyers.
• Implementation of Voz De La Familia (Voice of the Family) program with the Colquitt County Extension Service. The program provides homeownership information in Spanish, with loans provided by USDA/RD.

**Waynesboro**

Two major housing issues are the focus of the Waynesboro housing team's efforts: revitalizing the existing housing stock and providing information for potential home buyers.
Selected activities:

- Receipt of $800,000 in CDBG and CHIP grant funds for housing improvements.
- Increase in affordable rental housing, with 104 units to be constructed by a non-profit developer.
- Education of home buyers through a housing fair attended by 66 residents and planned semi-annual classes.
- Approval by the Waynesboro City Council for a land bank authority, which is planned as a joint effort with Burke County.
- Completion of a housing survey, which identified dilapidated houses for demolition or repair.
- Improved code enforcement resulting in the repair of three substandard homes and the demolition of 19.
- Recruitment of developers to a key business corridor.

THE INITIATIVE’S THIRD YEAR: LOOKING AHEAD TO PROGRESS

GICH’s third class was selected in November, putting the initiative at full capacity for the first time. The 2007 Freshman Class includes Colquitt, Metter, Milledgeville, Newnan, and Tifton. The entire group will receive ongoing technical assistance, with an increased role by DCA’s regional representatives. They will convene for conferences in February and August. When the 2007 Senior Class “graduates,” they will continue to serve as mentors to other GICH communities.

With the passage of another year, the communities served by the GICH housing teams can look forward to improved housing stock, better community housing resources and more beautiful, balanced neighborhoods. Their communities will be more attractive for economic development and more welcoming to people from all walks of life. As the influence and ideas of the GICH communities spread, the entire state will learn from their accomplishments and benefit from the work they began.