Year Four Progress Report - 2008

= Program Alumni

= Program Participants
EXECUTIVE SUMMARY

With the ongoing support of the Georgia Power Company, the Georgia Initiative for Community Housing (GICH) has facilitated progress toward housing stability in 21 Georgia communities during its first four years. In 2008, the second class of communities successfully completed the program and joined the first six as “GICH alumni.” Additional financial support was provided by the AGL Resource Foundation with facilitated, in-kind support provided by Georgia EMC and the UGA Archway Partnership Project.

The excellence of the GICH program was recognized in 2008. In October, GICH received the National Council of State Housing Agencies’ Special Achievement Award in recognition of its ability to cut across traditional program lines and to respond in an outstanding manner to important state housing needs. In addition, GICH was awarded competitive grants by the Wachovia Foundation and the USDA-RD.

In 2008, 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. Their activities included housing assessments and surveys, planning, site visits to neighboring communities, formation of important local partnerships, education of community leaders, and increased code enforcement.

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 Tifton and Athens, 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 2008 (see next 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 constructing new multifamily units. 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 - 9
CDBG and CHIP funds received or utilized in 2008 - $2.2 million
HUD - $400,000
USDA - $106,100
Financial Institutions - $515,000
Homeless Assistance - $186,000
Other - $270,000

Number of Units  Number of Communities - 11
Constructed - 187
Rehabilitated - 93
Abandoned or dilapidated removed - 196
Housing Assessments by 10 Communities

Housing Counseling, Down Payment Assistance  Number of Communities - 10
Down payment assistance - 67 households
Housing Counseling - 768 households

New Activities  Number of Communities – 13
Codes or ordinances implemented or updated – 7 communities
Positions created – 5 communities
New agencies/organizations/authorities created – 3 communities
  Dalton – non profit for homeless
  Griffin – land trust and Housing Development Corporation
  Waynesboro – land bank authority
New partnerships formed – 9 communities
  Calhoun, Camden County, Newnan and Toccoa with Habitat for Humanity
  Dalton, Griffin and Toccoa with faith based and non profit organizations
Calhoun

The primary focus of the Calhoun GICH team is to improve housing conditions in West Calhoun. The City was awarded a CDBG grant for this area, which is matched by local monies, in-kind engineering, in-kind labor, equipment, and materials. The selected activities funded by the CDBG program include:

• Finished water and sewer engineering and addressed environmental issues for the site and began the process for the housing work.
• Continued to gather data and work on the West Calhoun Urban Redevelopment Plan.
• Developed partnership with Calhoun Affordable Housing and Habitat for Humanity. The GICH team continues to hold meetings with residents of the West End Community.
• Set in motion the plan in West Calhoun to acquire, rehabilitate, demolish, and reconstruct dilapidated properties.

Cordele

The Cordele/Crisp County housing team’s primary focus for 2008 was the acquisition and redevelopment of 300+ properties in western Cordele. Due to market conditions and complete neglect of income producing properties, the effort was not financially sustainable. Other efforts to preserve affordable housing are being formulated at this time. Selected activities include:

• Assisted 10 homeowners in Westside Cordele with grants for home improvements to include addressing codes, energy, etc. to preserve as affordable housing for the next 20 years. Two homes were demolished and replaced with modular structures, one home was completely rebuilt on site, and 7 homes received comprehensive rehabilitation. The Southwest Empowerment Zone received $400,000 from HUD Rural Housing Economic Development Program and the Housing Authority received $90,000 from USDA Housing Preservation Grant.
• Remodeled/rehabilitated 130 multifamily apartment units with private financing.
• Continued to work on developing a comprehensive housing plan. The projects of the housing team were divided into two broad categories: software which focused on the human side, and hardware which focused on the bricks and mortar.

Douglas

The Douglas housing team has focused efforts on revitalization of the North Pearl target area in northeast Douglas. A housing survey has been completed and the City has increased code enforcement activity in the area and throughout the community. The City approved the creation of a Land Bank Authority and is working to get the County’s approval. Selected activities include:

• Conducted a housing survey of the target area with a grant from DCA to the Southeast Georgia RDC. A report detailing homeownership, rental property, income, number in family, age
of structure, amount of rent, amount of mortgage payment, housing improvement needs, type of housing preferred, etc., will enable the GICH Committee and the City to determine next steps to improve housing conditions.

- Tore down 3 dilapidated structures. Due to increased Code Enforcement, several other homes were brought to code voluntarily.
- Increased the available housing stock in the North Pearl area. Private developers are creating in-fill housing by acquiring and renovating homes in deteriorating conditions and making them available for purchase.
- Utilized the city’s CDBG monies to demolish and reconstruct one home, rehabilitated 8 homes, and provided down payment assistance to 7 families.
- Partnered with Trans Waste to initiate an Annual Clean Up Week in April. An advertising campaign encouraged city residents to bring their junk items to a specified location. Sway cars were provided, 46 tons of debris was collected, and $3,581 in tipping fees was waived.
- Implemented a Neighborhood Involvement Program (NIP) to increase community involvement and pride in their neighborhoods. The current focus of NIP is Code Enforcement and Police involvement. The goal is to identify neighborhood leaders and to encourage residents to report code violations and criminal activities.
- Notified and held an educational meeting with landlords on City and Trans Waste policies and enforcement. In an effort to eliminate debris on the side of the road, the meeting sought to make landlords aware of the types of debris that could be left for pick up.
- Provided housing counseling classes to 55 individuals, in conjunction with the city’s down payment assistance program.

**Griffin**

The City of Griffin’s housing team is called PREP: Prepare, Rebuild, Educate and Prosper. The work plan includes two primary goals: to address substandard housing and to develop and implement a comprehensive public education and awareness campaign. Action steps taken in 2008 in effort of achieving these foci include:

- Developed mission statement and newsletter template to be used to update the community on the activities of the GICH team. The mission is to improve the quality of life through neighborhood revitalization and associated activities.
- Researched and presented potential financial incentives for home buyers to the GICH committee.
- Participated in a city-initiated community clean up project. Volunteers assisted with yard work and pressure washing of four homes owned by low-income households and/or elderly citizens.
- Held presentations to educate city and county officials on creation of a land bank authority.
- Took field trips to the City of Columbus (NeighborWorks) and the City of West Point (Fuller Center) to learn of efforts to eliminate slum and blight, rebuild neighborhoods, and encourage homeownership.
- Implemented a One Town, One Goal Program. The mission is to improve the quality of life one neighborhood at a time through revitalization and redevelopment. The first target area is Thomaston Mill, a predominately African American and very low income neighborhood. Redevelopment of the park will serve as the starting point. The City has developed an Urban Redevelopment Plan (URP) and received a Community Development Block Grant (CDBG) for this neighborhood to improve and update the infrastructure.
- Increased police presence and code enforcement in Thomaston Mill to decrease crime. The housing team is offering financial literacy and credit counseling classes to encourage homeownership within the neighborhood.
- Received a KaBOOM Kool-Aid grant to fund play ground equipment. The City is partnering with local churches, Habitat for Humanity, and others to build volunteer teams for this effort.
- Strengthened relationship with the Housing Authority, as a direct result of the team’s participation in its second GICH retreat. The Housing Authority of the City of Griffin will adopt the city’s redevelopment plans to assist in clearing titles and condemnation procedures.
Toccoa

The goal of the Toccoa GICH team, called TICH (Toccoa Initiative for Community Housing) is to aid in “providing adequate, safe, and affordable housing to citizens.” The team is concentrating efforts on the Trogdon Heritage District, which is adjacent to downtown and once served as housing for workers in the furniture manufacturing industries. The main achievements this year include forging partnerships, providing housing education, increasing code enforcement, and training volunteers. Through the many accomplishments, a strong commitment to the GICH program is evident. Selected activities include:

• Completed a housing inventory of the Trogdon Heritage District.
• Completed an Urban Redevelopment Plan (URP) that was adopted by the Housing Authority through local resolution and “friendly condemnation” approval.
• Implemented a new code enforcement strategy with good results. A total of 27 homes have been demolished and ten homes renovated or cleaned up.
• Partnered with various agencies to help spread “the housing word” to prospective clients in the Trogdon Heritage District. Ten partners participated in the TICH Housing Fair. Ninth District Opportunity provided energy efficient education. Consumer Credit Counseling Services offered free credit counseling advice. DCA’s Georgia Dream Homeownership staff, Habitat for Humanity, Northeast Georgia Housing Authority, USDA, Georgia Mountains RDC and TICH members were present for the event. Thirty-five people from the targeted URP area attended.

SOPHOMORES

Colquitt

The Colquitt/Miller County GICH team is focusing on addressing the need for adequate affordable rental housing. Pine Woods Apartments is now open. Built by the Community Development Corporation of Southwest Georgia, the development is located within the city limits and is a 32-unit, three-two story building complex for very low, low, moderate, and above moderate income families. Three of the units are designed for mobility impaired tenants. Pine Woods was funded by a $500,000 Federal Home Loan Bank, Affordable Housing Program Grant and a $1,900,000 low interest loan. The First State Bank of Colquitt is the local FHLB member bank and was very instrumental throughout the loan process. Other selected activities include:

• Conducted a housing survey of 102 units within the target area.
• Worked to update 10 year-old zoning ordinances. The GICH Committee meets monthly and a grant was received from DCA to complete this activity.
• Received a CDBG grant to assist with housing renovation and rehabilitation in the target area.
Metter

The Metter GICH housing team’s primary focus is increasing the stock of affordable housing, addressing dilapidated structures and housing units, as well as educating the public on housing opportunities and financing. Selected activities include:

- Conducted a housing assessment of the City. The GICH team is currently reviewing the results and recommendations on how to address deficiencies with housing in the city.
- Continued code enforcement efforts, targeting dilapidated and blighted properties. To strengthen these efforts, the City amended its Nuisance Abatement Ordinance and also adopted the International Property Maintenance Code.
- Conducted research into developing a City of Metter/Candler County Land Bank Authority and an Urban Redevelopment Plan.
- Visited with the City of Fitzgerald to review their successes and failures with affordable housing.
- Hosted a housing fair to promote affordable housing to the public. The event was well promoted and was well attended by the public, but limited participation from vendors. Plans are underway to host another housing fair.

Milledgeville

The primary focus of the City of Milledgeville’s GICH Work Plan is to create policies and procedures that will promote and encourage the development and maintenance of affordable housing, and enforce the removal of dilapidated and substandard structures. Selected activities include:

- Received housing funds to provide down payment assistance for first time home buyers, to rehabilitate homes, to host a community wide housing fair, and to create an affordable housing strategy that can be adopted by the governing body and implemented by staff. (CDBG and DCA RDC funds)
- Provided assistance that resulted in one new homeowner, obligated funding for down payment assistance for four other home buyers, rehabilitated one housing unit, and planned rehabilitation work on two other units through the City’s CHIP program.
- Removed or burned 50 dilapidated or substandard structures in the past 2 years.

Newnan

The primary focus of the Newnan GICH team is to assist blighted areas of the City by providing affordable housing and increasing homeownership through rehabilitation and new construction while maintaining community character. Selected activities include:

- Continued to network with community groups from across the state (South Rome Redevelopment Corporation, Habitat for Humanity, Macon Housing Authority). Learned of accomplishments by attending site visits and listening to speaker presentations and recommendations.
- Surveyed target area and created a database containing ownership and condition information for all properties.
- Partnered with a local trash service provider to hold a clean-up day in the target area using City staff, GICH team members, a councilmember, and community volunteers. This event also helped to gain support from neighborhood citizens.
With sustained membership and forward momentum, the City of Tifton's GICH housing team has had another good year providing affordable housing for low and moderate income families in Tift County. Selected activities include:

• Implemented the County’s CHIP program. This year, 11 new homes were built, 8 have been sold and 3 are scheduled to close January or February 2009. Tift County was also awarded a FY09 CHIP grant that will provide 20 new homes for sale to low/moderate income families.

• Implemented the City of Tifton's CHIP program providing down payment assistance for 16 new home owners in 2008 and 4 more are under contract. The City will apply for a CHIP FY10 grant for down payment assistance for 20 additional families.

• Partnered with all GICH team members to make the CHIP programs successful. Team partners include lenders, Georgia Dream Homeownership Program, real estate professionals, and community supporters. Realtors were instrumental in the sale of the 16 houses where CHIP funds were utilized for down payment and closing cost assistance. Georgia Dream Homeownership funds combined with CHIP funds helped buyers afford to become homeowners.

• Hosted the second annual housing fair at a larger venue this year, as there were more vendors and an increased interest from the community.
Dalton/Whitfield County

The Dalton-Whitfield housing team continues to focus efforts on helping to house homeless and unstably housed residents. The team increased their focus this year on foreclosure prevention and mortgage delinquency, most due to a major medical crisis or the economic downturn in the national economy and decreased housing construction. Selected activities include:

• Created and offered a post-purchase curriculum to educate families before becoming delinquent or who may be facing foreclosure.
• Increased the availability of housing education and counseling in Dalton-Whitfield County by partnering with neighboring Murray County, home to many of the employees of Whitfield County’s manufacturing plants.
• Helped to house homeless, disabled head of households and their families with the addition of the Shelter Plus Care Program (a rental voucher program with support services tied to the household). This resource goes beyond the existing emergency shelter availability.
• Created and sustained the Whitfield Family Promise chapter to house homeless families. The GICH team and the Committee for Housing Stability were instrumental in this program, which is made possible by local churches and the congregations’ volunteers.
• Received a 2007 CHIP Grant (Whitfield County) for the reconstruction of 7 homes. Work began in 2008 on two units that needed to be condemned.

Hall County

The Hall County GICH team continues to work on the revitalization of the Black and Cooley Drive Community and made considerable strides in the past year. Below are selected activities in this target area:

• Approved an Overlay District for the Black and Cooley Drive (BCOD) area that is intended to provide a mechanism to encourage and facilitate new residential development in the area. The Overlay District provides basic design standards for development, but more importantly creates a zoning mechanism to allow for additional latitude in site development. The new zoning regulations further the County’s vision to spur development that will revitalize this community.
• Purchased and rehabilitated dilapidated houses in the community. One is on Black Drive and the other is on Cooley Drive. One house on Cooley Drive is under construction and three more units are out for bid and are scheduled to close early this year.

Moultrie

The primary goal of the Moultrie GICH team is to foster the development of affordable workforce housing. The economic downturn is forcing them to think creatively about ways to encourage developers and banks to build affordable housing. Selected activities include:

• Formed relationship with developers and local banks to help revitalize the northeast quadrant of Moultrie. Several developers bought older houses and rehabilitated them instead of starting new construction, improving the neighborhood quality and providing affordable rental properties.
• Rehabilitated 11 homes under the CDBG program and 2 homes with the City’s CHIP program. Monies were set aside for down payment assistance through September 2009.
• Conducted home buyer education workshops.
• Guided several prospective homeowners to use low interest mortgage loans through USDA.
• Continued the process of identifying city-owned property, an important first step if the City can establish a land bank authority for building affordable housing.
• Provided lots for new construction by removing approximately 20 dilapidated houses.
• Completed planning for the submission of an application for the new Neighborhood Revitalization grant in April 2009 to address substandard housing. Hopefully, with this grant and increased code enforcement, current landowners and developers will have an increased incentive to build or rehabilitate units in these neighborhoods.

Waynesboro

Providing safe and affordable housing continues to be the focus of the Waynesboro Housing Team. To accomplish this goal the selected activities include:
• Demolished 4 houses in the targeted revitalization area and then developed a park for the 6th Street area.
• Utilized CDBG and CHIP funds to reconstruct or rehabilitate 3 of 8 units which were identified with lead.
• Completed the final phase with 64 rental units of a 104 unit project.
• Continued to educate potential homeowners through semi-annual home buyer educational workshops.
• Demolished 29 structures and repaired 20 structures of the 75 units identified by Code Enforcement.
• Established Board Members and by-laws for the Land Bank Authority.

THE INITIATIVE’S FIFTH YEAR: LOOKING AHEAD TO PROGRESS

In 2008, the competition to be selected as a GICH community was strong. Of the ten very qualified applicants, 5 communities were selected in November which include Brunswick, Hawkinsville, Rome, Sandersville/Tennille/Washington County, and Vienna. Joining the other ten GICH communities, these cities will convene for two retreats in 2009. The first will be in February (St. Simons Island) and the second in August (Toccoa). 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. Mayor Stumbo, City of Fort Valley, an alumnus of the first GICH class, will commence the February retreat by welcoming the new class of participants and provide motivational remarks, as the program begins.

Instituted this year, the GICH Housing Networking Group is a listserv comprised of all past and present GICH team members. This will provide another information sharing opportunity, especially for the teams that have finished the three-year program. With the passage of another year, the communities served by the GICH housing teams can look forward to an improved housing stock, better community housing resources, as well as beautiful and balanced neighborhoods. Their communities will be more attractive for economic development and more appealing 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.