



# GEORGIA INITIATIVE FOR COMMUNITY HOUSING

## Five Year Progress Report - 2009



★ = Program Alumni

● = Program Participants





## EXECUTIVE SUMMARY

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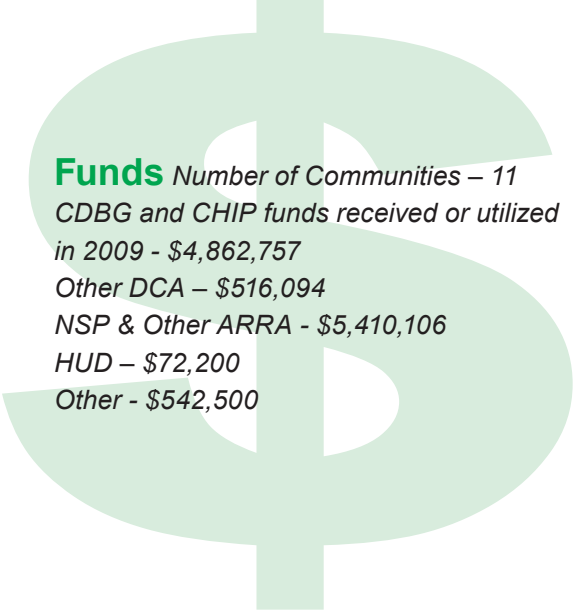
With the ongoing support of the Georgia Power Company, the Georgia Initiative for Community Housing (GICH) has facilitated progress toward housing stability in 26 Georgia communities during its first four years. The award winning program was recognized by the National Council of State Housing Agencies in 2008 for its ability to cut across traditional program lines and to respond in an outstanding manner to important state housing needs. GICH continued its progress in 2009 with the third class of communities successfully completing the program and joining eleven other communities as "GICH alumni." Additional in-kind support was provided by Georgia EMC and the UGA Archway Partnership Project. In addition, GICH was awarded a competitive grant by the Wells Fargo Wachovia Foundation, and the program is implementing the second year of a USDA-RD three-year grant.

In 2009, 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, community clean up, formation of important local partnerships, education of community leaders, updating ordinances, 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 St. Simons Island and Toccoa, 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 2009 (see GICH by the Numbers), 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 – 11*  
*CDBG and CHIP funds received or utilized*  
*in 2009 - \$4,862,757*  
*Other DCA – \$516,094*  
*NSP & Other ARRA - \$5,410,106*  
*HUD – \$72,200*  
*Other - \$542,500*



**Number of Units** *Number of Communities – 13*  
*Constructed – 116*  
*Rehabilitated – 71*  
*Abandoned or dilapidated removed – 300*  
*Housing Assessments by 3 Communities*



### Housing Counseling, Down Payment Assistance

*Number of Communities – 9*  
*Down Payment Assistance – 51 households*  
*Housing Counseling – 1,093*



**New Activities** *Number of Communities – 11*  
*Codes or ordinances implemented or updated – 8 communities*  
*Positions created – 2 communities*  
*New agencies/organization/authorities created – 5 communities*  
*Newnan – Urban Redevelopment Agency*  
*Griffin – Griffin/Spalding Land Bank Authority*  
*Toccoa – Urban Redevelopment Trogon Historic District*  
*Brunswick – South East GA Community Land Trust*  
*Rome – Rome/Floyd County Land Bank Authority and East Rome Redevelopment Area*  
*New partnerships formed – 8 communities*  
*Newnan with Habitat for Humanity*  
*Newnan and Vienna with housing authority*  
*Douglas, Hawkinsville and Rome with other government agencies*  
*Cordele and Toccoa with universities*  
*Brunswick and Toccoa with developers, real estate agencies and lenders*  
*Hawkinsville, Rome and Vienna with faith- based and non profit organizations*

## FRESHMEN

### Brunswick

The City of Brunswick Community Housing Resource Assistance Board (CHRA)/GICH Housing Team hosted their second Housing Summit in June. The Summit was a successful networking opportunity and helped to focus the three solution teams: Emergency and Transitional Housing, Neighborhood Redevelopment/Restoration, and Outreach and Marketing. Selected activities include:

- Published and distributed the first issue of *Coastal Housing Today*, a quarterly tabloid style newspaper promoting the housing efforts in the City of Brunswick and in the larger community.  
<http://coastalhousingtoday.blogspot.com/>
- Supported the creation of the Coastal Phoenix/South East Georgia Community Land Trust (SEGCLT) by the Brunswick Housing Authority. The SEGCLT has worked with the City Neighborhood Stabilization Program to buy three houses that will be resold with ground leases to qualified buyers.
- Launched a web-based housing services coordination portal.
- Received a grant from DCA to complete an affordable housing strategy and began work on a landmark document that will guide the CHRA/GICH housing Team in future efforts.
- Offered monthly, homebuyer education workshops and one-on-one counseling services by Totally Free, Inc. These are very popular sessions and include several of the team members as partners.
- Supported two Low Income Housing Tax Credit (LIHTC) application submissions: the Norwich Commons, a major redevelopment project in the Norwich corridor and the East River Square project, a critical redevelopment project by the Housing Authority. Neither was funded.
- Utilized CDBG funds to rehabilitate approximately 45 homes in partnership with the World Changers program and an additional home was rehabilitated under the City's rehab programs. Twelve people participated in the Elderly/Disabled Program totaling \$19,000.
- Demolished 22 houses by the City and Habitat for Humanity of Glynn County built 4 houses.



Outreach/marketing

### Hawkinsville

The Hawkinsville GICH team's primary focus was to secure funding to initiate a housing rehabilitation program. The team worked to prepare materials for several grant applications to be submitted next year. Selected activities include:

- Prepared three grant applications in support of various housing initiatives: HOPE VI:



Main Street (construction of eleven loft-style apartments), CDBG for housing rehabilitation and reconstruction, and CHIP for housing rehabilitation and down payment assistance.

- Increased code enforcement efforts. Twenty-three units were successfully remediated after code enforcement action, of which 7 were removed by the City and the rest were voluntarily torn down or brought up to code by the owner.
- Conducted a housing assessment in the revitalization strategy area. Preliminary results identified 91 dilapidated and 134 substandard housing units, out of a total of 727 units in and around downtown Hawkinsville.
- Partnered with United Pulaski, Inc. and the local Deacons & Stewards Association and obtained a \$2,500 grant from Home Depot Foundation for wheelchair ramp construction materials.



*Before and after*

## Rome

The Rome-Floyd County GICH Housing Team was established to promote and assist in the creation of quality community housing, defined as housing that is: in good condition, affordable, meets the household's needs, offers diverse choices, is sustainable, and is located in a safe, healthy community. Selected activities include:

- Created an organized local housing plan that is titled "Housing is for Everyone: The Rome/Floyd County Plan for Quality Community Housing."

The first draft has been reviewed by the local GICH team, and the final version should be accepted shortly. This document and accompanying PowerPoint presentation will be a marketing tool to garner community support, including elected officials and upper management local government. This document is a working plan with action steps to help guide the housing team to meet prescribed goals.

- Adopted official bylaws and policies and procedures for the Rome/Floyd County Land Bank Authority (LBA), which was established in 2007. The housing team will rely on the LBA to be a very important partner in the implementation of the housing plan.
- Constructed Pennington Place, a development of eight senior rental units. This project was funded using CHIP, City of Rome Entitlement CDBG funds and Northwest Georgia Housing Authority funds.



*Housing is for everyone*

- Utilized City of Rome Entitlement CDBG funds in partnership with Appalachian Housing and Redevelopment Corporation, to rehabilitate 14 homes through the Minor Repair Program.
- Utilized Floyd County CHIP, Georgia Dream, and Rural Development down payment programs to provide 34 families with down payment assistance. These were accomplished by the Appalachian Housing Counseling Agency, in partnership with the City of Rome Community Development Department.
- Provided housing counseling to 329 clients through the Appalachian Housing Counseling Agency Office. Counseling included pre-purchase home buyer, mortgage default; and rental/homelessness assistance.
- Received \$300,000 in CHIP funds to establish a new Senior Moderate Repair Program in September 2009. This program will be implemented through a partnership with the City of Rome Community Development Department, Appalachian Housing and Redevelopment Corporation, and the Rome/Floyd County Building Inspection Department.
- Submitted a joint application to HUD for Rome and Floyd County to form a HOME Consortium, allowing direct annual access to HOME funds. The application is pending approval.
- Received LIHTCs for Etowah Village, a 77-unit senior housing development in South Rome, the local redevelopment area. The project is a partnership of the South Rome Redevelopment Corporation, the South Rome Redevelopment Agency, and Mercy Housing.

## Sandersville/Tennille/Washington County

The Sandersville/Tennille/Washington County housing team focused on removing dilapidated structures, creating affordable housing developments, and getting community buy-in, both from the general public and the elected officials.



*Adaptive reuse of school to assisted living*

- Over the last few years, the City of Sandersville has removed 155 substandard houses with voluntary compliance. One structure was renovated and four have been reconstructed.
- Washington Estates subdivision was developed using LIHTCs with 54 single-family detached rental units for low- to moderate-income families. These new housing units have tremendous positive impact on the small City of Tennille (population 1,500). When full, this development will increase the population by about 200.
- Housing team members have been involved in the transformation of a former school to an assisted living (Eldercare) facility. This adaptive reuse project is partly financed through the City and the Downtown Development Authority Revolving Loan Fund, will be fully functional in 2011 and will employ 30-50 people.

- An employee housing survey was conducted to determine the housing needs, interest, and capacity of employees working at the local school system, city government, technical college, hospital, and manufacturing firms in Washington County. These data will be presented to the community soon.

## Vienna

The focus of the Vienna GICH Team (VICH) was improvement of the low-income and affordable workforce housing stock, neighborhoods with blighted properties, and the need for public education concerning homeownership and neighborhood responsibility. The City saw great improvements to neighborhoods resulting from updated ordinances and stronger code enforcement. Selected activities include:



*Unoccupied, dilapidated mobile home to be cleared*

- Adopted a Blight Tax Ordinance that allows properties designated as “blight” to be taxed at a greater millage rate. To begin enforcement, five properties were identified and owners of record were notified. Three property owners have either demolished the property or have submitted plans to demolish. Summonses have been sent for the other owners to appear in Municipal Court.
- Cleared a site of unoccupied, illegally placed mobile homes. The City is discussing with the property owner regarding an appropriate development for the lot.
- Amended the City’s Design Guidelines for the Historic District to include a “Demolition by Neglect” section.
- Demolished 15 dilapidated houses as a result of stronger code enforcement. Of these units, 8 were mobile homes and 7 single family houses.
- Enforced junk vehicle ordinance and sent letters to 8 owners of trashed property requesting clean-up and mowing. As a result, 33 junked cars have been removed 6 property owners have complied with request.
- Received a housing assessment grant from DCA for GICH communities through the River Valley Regional Commission. This assessment will be structured to evolve into development of an urban redevelopment plan and an Opportunity Zone designation.
- Sponsored a program on the Georgia Weatherization Assistance Program through the West Central Georgia Community Action Council. Team members have posted program information and are taking referral forms at their places of business. To date, 28 applications have been taken.
- Educated local homeowners on energy efficiency by passing out brochures on “*Saving Energy in Your Older Home*” and “*Home Maintenance Check List*” in both English and Spanish at a spring event in the city park.
- Formed significant new partnerships with Southwest Georgia United Affordable Housing Program, Vienna Housing Authority and Dooly County’s Communities of Opportunity Initiative team.



## SOPHOMORES

### Calhoun

The Calhoun GICH team continued to focus on improving housing conditions in West Calhoun. This year, the City began implementation of a CDBG grant, updating infrastructure and demolishing and/or reconstructing dilapidated properties. Selected activities include:

- Purchased two properties and razed the houses. In the next six months, four other properties will be purchased and demolished.
- Began replacement of sewer and water lines.
- Continued partnership with local Habitat for Humanity chapter which built one house this year.
- Adopted the West Calhoun Urban Redevelopment Plan in February and the City adopted policies and procedures in November.
- Tried for 20 months to secure dilapidated properties through contacts with heirs. When unsuccessful, the Mayor and City Council instructed the City Attorney to begin condemnation of those dilapidated properties which are unable to be secured through standard processes.



*Lot after razed structure*

### Cordele

The primary focus of the Cordele GICH team was to improve community awareness of housing needs and issues through a town hall meeting, provide and preserve affordable housing as well as improve the lives of the citizens of Cordele and Dooly County. Selected activities include:

- Added new codes enforcement personnel, which resulted in 90 cases closed and 12 structures demolished.
- Increased rental opportunities. Southwest Georgia United Empowerment Zone purchased 98 existing properties in Crisp and Dooly Counties to be used as rental or lease to own through the newly developed property management division.
- Assisted 13 families with home buyer education and housing counseling, resulting in first time home purchases.
- Increased affordable housing units. A subdivision for citizens 55 and older was built; a Habitat for Humanity house was built; and a 56-unit, single family, rental development is underway using LIHTCs.



*New home by Habitat for Humanity*

- Conducted field work, a housing survey, meetings, and a design charrette by UGA. An Urban Redevelopment Plan for the targeted neighborhood of Gillespie-Selden is now being developed.

## Douglas

The primary focus of the Douglas GICH team was to implement the Neighborhood Involvement Program (NIP) and to continue revitalizing the North Pearl/East Cleveland Target Area. The committee is involved with many housing initiatives. Selected activities include:

- Focused on code enforcement and police involvement, the NIP held neighborhood meetings in all eleven city beats and educated City staff, members of the GICH team, and city elected officials of needs and problems that exist in the neighborhoods. This year, grassroots neighborhood leaders were identified and several Neighborhood Watch Programs were also initiated. Encouraging community involvement for projects like “adopt a street” and reporting crimes to local authorities.
- Continued housing rehabilitation through the city’s CHIP program and down payment assistance for first time home buyers through the CDBG program. When grant funds were expended citizens were referred to USDA Rural Development for assistance. During this time frame, USDA assisted seven families with rehabilitation and 10 families with home loans. Clients were also provided information about the Dream Program. The City received new grant funds for housing rehabilitation CHIP and down payment assistance CDBG from DCA in September 2009.
- Received a grant for GICH communities from DCA for the Southern Georgia Regional Commission to develop an Urban Redevelopment Plan for the North Pearl/East Cleveland target area.
- Continued code enforcement efforts. Tore down a dilapidated house containing asbestos with the assistance of the City of Fitzgerald, as well as City of Douglas employees. Another dilapidated structure was rehabilitated through a private contractor after being processed in City Municipal Court but prior to razing.
- Held the second Annual Clean-up Week in April. City residents were encouraged to clean up and bring their junk items to a specified location, where Trans Waste provided sway cars at no cost and waived tipping fees at the landfill on debris.
- Contracted with the Southern Georgia Regional Commission to prepare the Unified Land Development Code, updating the city’s Zoning Ordinance, including the newly adopted Development Standards Senior Housing Ordinance, and updating the city’s Sign Ordinance.
- Continued working on creating a Land Bank Authority. GICH Committee Members and City staff met with Mara Register (a GICH alumni community representative from Valdosta) to present and discuss the opportunity with the County.



*Code enforcement helps remove dilapidated structure*

## Griffin

The City of Griffin's housing team work plan focused on developing and implementing a comprehensive public education and awareness campaign and addressing substandard housing. To this end, the GICH team provided home buyer education and worked to increase homeownership. Selected activities include:

- Partnered with Affordable Housing Enterprises, Inc. and sponsored three home buyer education workshops for a total of 85 individuals. Each workshop featured a different bank partner: First National Bank of Griffin, Regions Bank, and United Bank of Griffin, and had many informative speakers. UGA Griffin Campus and the Housing Authority of the City of Griffin were instrumental in the workshops' success.
- Created in 2008, the Griffin-Spalding County Land Bank Authority was staffed with an Executive Director, who is also responsible for administering the joint city-county NSP. Almost \$1.5 million in NSP funds were awarded for purchasing and rehabilitating approximately 29 foreclosed and abandoned housing units for re-sell or rent to households at or below 120% of the area median income.
- Provided two families with down payment and closing cost assistance through HOME funds awarded last year (for 20 first-time, low income home buyers). One home was a Habitat house.
- Participated in One Town, One Goal Work Day and Play Day and initiated stream clean up. To show community unity, the team has named their GICH housing initiatives One Town, One Goal.
- Worked with two housing nonprofits: the Griffin Area Habitat for Humanity chapter rehabilitated two homes and Square Foot Ministries completed construction on two units.
- Received a \$500,000 CDBG grant award for multi-infrastructure improvements in the Thomaston Mill Neighborhood.



*New homeowners*

## Toccoa

The Toccoa Initiative for Community Housing (TICH) was formed “to provide adequate, safe, and affordable housing to citizens” and focused efforts on the Trogdon Heritage District adjacent to the downtown. The Toccoa housing team hosted the August GICH retreat in Toccoa. Selected activities include:

- Partnered with Stephens County Habitat for Humanity in revitalizing Trogdon Heritage District neighborhood. Habitat received donated land and divided it into two lots. The City waived the gas tap fee for the home already completed. The two homes were designed architecturally to match the surrounding homes in the neighborhood. Habitat also partnered with Consumer Credit Counseling Services of Greater Atlanta to offer free credit counseling programs.
- Received notification of approval for a \$589,959 CDBG grant for target area.



- Implemented a code enforcement strategy to improve housing conditions. More than ten homes were renovated or cleaned up and twenty homes have been demolished. The Georgia Baptist Association MERGE Team spent approximately 8,400 man-hours volunteering to help rehabilitate six homes in the target area.
- Updated the City Nuisance code to provide a clearer definition of “Abandoned Vehicles” and “Noise” and also to include guidelines for the written notice to abate.
- Created Urban Redevelopment area and revitalization area strategy for the Trogdon Heritage District. Historic District Design Guidelines were drafted by GA Mountains Regional Commission Preservation Planner.
- Formed successful new partnerships: Keep Toccoa Stephens County Beautiful and Toccoa Falls College Student Government worked on the gateway cleanup, First Citizens and REMAX offered homebuyer workshops and Home Depot provided a \$5,000 gift card to MERGE for rehab work.



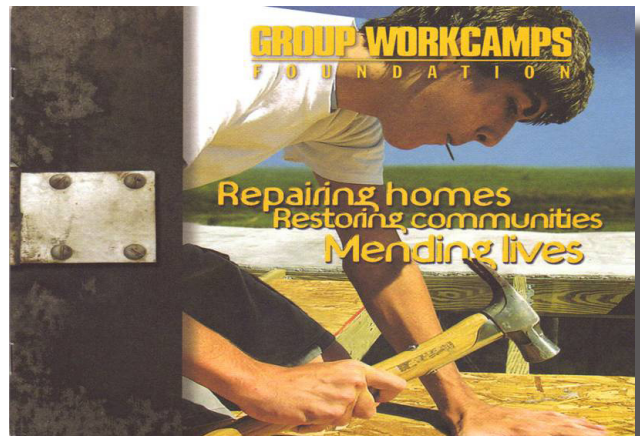
*GICH Retreat bus tour*

## JUNIORS

### Colquitt

The Colquitt/Miller County local GICH Committee continues to meet monthly and works to address the housing needs list created in the first year of the program. After opening a new affordable multifamily rental complex and addressing the first priority on the list, the team turned attention to the next items: zoning ordinances and housing rehabilitation. Selected activities include:

- Completed updating 10 year-old zoning ordinances with a grant from DCA for GICH communities.
- Received a \$703,378 CDBG grant to assist with street renovation and housing rehabilitation in the surveyed area of most need.
- Continued to increase community participation with existing committee members and through the GICH work program.



*Partnering to make a difference*

## Metter

The focus of the City of Metter GICH team was affordable housing, addressing dilapidated structures and housing units, and educating the public on housing opportunities and financing. This year, team members discussed an urban redevelopment plan, addressed substandard housing, and encouraged infill development. Selected activities include:

- Received DCA funding for the Regional Commission to prepare an Urban Redevelopment Plan to start revitalization of the City's depressed areas.
- Continued to target dilapidated and blighted properties. Razed and removed six dilapidated properties. The Building Inspector also worked with several local developers to bring houses up to code and some are now completely renovated.
- Developed an infill lot in the City. A local property owner moved the house to an empty lot and repaired the house to complement the existing neighborhood housing. With many available and buildable lots, the City is working to encourage more infill development.
- Hosted a second housing fair to promote housing opportunities to the public. The City has plans for a third event for next year, and each year the GICH team learns more about successful promotion for participation from the public and vendors.
- Conducted research on creating a Land Bank Authority and have plans to educate the County Commission on the need for such an entity.



*Infill Development Program*

## Milledgeville

The Milledgeville GICH Team focused on creating and implementing attainable strategies and policies that would promote affordable workforce housing and eliminate and mitigate blighted structures. The following activities assisted in promoting affordable workforce housing:

- Worked with the Regional Commission to develop an Affordable Housing Strategy, which was adopted by the City Council.
- Provided down payment assistance to one household using CHIP funds, helping them to become a first time home owner; Rehabilitated two homes and two additional homes are under construction.
- Received CDBG funds (\$453,918) for the rehabilitation of at least 15 homes.
- Removed 12 substandard and dilapidated structures.



*First time home buyer*



## Newnan

The primary focus of the Newnan GICH team was to assist blighted areas of the City by providing affordable housing and increasing homeownership through rehabilitation and new construction while maintaining community character. The team holds regular meetings, which greatly contributes to maintaining momentum and enthusiasm. Selected activities include:

- Hosted a “resource team” of housing experts from across the State for a two-day workshop. The team suggested creating an Urban Redevelopment Agency (URA) and writing an Urban Redevelopment Plan (URP). The URP has been drafted and is currently being reviewed. After adoption, the URA will be assembled to implement the URP.
- Received Neighborhood Stabilization Program funds (\$2,184,039) to be spent in designated target areas of the City and County. This funding was made possible by a continued partnership with Habitat for Humanity and the Housing Authority of Newnan. These three entities will work together to administer the funds.
- Revised City ordinance regarding special residential accommodations (group homes, assisted living and retirement communities, etc.) to simplify and eliminate inconsistencies.
- Demolished five abandoned or dilapidated houses: two were undertaken by the City through the condemnation process and three were demolished by their property owners after being condemned by the City.

## Tifton

The primary focus of the Tifton GICH team was to provide affordable housing for low/moderate income families in Tift County. The success of helping families in Tifton/Tift County was due to partnerships with local contractors, local lenders, real estate professionals, and overall community support. Accomplishments included the following:

- Utilized 2009 CHIP City funds and provided down payment assistance for four families to become homeowners and four more are under contract with scheduled closing in 2010.
- Utilized 2007 CHIP funds to build and sell five homes. Two more homes were built and are under contract to close in 2010.
- Planned to utilize 2009 CHIP City funds for 12 families to become homeowners with down payment funds and 13 homes are planned to be built and sold in 2010 utilizing CHIP County funds.
- Held the third annual housing fair during Georgia Cities week and provided information to over 200 people from more than 30 vendors.



*New homes provides more homeownership*

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

In 2009, GICH received seven applications and five very qualified communities were selected in November: Americus/Sumter County, Covington, Gray/Jones County, Thomson/McDuffie County, and Winder. Joining the other ten GICH communities, these cities will convene for two retreats in 2010. The first will be in February (Griffin) and the second in September (Columbus). All GICH communities receive on-going technical assistance in the intervening months. As the numbers of GICH communities grow, 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. Mara Register, City of Valdosta, an alumnus of the first GICH class, will participate in the February retreat by discussing the importance of planning for team maintenance and local program sustainability after the last year of formal participation.

The GICH Housing Networking Group, a listserv comprised of all past and present GICH team members, continues to grow. With nearly 400 subscribers, this vehicle provides 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.

## 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)