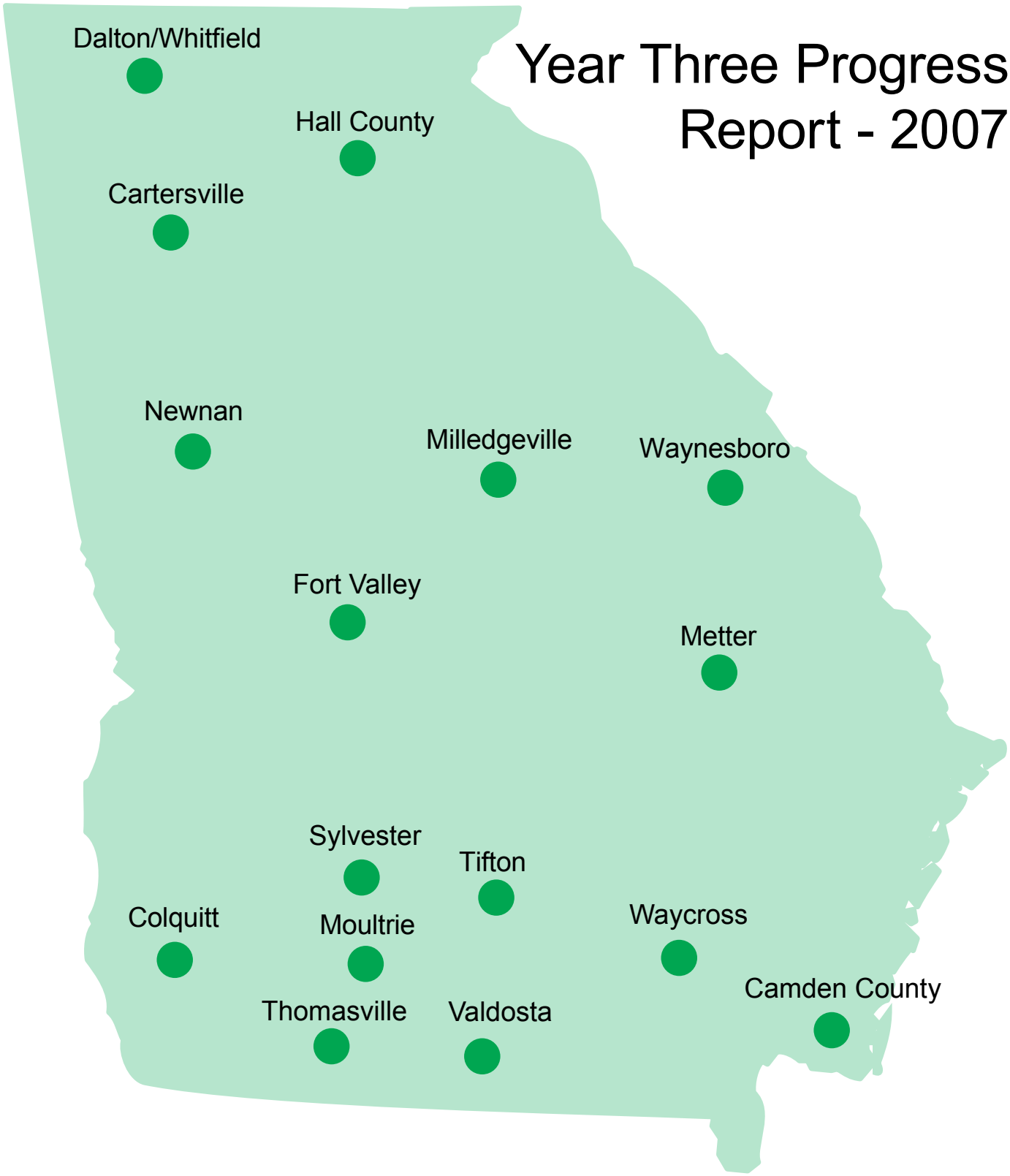
GEORGIA INITIATIVE FOR COMMUNITY HOUSING

Year Three Progress Report - 2007



GEORGIA INITIATIVE FOR COMMUNITY HOUSING

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 16 Georgia communities during its first three years. In 2007, the program was at full capacity for the first time with the first junior class of communities successfully completing the program. Those communities were Cartersville, Fort Valley, Sylvester, Thomasville, Valdosta, and Waycross. Additional financial support was provided by the Wachovia Foundation and the USDA-RD with facilitated support provided by Georgia EMC. Further leveraging Georgia Powers' generous contributions, Atlanta Gas and Light (AGL) Resources Foundation donated funds to GICH for the first time.

In 2007, the freshman, sophomore and junior classes of GICH saw the construction of new homes and the implementation of new housing programs. These communities made 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, visits to neighboring communities, formation of local partnerships, education of community leaders, and the creation of home buyer classes for residents. Some teams had members that completed certification for home buyer and credit counseling classes.

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 Macon and Dalton, 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 beginning GICH, participating communities have a better understanding of their local housing needs and have gained valuable knowledge on different funding resources available to assist them with addressing those needs. Those communities that have completed the three-year program are not considered "graduates" but alumni of GICH. Some of the housing challenges these communities face require more than three years to address, and GICH is committed to providing ongoing technical assistance and facilitation with implementing their plan. During the first two years of the program, eight communities applied for and received $3.5 million in CHIP and CDBG funds. In 2007, fourteen GICH communities received $7.2 million from this same program. Developers in three communities received Tax Credit awards that will lead to the construction of 293 rental units. The participating communities are steadily enhancing their knowledge and their effectiveness, both in addressing the issues and in sharing with each other. As a result of the growth of GICH and the success of its participating communities, sponsors like the Georgia Power Company can expect ever increasing returns on the investments they are making in Georgia.

GICH by the Numbers

- Number of communities: 16
- CDBG and CHIP funds received in 2007: $7.2 million
- RDC Housing Activities Funding 2005-2007: $131,619
- Number of persons served through Home Buyer Education/ Counseling: 652
- 2007 Affordable Rental Tax Credits Units: 293

COMMUNITY PROGRESS

Through retreats and general networking, team members in the 16 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 brainstorming sessions that help lead to eventual success.

As a result of their unique situations, these communities bring different sets of challenges to the task of designing a housing plan. For example, Camden County is facing unprecedented population growth, while Dalton, Cartersville, Moultrie, and Hall County are striving to educate a growing Hispanic population on property maintenance requirements. While the City of Valdosta is working towards refining their housing programs and relationships, other cities such as Metter and Milledgeville have just begun the process and are working to educate themselves, as well as their citizens.

Common Housing Needs

- Removal or rehabilitation of substandard housing
- Neighborhood revitalization
- Community education on housing issues
- Home buyer education
- Financial literacy training for potential home buyers
- Quality affordable housing units (for purchase and rent)
- Coordinated community approach to housing
- Funding and resources

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: building grass roots support for community change, understanding the Latino community, regulatory barriers, modular housing, tools for code enforcement, land bank authorities, redevelopment and condemnation, as well as, quality growth. Bus tours in both Macon and Dalton showcased successful community development. Local officials narrated the tours which provided participants with a first hand opportunity to develop new ideas for their communities.

The following pages outline the progress achieved by each of the 2007 GICH communities.

Junior Class of 2007

CARTERSVILLE

The Cartersville GICH team continues to focus on revitalization of the North Towne area. Neighborhood participation, overall community involvement, home buyer down payment assistance, rehabilitation of existing housing and architecturally compatible infill housing has been of particular interest. Selected activities:

North Towne Park

- A neighborhood redevelopment plan for North Towne was completed in accordance with the Georgia Urban Redevelopment Act. The plan is currently under review for implementation by the Mayor and City Council.
- Neighborhood Watch programs have been instituted, in cooperation with the Cartersville Police Department.

- Established a new police station in the North Towne neighborhood.
- Working with neighborhood residents to organize the newly certified Neighborhood Association.
- Working with the City Recreation Department and local civic clubs to develop a passive park on one of the neighborhood's main streets.
- Received a citywide CHIP grant providing down payment assistance and closing cost assistance. Assisted 34 families in purchasing their first home. Eight of these families formerly lived in pubic housing.
- Since beginning GICH, 4 dilapidated homes have been removed. An 18-unit apartment building was gutted and renovated (including all new appliances), seven townhomes have been constructed, and a fee simple cluster housing development is currently under construction.

New police station

FORT VALLEY

The Fort Valley GICH team continues to focus on eliminating substandard housing and increasing home buyer education in Peach County/Fort Valley, particularly in the University Drive area. Selected activities:

- Secured a $600,000 grant from the HUD Historically Black Colleges and Universities program for financing the purchase and demolition of substandard structures in the neighborhood that surrounds the University.
- Formed a partnership with Peach County, the City of Fort Valley and Fort Valley State University that led to the purchase and demolition of approximately 17 structures in the neighborhood surrounding the University.
- As a result of this partnership, a State University Drive Task Force and Gano neighborhood interest group was created to assist citizens in being an active part in the revitalization of these communities.
- Completed a housing assessment for the Gano community by the Middle Georgia Regional Development Center with funds from DCA.
- Increased enrollment in Fort Valley State University's Cooperative Extension Home Buyer Education workshops. Served 80 participants over three years.
- Continued assistance from the Rebuilding Together Fort Valley program to assist with the rehabilitation of approximately 15 homes within the city limits of Fort Valley owned by senior citizens.
- Established for the first time a collaboration between Peach Area Habitat for Humanity and Rebuilding Together Fort Valley chapter on a new home construction.

Fort Valley meeting

SYLVESTER

Sylvester housing

The Sylvester GICH team continues to work on revitalizing the targeted southwest quadrant of the city. To create viable lots for new infill housing, the primary focus is removing dilapidated structures and cleaning up of the overall neighborhood. A flood in July 2005 damaged over 100 homes in Sylvester, most in the target area. Rehabilitation assistance for these families has become top priority. Selected projects:

- Implemented a sound code enforcement program. Through court orders and willful compliance, the code enforcement office has already removed half of the 36 identified (housing assessment) dilapidated structures in the target area.
- Continuing a partnership with the City and other team members, Family Visions (faith based organization), is seeking financing for fifty (50) apartment units affordable to low to moderate income families to be located in the target area.
- Received CHIP and CDBG grants from DCA. Approximately 30 low income homeowners are expected to benefit from the housing rehabilitation and reconstruction funds. Storm water and drainage issues will be addressed in the target area.
- Partnered with the Open Door Recovery Network, a faith based committee charged with the long term recovery assistance for homeowners affected by the flood. Through city funding, private donations and volunteers, this committee provided materials and labor to complete major repairs to six (6) properties and to several more properties with minor damage.
- Hosted a very successful housing fair in March 2006 and identified approximately 100 residents interested in becoming home owners. Almost half needed credit pre-purchase counseling. The City arranged for a trained consultant to visit city hall once a month to assist residents with credit counseling.
- Adopted a Community Revitalization Plan in April 2006. As part of this plan, the city recognizes the need for additional housing.
- Constructing Fullerton Square, a 30-unit senior apartment building funded by LIHTC and HOME funds. The majority of the units are set aside and affordable to low income residents. (Fullerton Square is not in target area).

THOMASVILLE

Thomasville Community Fair

The Thomasville housing team focused on fostering partnerships and seeking opportunities for growth, given each agency's capacity and housing specialty. A unique collaborative was formed between the City of Thomasville, R.M.I., Habitat for Humanity, D.A.S.H., and Thomasville Landmarks, Inc. from this process. This partnership increased the capacity of the Community Preservation Program (CPP), previously a sole project of Thomasville Landmarks, Inc., and provided exterior and interior rehabilitation to 5 houses. Selected activities:

- Held 114 financial literacy classes.
- Counseled 272 individuals (HUD related).
- Rehabbed one house for re-sale.
- Assisted 24+ individuals with purchasing a home.
- Prevented 12 homes from foreclosure through intervention.
- Hosted Thomasville Housing Fair with 350+ in attendance.
- Surveyed 5 block area to determine rehabilitation potential.
- Facilitated the removal of 22 dilapidated structures for infill opportunities.
- Established a new local historic district – Fletcherville.

VALDOSTA

The Valdosta GICH team is focused on continuing its efforts towards meeting the goal of eliminating all substandard housing within the city by the year 2020. GICH has helped to build and strengthen collaborative relationships that will be instrumental in the achievement of this goal, particularly with Valdosta-Lowndes County Habitat for Humanity and Valdosta State University. The Housing Team will continue to do outreach to community organizations, developers, landlords, and businesses regarding the economic importance of a community with a strong housing base. Selected activities:

- Three (3) successful "Southern Hospitality Group Work Camp" Initiatives.
- Drafted four (4) Neighborhood Revitalization Plans and 4 more started for the CDBG Entitlement Area.
- Assisted 100 families with down payment assistance through CHIP and CDBG Entitlement funding.
- Demolished 442 substandard houses and brought 301 up to code.
- Kicked off "Dream Valdosta" in partnership with the Georgia Dream Homeownership Program.
- Received a National HOME Program Award.
- Completed a 2006-2007 update to Housing Survey using DCA resources.
- Collaborated with Habitat for Humanity on a very successful partnership build in Valdosta. The success has sparked an interest by other developers who now seek to partner with the city on innovative projects that will create other avenues of affordable housing for our citizens.

WAYCROSS

The Waycross GICH team continues to recruit new members and has spent much of 2007 reorganizing their efforts. The City staff is responsible for grants, housing, and community development and has recently been experiencing turnover, hampering the momentum initially gained in the program. They continue to work and are committed to improving the housing situation of their citizens. Selected activities:

- Provide information to the public on the GA Dream Homeownership Program through the integration into the Information Session held at City Hall on the CHIP Program.
- Hosted a CHIP Information meeting for the public in September to inform the community

about the requirements for the Community Home Investment Program which allowed applicants to receive up to $10,000 for down payment assistance and $14,500 for rehabilitation of homes within the City limits.

Waycross meeting

- Provided home buyer education to the citizens of Waycross and Ware County in collaboration with the Fort Valley State Cooperative Extension Office Home Grown Program. In October, a one day course was held which covered the pros and cons of homeownership, understanding and managing credit, budgeting and analyzing current spending. The participants were provided lunch and awarded certificates for attending the program. Many of the applicants for the City's CHIP Program attended the workshop. The home buyer education course also incorporates USDA and their homeownership programs.
- Completed 5 Down Payment Assistance activities and 2 Rehabilitation Projects in 2007. The plan is to assist 12 more candidates with down payment assistance.
- Plans are underway to complete 7 rehabilitated units during the upcoming year.
- Aggressive plans are underway to construct a Landlord/Tenant Education Program to help combat common problems associated with low income housing. The anticipated completion date is late 2008.
- Began distributing the 'Landlord Tenant Handbook' developed by Georgia Legal Services to local citizens to help educate them on their rights as tenants.
- Continued Code Enforcement to encourage clean up of the local neighborhoods, resolved 444 violations in 2007.
- Creating a joint Land Bank Authority with Ware County in hopes of increasing infill development in the area. The City has also begun a comprehensive revamping of the zoning ordinance to further promote quality housing and to maintain appropriate distances of residential property from industry.

Sophomore Class of 2007

CAMDEN COUNTY

The Camden County team has focused on collecting data and informing the public, Realtors, builders, and government officials about the nature of the County's workforce demographics in relationship to the affordability of housing currently being developed. The team has regrouped and worked to develop a cohesive vision for their work strategy. Selected activities:

Working session

- Created an affordable housing resource book for developers interested in building affordable housing in Camden County.
- Working on a Land Bank Authority initiative, in coordination with the Signature Community Program.

- Research and identify all current, vacant government owned property that might be developed as affordable housing.
- Collected Camden County demographic data and respective wages to determine housing costs.
- Working with a qualified homeownership training provider and team member to begin preliminary training in Camden County.

DALTON/WHITFIELD

Targeted housing

The Dalton-Whitfield housing team is focusing efforts on helping to house homeless and unstably housed residents in the area. They continue to educate the community regarding all areas of housing. Selected activities:

- Created the Dalton-Whitfield Community Development Corporation which assumed an inactive Shelter Plus Care Grant for 14 units to house head of households with a disability and their families.
- Received a CHIP grant to reconstruct 7 homes for extremely low income households living in substandard owner-occupied single family dwellings.
- Created two housing professional positions, a foreclosure specialist to work with families facing eviction and a rehabilitation specialist to coordinate reconstruction projects.
- Allocated funds to create a bi-lingual zoning brochure to explain housing requirements such as density requirements, permitting, etc., (an organization has been identified to help with Latino community outreach).
- Participated in the 2007 Homeless Point in Time Count conducted by the state and will again in 2008.

HALL COUNTY

Revitalization of the Black and Cooley Drive Community

The primary focus for Hall County was the Revitalization of the Black and Cooley Drive Community in which considerable strides have been made towards the completion of this project. Hall County has also come closer to the GICH goal of completing a County-wide Housing Market Assessment. This project was scheduled to begin in January 2008 and has recently gained the support of various community stakeholders, including recognition by the Greater Hall Chamber of Commerce for following Vision 2030. Recent selected activities:

- Rehabilitation of houses in the Black and Cooley Drive area, five (5) has been complete with four (4) houses scheduled for rehabilitation in 2008.

- Completed construction of one new home which has been purchased by a low-to-moderate income family. Another house is under construction and a third is scheduled to begin in early 2008.
- Received a CHIP Award in the amount of $299,250 for housing improvements and an award under the CHIP-Revitalization Area Strategy in the amount of $199,720.

MOULTRIE

Moultrie home rehabilitation

The primary goal of the Moultrie housing team is to foster the development of affordable workforce housing. Important relationships have been formed with several developers and local banks. The team has also focused on increasing home buyer education. Selected activities:

- Completed construction on 10 new affordable (infill) houses. All 10 are either sold or under contract.
- Received CDBG and CHIP funds for the rehabilitation of 10 units and 2 opportunities for down payment assistance.
- Conducted several home buyer education workshops. Team members have encouraged prospective homeowners to apply for USDA direct loans. USDA and Ameris Bank have formed a partnership.
- Began the process of cataloging all city owned properties in hopes of establishing a land bank for use in building affordable housing.
- Begun the process of revitalizing the Northwest target area. A developer has purchased several old dilapidated structures in the center with the goal to clean up the properties and establish new affordable housing, a mixture of duplexes, and single family dwelling.

WAYNESBORO

Academy Avenue before and after

The Waynesboro housing team continues to focus on revitalizing the existing housing stock and providing information for potential home buyers. Selected activities:

- Received CDBG and CHIP grant funds for rehabilitation of homes. The City is working with 32 applicants for home repairs. Four homes have been inspected for lead base paint.
- Completed 104 units of affordable rental housing and all of the units are currently occupied.
- Scheduled home buyer education classes semi-annually to increase the number of qualified applicants. Financial literacy training has been added to the curriculum. The first targeted group is City employees.

- Continued to improve code enforcement, resulting in the repair of 15 substandard homes and the demolition of 29 homes.
- Gained community support from private partners to rehabilitate, purchase, and renovate homes and buildings in a revitalization target area.

Freshmen Class of 2007

COLQUITT

Strategy session

The Colquitt/Miller County housing team meets on a monthly basis and is continuing to narrow their focus, while soliciting community support and input. They plan to conduct a housing assessment survey, and to utilize volunteers to aid in community education. Selected activities:

- Held a strategic session to prioritize the housing problems identified previously. There are thirteen priorities with the top three being: a need for a housing and land use survey; develop a plan for the condemnation process; and a need for home buyer education and credit counseling.
- Received matching funds from the City and a grant from DCA, the Southwest Georgia RDC will conduct a housing assessment. The committee will finalize the instrument and plans to complete the survey in the coming year.
- Completed a 32-unit multifamily rental development. Pine Woods Apartments is the first rental building built in over twenty years in Miller County. This project was completed with the help of the Community Development Corporation (CDC) of Southwest Georgia, which is a member of the GICH Committee.
- Attended credit financial counseling classes in order to assist potential homeowners in becoming credit worthy to purchase homes.

Pine Woods Apartments

METTER

The City of Metter housing team's primary focus is affordable housing and their secondary focus is on addressing dilapidated structures and housing units. Selected activities:

- Improved code enforcement, resulting in approximately 20 residential properties being cleaned, razed or removed. City of Metter Building Inspections Department has picked up the pace with code enforcement efforts in the corporate limits of the city. Some sectors of the city have been more heavily targeted than others. These are the north and east areas of the city which have high concentrations of rental property and poverty.

Metter abatement with aggressive code enforcement efforts

- Received funding through DCA to conduct a Housing Assessment Survey. City staff met with Heart of Georgia-Altamaha RDC staff to discuss the parameters for the project. The City began in January of 2008.
- Conducted research to develop a City of Metter/Candler County Land Bank Authority. City officials recognized that the Land Bank Authority is a missing tool needed at the local level to address some problems.
- Worked with the Bulloch County Affiliate for Habitat for Humanity officials to expand their capabilities and leadership to Candler County. Habitat officials are investigating from Habitat International what means and methods to employ for the expansion of the Affiliate to Candler County.

MILLEDGEVILLE

The primary focus of the Milledgeville team is to better define the scope of work by creating an action plan and to expand membership of the committee. Selected activities:

- Added organizations to the team: Public Housing Chairman, Habitat for Humanity, Main Street Executive Director, DDA Chairman/local business leader, and a student intern.
- Identified issues and developed a 2008 corrective plan of action. Members of the team have been and continue to be involved with this program.
- Formed the Milledgeville Initiative for Better Housing (MIBH) to show that the GICH committee is locally driven and locally supported.
- Received CHIP funding for the rehabilitation of existing residential properties and down payment assistance.
- Preparing to visit peer communities to review best housing practices and to invite housing resource agencies to meetings. This education will ensure that we are making our community aware of these housing programs and how to use them in Milledgeville.

NEWNAN

The Newnan GICH team is focusing on rehabilitation of homes in blighted areas and addressing the decrease in homeownership. The City Council has approved one city street as the initial target area for revitalization efforts. The team meets regularly with very high attendance and has created subcommittees. Selected activities:

A house in the target area

Dean Smith, Code Enforcement Officer and GICH Team Member

- Involving the City Council has been a top priority for the City of Newnan team gathering input and giving regular updates.
- Recruit membership and discuss their housing plan with influential citizens who can play a crucial part in carrying out the team's vision.
- Taken several "field trips" to other communities, including Cartersville.
- Received certification to offer home buyer counseling and host home buyer workshops (four members to date have completed certification).

TIFTON

Promoting housing

The Tifton housing team is focusing on increasing affordable housing options. The team meets every third Thursday and continues to add projects upon learning of new opportunities. Selected activities:

- Held a housing fair attended by over 100 people. Exhibitors included: Habitat for Humanity, Credit Counseling Agency, Lenders, DCA Georgia Dream Homeownership Program, members of the city and county, Community Action Agency, USDA, and Private Developers.
- Facilitated the offering of credit counseling and home buyer education classes once a week at the Senior Citizens Center. Over 200 have been certified through the program, and many of these have become homeowners.
- Received CHIP funds. Held pre-purchase counseling classes, resulting in twelve new homeowners.
- Formed a relationship with the local Realtors to assist in promoting the available housing programs, thus increasing the use of CHIP and Georgia Dream's down payment assistance.
- Facilitated meetings between elderly homeowners and USDA Rural Development staff to apply for rehabilitation assistance through low interest loans and grants.
- Enhanced code enforcement, resulting tin the demolishing of over thirty dilapidated houses and replacing them with new houses.
- Identified two new opportunities: the renovation of a boarded-up strip mall in a targeted area and the renovation of a homeless shelter.

THE INITIATIVES FOURTH YEAR: LOOKING AHEAD TO PROGRESS

GICH's fourth class was selected in November and includes Calhoun, Cordele, Douglas, Griffin, and Toccoa. Along with the other ten GICH communities, these cities will convene for retreats in February (Tifton, GA) and in August (Athens, GA). After the retreats, all GICH communities will receive on-going technical assistance in the intervening months. As a continued effort in the GICH program, several members of the 2007 junior class will begin to serve as mentors and speak at the first retreat of 2008.

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, and beautiful and 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.