

Community Housing Resource Assistance Board HOUSING TEAM



Brunswick, GA
A GICH Community

GICH Retreat August 2011

A Community Need...

- The City of Brunswick recognizes the critical need to address issues of affordable housing, homelessness, and community perception:
 - ▣ Establishes Community Housing Resource Assistance Board (CHRAB) to address housing issues
 - ▣ Applies for Georgia Initiative for Community Housing (GICH) designation in 2008 to enhance these efforts
 - ▣ Continues to engage multiple community partners

Collaborative Partners

- Archway Partnership
- Bankers
- Brunswick Housing Authority
- Builders/Developers
- City of Brunswick
- Coastal Regional Commission
- Gateway Behavioral Health Services
- Glynn County Board of Education
- Golden Isles Association of Realtors
- Habitat for Humanity
- Landlords
- NeighborWorks America
- Non-Profit Housing Organizations
- Salvation Army
- Southeast Georgia Health System
- Totally Free, Inc.
- United Way of Coastal Georgia



Housing Goals

- Create temporary, emergency and transitional housing for displaced families and homeless
- Create incentives to invest in housing
- Create diverse neighborhoods by providing safe, affordable, owner- and renter-occupied housing
- Provide resources for community organizing efforts to establish neighborhood associations
- Engage elected officials in the housing “conversation”
- Educate the community: *Brunswick is a great, safe place to live!*

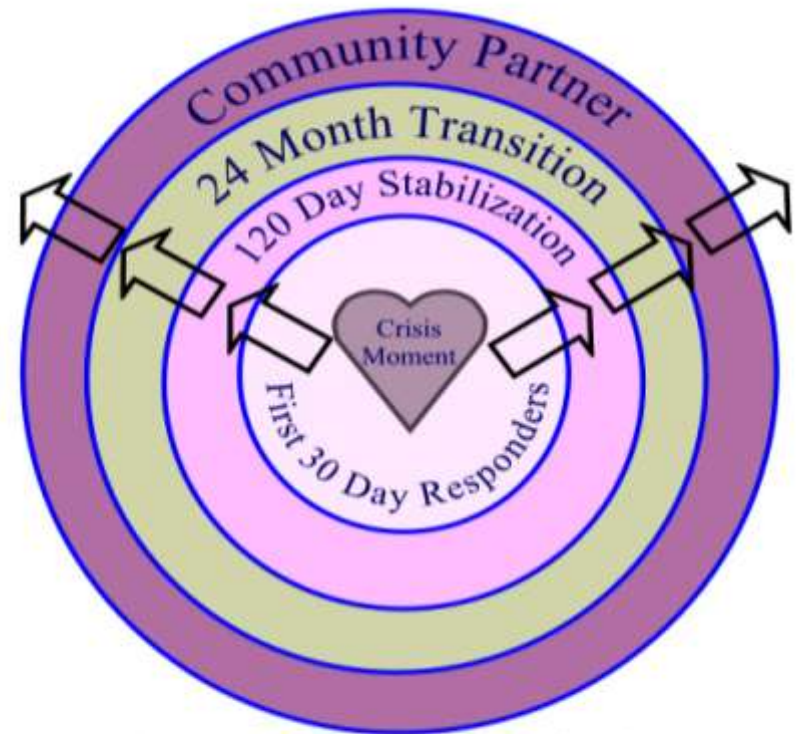
CHRAP/GICH Work Plan

- Create Solution Teams to Address Critical Community Priorities:
 - ▣ Emergency and Transitional Housing – Community Coalitions
 - ▣ Neighborhood Redevelopment and Restoration
 - ▣ Outreach and Marketing

- Develop and Implement Affordable Housing Strategy/Community Housing Assistance Plan (CHAP)

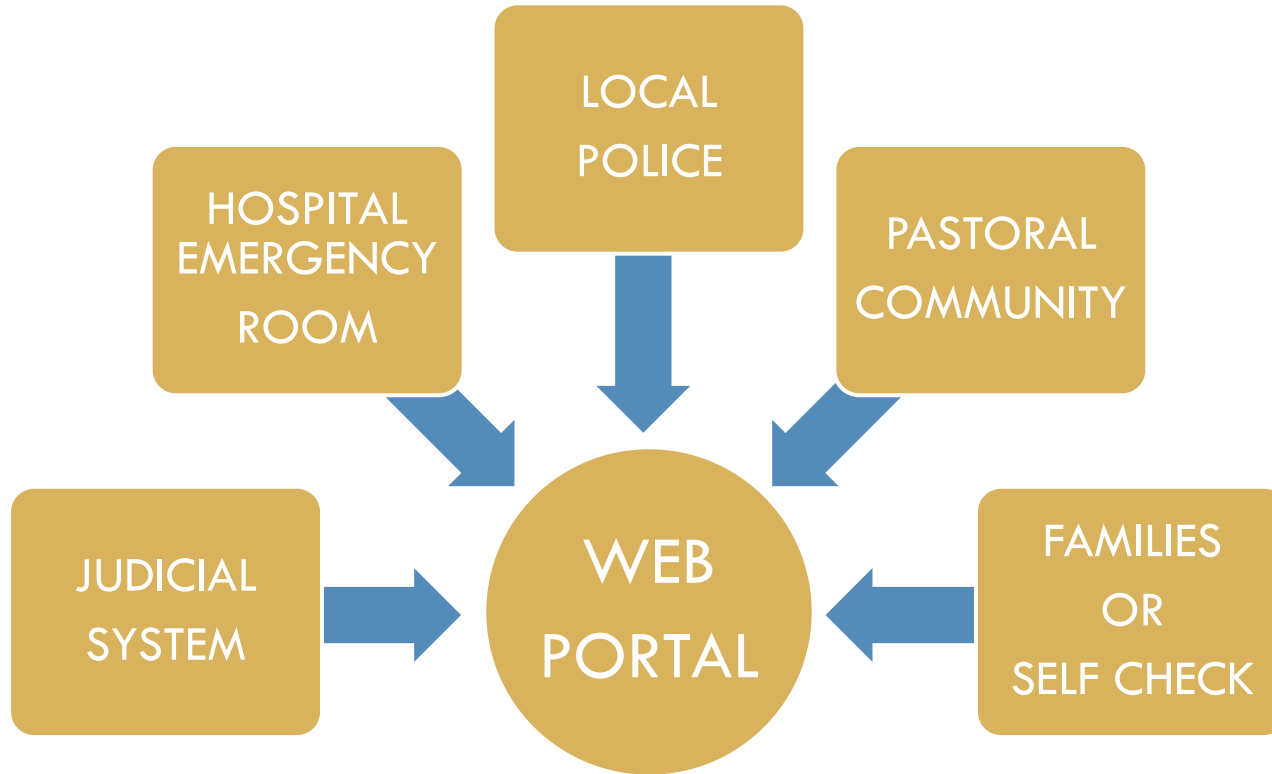
Emergency and Transitional Housing – Community Coalitions

- Identify services gaps
- Create a housing pathway
 - ▣ Overnight Shelters/Crisis Clinics
 - ▣ Local Group Home Network
 - ▣ Qualified Renter
 - ▣ Home Ownership
- Establish a community support system
 - ▣ Workforce development
 - ▣ Clinical services
 - ▣ Art & Music



Connecting Community Care
LIFE RING

Collaborative Community Support System



WWW.211GLYNN.COM

Neighborhood Redevelopment and Restoration



- Expand demand for living in the City
- Develop safe neighborhoods
- Reduce crime by leveraging the City's Weed & Seed program
- Build partnerships to address the City's housing issues

Next Steps for Redevelopment

- Develop options for financing
- Provide pathways for renters to become owners
- Maintain a list of available homes
- Develop and enforce property maintenance code
- Create additional tools for addressing distressed and blighted properties; i.e., blight tax ordinance, etc.
- Recommend updates to the City's Zoning Code
- Provide safe, decent rental housing options
- Offer quality, affordable entry-level homes for new and first-time homeowners

Outreach /Marketing

- Promote housing options and activities in the City
- Market the City of Brunswick and its neighborhoods as a great and safe place to live!



Coastal Housing Today

- ❑ Launched in December 2009
- ❑ Circulation of 6,000 and growing
- ❑ Funded 100% by advertising
- ❑ Free to ALL

Gateway Behavioral Health Services presents...

full story on page 2



WINTER 2009 BRUNSWICK, GA

Affordable housing through Community Land Trust

by Andre' Murray
Brunswick Housing Authority

In an effort to create homeownership opportunities, The Brunswick Housing Authority has formed a not-for-profit community land trust called Coastal Phoenix/Southeast Georgia Community Land Trust. SEGCCL was created out of a desire to identify, enhance and provide affordable housing to residents of Glynn County. Great planning has gone into Coastal Phoenix to ensure housing that is affordable, comfortable and beautiful.

Due to rising land and housing costs, and a loss of affordable units, housing options are limited for those who live or work in Brunswick. Escalating land prices have also increased the number of townhomes, changing the character of many neighborhoods. By design, and by intent, the SEGCCL is committed to preserving affordability of housing one owner after another, one generation after another.

SEGCCL targets activities and resources toward charitable activities like providing affordable housing for low/moderate income families

LAND TRUST continues on page 4

Community Housing Investment Program

by William Wooks
City of Brunswick

It is generally recognized that one of the biggest obstacles to the attainment of homeownership is the lack of affordable housing for the low- to moderate-income households of the City of Brunswick. Many in this situation are relegated to a lifetime of public housing, or annual rentals scattered throughout the city, and are never able to realize the dream of homeownership.

In 2008, the City of Brunswick Department of Community Development sought to begin work to helping our lower-income, hard-working citizens achieve what had, until now, been unattainable. In July of 2008, the City was awarded a major grant through the Georgia Department of Community Affairs totaling \$300,000, that amount to be matched by the City with \$150,000. These funds were designed to provide "gap" financing in the form of 10 year forgivable loans up to a \$30,000 limit. These loans are zero-interest, no payment loans that are completely forgiven if the homeowner remains in the house for 10 years. By taking advantage of the Community Housing Investment Program, potential homebuyers

*CHIP PROGRAM continues on page 7

Coastal Housing Today

FREE!

"Your source for quality, affordable housing and homeownership resources in Brunswick and Glynn County"

Q&A with Mayor Thompson
Why live in Brunswick?

full story on page 3



VOL. 1 NO. 1 CoastalHousingToday@gmail.com

Living free!

The credit report



Photos by Phil Sanderson

Mortgage Lender Bruce Garrett speaks to over 30 prospective buyers on how to work with a lender during a Totally Free, Inc. Homebuyer Education Workshop on Saturday, November 14th. The workshops are held every second Saturday of the month from 9am - 5pm at Whispering Oaks Apartments on Tillman Street in Brunswick.

by Millicent Harwell
Totally Free, Inc.

In my counseling experience, that now consists of thousands of people over the past eight years, I have been amazed at the number of individuals who, in the past 12 months, have not looked at their credit report. Some don't know what a credit bureau is. Some have an idea, however cannot name the three credit bureaus. Then, there are a scattered few who have become familiar with the credit bureaus and their own credit reports.

Our nation's creditors tend to report consumer behavior to three main bureaus, Equifax, Transunion and Experian. Credit reports can be accessed from a number of venues including www.annualcreditreport.com or by calling 877-532-8228. Both provide a way to receive all three bureau reports once a year for free. Why not order yours today?

Our urgent reason to become familiar with your credit reports is because identity theft is one of the fastest growing crimes in our nation. I have found that at least one person in each of my workshops has been a victim of identity theft or



"By a show of hands, who's ready to own a home?" asks Totally Free, Inc. President Millicent Harwell at Saturday's workshop. Harwell encourages workshop attendees to plan accurately and take control of their finances.

has known someone who was victimized. There are many stories, too numerous to mention. Beside identity theft, mistaken identities, incorrect account balances, incorrect personal information, accounts not owned by you and other crimes commonly surface on credit in-

Credit report continues on page 7

Advice to first-time homebuyers

by James Viverius
Global Service Partners Platform

There is good reason for homebuyers, first time and otherwise, to be excited. In Glynn and the surrounding counties, there are plenty of houses on the market, sellers are negotiating like never before, and if having had credit is not an issue, most banks want to do business with you.

If you are a first-time homebuyer, take a moment to read over the following checklist:

1. Find out how much you qualify for and can actually afford. Take the time to check your credit report. If you want a low interest rate on

FIRST-TIME continues on page 7

Positive impact of homeownership on children

by Bert Brown
Habitat for Humanity of Glynn County, GA, Inc.

It is a tradition with Habitat for Humanity of Glynn County to dedicate a home after the mortgage is signed. At one of these dedications, a Habitat for Humanity director was having a conversation with one of the children of the new homeowners. The director asked, "What do you like best about the new house?" The young boy, about 7 years old, replied, "I like to eat when it rains." The director inquired, "What do you mean by that?" The youngster said, "When we lived before, every time it rained, Mom would have to use all the pots and pans to catch the rain that leaked in from the holes in the roof. She didn't have anything to cook in."

At a hotel on Union Street, after the dedication was passed, the construction manager called the office and said that someone had written in the wet cement. In a panic, I went to the job site to see the damage. Thinking on the way that some neighborhood kids may have written something inappropriate - we had scheduled a Women's Build the next day and my concern was that we

CHILDREN continues on page 4

Georgia Dream

by Sherrie Masie
Georgia Department of Community Affairs

Affordable mortgage products, including down payment assistance, are available to Glynn County residents through the Georgia Department of Community Affairs, Georgia Dream Homeownership Program.

Georgia Dream down payment options provide \$3,000 to \$10,000 in lending for down payment assistance to first-time homebuyers with household incomes of 80 percent or less of area median income. For a limited time a new option, Georgia Dream "PLUS", offers \$5,000 in down payment assistance to first-time homebuyers with household incomes up to 115 percent of area median income.

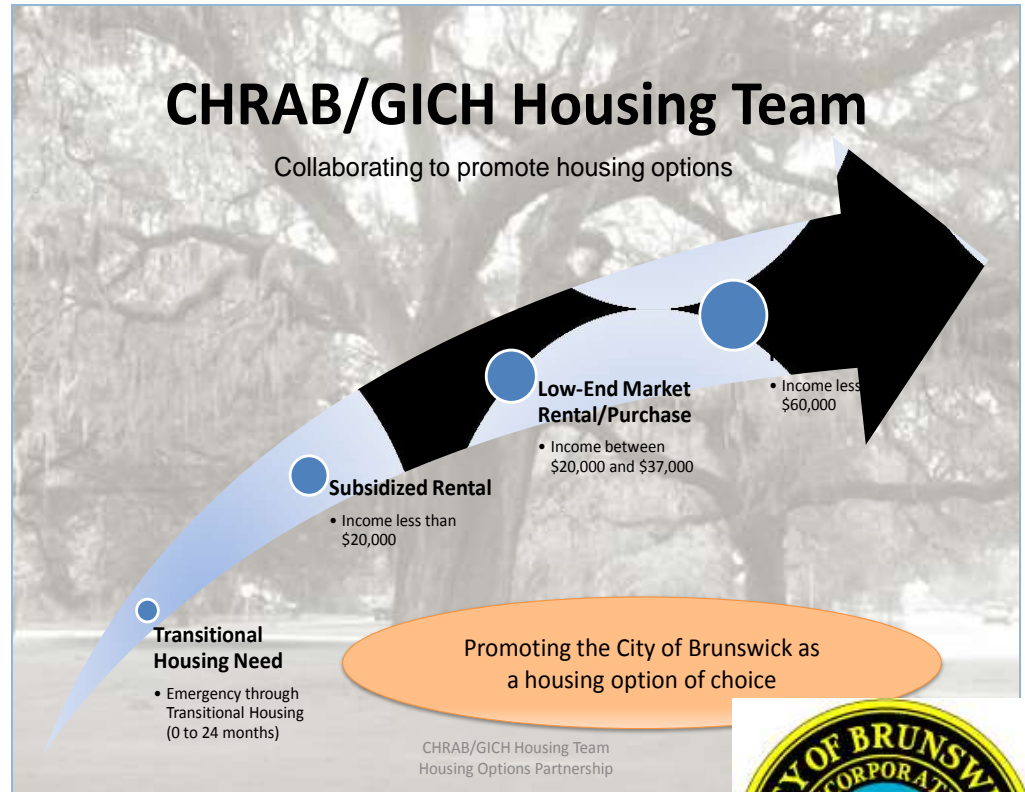
As long as funding is available, or until June 2010, the Georgia Dream SSP Program provides Glynn County homebuyers \$14,000 in down payment assistance for the purchase of eligible foreclosure properties with incomes up to 120 percent of area median income.

Georgia Dream mortgage products are available through participating lenders in the Glynn County area. Eligible borrowers must meet the credit requirements for an FHA, VA or USDA first mortgage loan.

For more information go to www.dca.state.ga.us or call 1-800-359-6266.

Community Housing Assistance Plan

- Draft Document – 2010
- Ongoing effort to review and update for adoption by City Commission – 2011
- Defines strategies, action steps and best practices for the City's housing efforts



CHRAB/GICH Has Made a Difference...

- Hosted Housing Summits – 2008, 2009
- Completed Housing Needs Assessment – 2009
- Received NSP Funds
 - ▣ 3 homes purchased, renovated and resold
- Demolished 17 Homes
- Leveraged CHIP funds to help 10 low-income families purchase a home
- Partnered with World Changers Housing Repair Program
- Identified Target Areas
 - ▣ Dixville/Habersham
 - ▣ Town Commons/Newtown
- Released *Coastal Housing Today*
- Launched Community Services Web Portal
- Established the South East Georgia Community Land Trust

Looking Forward...

- ❑ Reinvigorate CHRAB
- ❑ Finalize, Adopt and Implement Affordable Housing Strategy/CHAP
- ❑ Develop marketing strategy to promote City of Brunswick
- ❑ Continue to offer Strong Homebuyer Education
- ❑ Promote Transitional Housing Options for Homeless
- ❑ Continue participation as a GICH Graduate!



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