

# **Different Ways Communities Are Meeting The Affordable Housing Needs Of Their Citizens**

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# Meeting Citizens' Affordable Housing Needs

Today I want to share briefly with you how five cities in Georgia have met and ***continue to meet*** the housing needs of their low income citizens:

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Fitzgerald: ***Where America Reunited***

Population: 8,758

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Savannah: ***We're more friendly than formal***

Population: 131,510

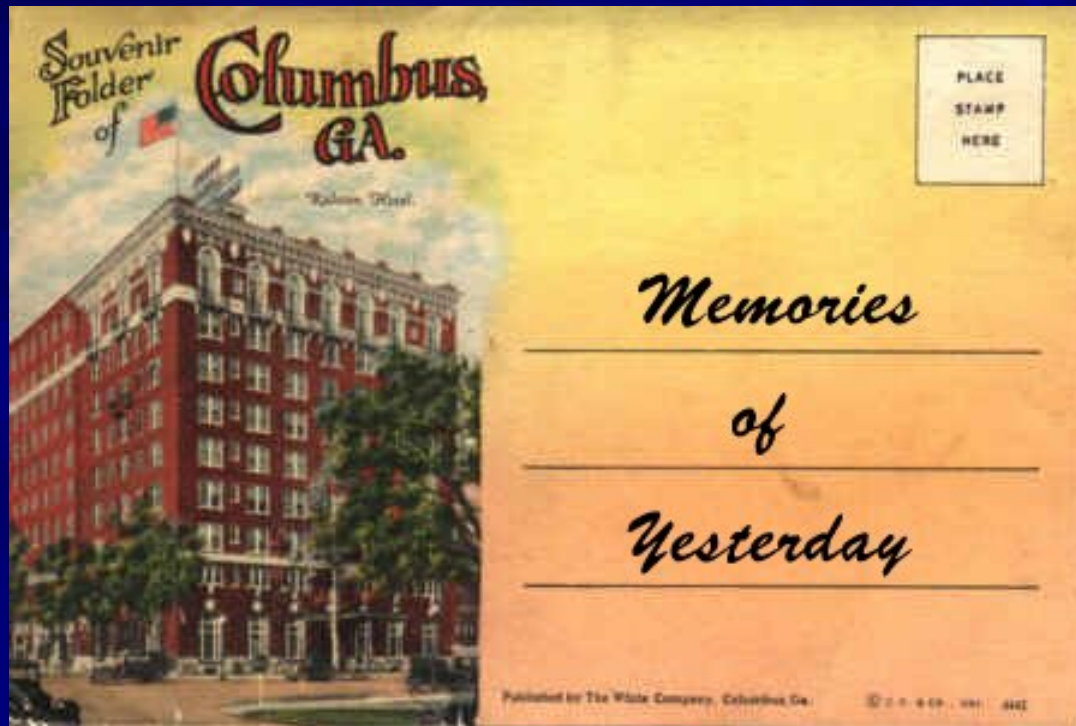
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**LaGrange: *Enjoy the hassle-free life of Georgia's beautiful West Coast***

Population: 25,998

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Columbus: ***What Progress has Preserved***

Population: 185,781

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**Cuthbert**

Population: 3,731

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Each of these five cities overcame similar challenges

- Declining property values
- Crime and public nuisance
- Unutilized infrastructure
- Cost-effective development

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## **Success Begins With Neighborhood Participation & Support**



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All of the cities had abandoned property.



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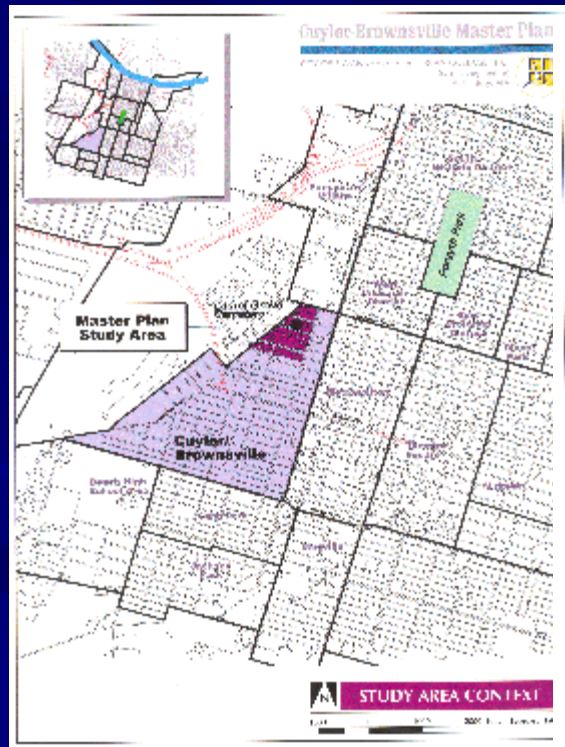
The same basic process was used by each city.

- Citizen Participation
- Identify the Challenges & Problems
- Create an Urban Redevelopment Plan: Georgia Urban Redevelopment Act (O.C.G.A.36-61-1)
- Identify Geographic Boundaries

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## Urban Redevelopment Plan

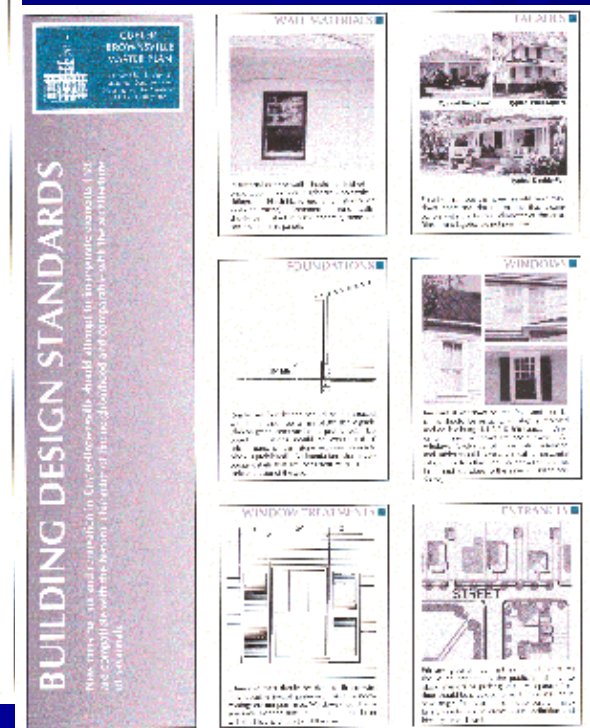
### Urban Redevelopment Plan & Area Map



### Land Use Plan & Map



### Design Standards



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Let's take a quick view and look at results from Fitzgerald, Georgia.

Many of the lots in the city of Fitzgerald went from this...



Fitzgerald

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To this ....



Fitzgerald

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## Results

- 250+ Targeted Properties
- 159 Properties Resolved
- Public Interest & Reinvestment
- Neighborhood Appearance
- Partnerships
- Plus, the City of Fitzgerald Increased their Tax Base by

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**\$ 3,017,500!!!!!!!**

By improving 102 houses and/or vacant lots.

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In 2005, the City of Fitzgerald received HUD's National Affordable Communities Award, the Robert L. Woodson Award.

The City of Fitzgerald was recognized for its creative approach to solving the twin problems of neighborhood decay and affordable housing.

“Though we are far from finished, we have learned that the sum of a good program outstrips the parts.”

Mayor Thompson of Fitzgerald

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Let's look at some results from Savannah.

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Savannah

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## Infrastructure Improvements



**New Street And Sidewalk**



**Reinstalling Brick Street**



**Pruning Trees**



**Planting New Trees**

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## **Low Income Housing Tax Credits, Historic Tax Credits & HOME**



Mercy Housing's Historic Charity  
Hospital Adaptive Reuse into 25  
Affordable Rental Housing Units

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## Low Income Housing Tax Credits & CDBG



Mercy Housing's West 41<sup>st</sup> Street  
Historic Row House  
Renovations & Infill Housing Into  
70 Affordable Rental Units

Savannah

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## **Volunteers Help Elderly!**



**World Changers, Group Work Camps,  
Youth Build and Local Volunteers Repair  
The Homes of Elderly Homeowners!**

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Savannah

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## **Housing Results Since 2000**

- \$4 Million Public Investment (Approximately)
- \$20 Million Private Investment (Approximately)
- 119 Vacant, Abandoned, Properties Acquired
- 55 Single-Family Houses Built On Abandoned Property
- 158 Low-Income Housing Tax Credit Rental Units Created By Mercy Housing
- 100 Additional Owner-Occupied And Rental Units Improved (Approximately)

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## **Funding Sources**

- HUD (CDBG/HOME)
- City of Savannah General Funds (Acquisition)
- COS SPLOST Funds (Infrastructure)
- DreamSavannah Home Purchase (DCA)
- Low-Income Housing Tax Credits (DCA)
- Historic Tax Credits (DNR)
- Banks & Mortgage Companies
- Federal Home Loan Bank Affordable Housing Program
- Public Utilities (Weatherization)
- Value of Volunteer Labor

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## Partnerships

- Cuyler-Brownsville Neighborhood Association
- Churches and Institutions
- Economic Opportunity Authority (Home Buyer Education)
- Neighborhood Improvement Association (Non Profit Developer)
- New Legacy CDC (Non Profit Developer)
- Mercy Housing Southeast, Inc. (Non Profit Developer)
- Community Housing Services Agency (Rental Property Loans)
- Historic Savannah Foundation (Facade Grants)
- Homeowner Volunteers (Home Improvements for Homeowners)
- Small, Minority Contractors & Developers (Affordable Construction)
- Lending Institutions (Loans)
- Land Bank Authority (Property Acquisition)
- Housing Authority (Section 8)
- Public Utilities (Weatherization Grants)
- DCA (Low Income Housing Tax Credits & DreamSavannah)
- DNR (Historic Tax Credits)
- State of Georgia (Grant)
- HUD (CDBG/HOME/American Dream Down payment Initiative)
- City of Savannah (General Funds, SPLOST, TA)

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Let's take a quick look at what LaGrange has done to make affordable housing for its citizens:

# Mike's Hillside Grill



# 412 South Lee St.



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**516 Lincoln St.**



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## Results:

- Substandard housing in the Hillside neighborhood has been reduced from 45% to 18%
- Substantial increase in the homeownership rate from 32% to 48%
- Increased economic diversity
- Fifty percent (50%) of buyers purchasing DASH home in Hillside required no financial assistance or subsidy to finance homes ranging in price from \$82,500 to \$189,000

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## **Organizations Involved:**

- Big Brothers/Big Sisters of LaGrange
- LaGrange Police Department
- Troup County Boys and Girls Club
- Troup County Masters Gardeners
- Twin Cedars Youth Services

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## Funding Sources:

- Private
  - Callaway Foundation
  - Interface FLOR
- Federal
  - NeighborWorks America; HUD; U.S. EPA
- State
  - Georgia Department of Community Affairs
- Local
  - City of LaGrange
- Financial Institutions
  - Suntrust Bank
  - Charter Bank
  - Bank of America

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Let's look at how Columbus is providing affordable housing for its citizens:

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## **Our Mission...**

To provide access to fit and affordable housing for all of Columbus' citizens.

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The first target neighborhood, site of an historic George Washington Carver farm.



The housing development in EWP had become run down and the residents threatened by numerous factors.

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❖ 20% of the lots had structures that had been cited with code violations and were considered substandard....



❖ 10% of the lots had been condemned

❖ Nearly 90% of the homes in this area were built before 1960 compared to the 60% of the homes in Columbus.



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Joining forces with Habitat allowed 10 new homes to be constructed in East Wynnton Park



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## **Additional Partners Include:**

- Bradley Turner Foundation
- Fourth Street Towers CHDO
- The Housing Authority of Columbus, GA
- House of Heroes
- A consortium of 6 local banks



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Columbus

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With the first of its kind in Columbus, corporate giant, AFLAC, created an employee down payment assistance program for employees attending the CHI and purchasing homes in EWP.



Attracting the attention of this national sponsor for the Grandparent Program led to additional sponsorship of the Community Garden concept.



Columbus

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## **This rural community needed:**

- Housing for addicted mothers and children
- Assisted living for elderly residents who were not yet ready for skilled care.





Cuthbert



Cuthbert



Cuthbert

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## **Funding Sources:**

- HUD - \$1,378,000 for a 202 Capital Advance
- Department of Community Affairs Homeless Trust Fund - \$2.3 million
- HOME funds - \$1,672,640

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- Rural Development Community Facilities Loan Fund - \$1,074,000
- Federal Home Loan Bank of Atlanta Affordable Housing Program - \$500,000
- Regions Bank - \$1,500,000

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## The Key

***Creativity can solve almost any problem. The creative act, the defeat of habit by originality, overcomes everything.***

**~ George Lois**