

# Housing... Making a Difference

Affordable housing continues to be one of the most vital issues facing our state and the nation as a whole. In today's economy, finding decent affordable housing has become a challenge faced not only by the homeless, but by many individuals in the workforce who keep our communities safe, our children educated, and our families healthy.

The success stories within these pages represent a small sample of the exciting work that is being done to create quality affordable housing within the State of Georgia. The dedicated Georgians involved in the affordable housing industry work long and hard against steep odds trying to ensure that families have a safe and decent place to live.

All across the state, DCA...its programs...its people... and its partners are "Making a Difference" in the lives of Georgia's citizens.

## Increasing Homeownership

Thanks to the Georgia Department of Community Affairs and its Georgia Dream Homeownership Program over 33,000 families in the state have achieved this dream. The Georgia Dream's low interest rates, flexible financing opportunities, and multiple down payment assistance options, make it one of the best programs in the market for the Georgia's working families.

David Cain enjoyed ringing in the New Year in his new home in Augusta, Georgia.

David is a health care worker and was able to purchase his first home with financing provided through the Georgia Dream utilizing its PEN Option.

"I feel good about my new home," said David. "It took me about three months to find the home I wanted but the mortgage process went very quick and my monthly payments are only going to be \$22 more than my rent."

David utilized the

PEN down payment assistance. PEN - which stands for Protectors, Educators, and Nurses (health care workers) - is a down payment assistance option designed to help Georgia's heroes purchase a home. DCA offers the \$7,500 down payment assistance to help bridge the gap between housing affordability and the incomes of Georgia's protectors, educators, and nurses (health care workers).

David, a health care worker in a local hospital in the

Augusta area, dreamed of owning his own home. He had maintained steady employment; yet, the dream of homeownership stayed just outside of his reach. That is until he heard about PEN. David said when he first heard about PEN he "was thrilled." The \$7,500 down payment assistance coupled with the low interest rate of the Georgia Dream first mortgage was just what David needed to help attain the dream of homeownership.



## Providing Workforce Housing

The Georgia Dream Homeownership Program works in concert with many communities throughout Georgia to assist families in realizing their homeownership dreams – such as the “Blueprint for the American Dream” program. Ellijay and Gilmer County, like many rural communities in Georgia, face a shortage of affordable workforce housing. Working with the support of a major employer, Goldkist, DCA combined forces with a local lender, the University of Georgia, USDA, and Family Connections to educate the employees and assist them through the process of securing financing through the Georgia Dream Homeownership Program.

In its first year completed homes generated over \$1.5 million investment in the community, with more expected to come. More importantly, families who previously had little hope of ever owning a home now have a part of the American Dream.

The Gonzales family of Gilmer County is one such family. Having moved to Georgia from California in search of a better life for their family, Alma and her husband Luis found themselves working at Gold Kist, but still unable to realize one of their greatest dreams – homeownership. When the “Blue Prints for the American Dream” partnership came to Gold Kist to speak to its employees about the opportunities for homeownership, Alma jumped at the opportunity; it was just the break her family needed. She and Luis worked diligently, attending



all the home buyer education classes and finding ways to establish their credit. Thanks to the assistance they received from this partnership, Alma and the rest of the Gonzales family are now the proud owners of their very own 4 bedroom home. As

the family moved into their brand new home, the smiles on their faces told the whole story. “I never thought I’d be able to have a home like this,” exclaimed Alma. “But thanks to this program my husband, children and I have our very own home.”

## Providing Affordable Rental Housing

The need for affordable rental housing is tremendous within the State of Georgia. DCA’s Housing Tax Credit program is helping to address this need by providing a 10-year federal and state tax incentive to attract private investment for the development of affordable rental housing. The money raised by the sale of the tax credits reduces the size of the mortgage needed for development, so rents can be reduced. Owners agree to rent all or some of the units to low-income residents for 15 years. Since 1987, DCA has allocated funding for

more than 80,500 Housing Tax Credit units totaling over 1,000 properties located in 134 counties.

During the summer of 2005, as a result of Hurricane Katrina, over 40,000 families relocated to the State of Georgia. During this crisis DCA and its partners stepped in to help. Finding safe lodging was imperative if the families were going to re-establish their lives. One such family - the Adams Family - was able to find hope in the face of devastation. With assistance from the affordable housing community,





Kathy Adams and her family were able to find housing at Eagle's Crest Apartments, where the developer, NuRock Corporation, made available its empty units to Katrina evacuees. "It was clear early on that this was not a normal situation," said Rob Hoskins of NuRock. "We knew we had to do something out of the ordinary to help people through this trying experi-

ence." NuRock, like other DCA Housing Tax Credit property owners opened up its doors and assisted hundreds of evacuees with housing, utilities, and job placement. Kathy and her family benefited from this outpouring of kindness. Once housed, Kathy began working for NuRock Corporation assisting her fellow Katrina evacuees through the tedious

process of trying to regain their lives. Kathy and most of her family have since moved back to New Orleans. Her husband, a postal worker, was called back to his job. "That is definitely our loss," said Hoskins. "I couldn't have asked for a more dedicated employee. Kathy went over and above every day to help people negotiate the maze of agencies that are part of a relief effort. But she was more than that, Kathy was a listening ear, she understood first hand the trauma the families were going through. She was there to help them rise above their circumstances and to get their lives back." Just as Kathy Adams was there for those seeking guidance, NuRock and others were there providing safe, decent, and affordable housing financed by DCA's Housing Tax Credit program.

## Providing Housing for Senior Citizens

The Macon Housing Authority's 2009 Vineville Senior Housing is a state-of-the-art affordable apartment community for seniors with a renovated, 8,300-square-foot historic mansion at its center. 2009 Vineville offers 106 new apartments for independent living, including 104 housing units for very low-income seniors. In addition to creating affordable, livable housing for Macon's seniors, the project marks a major step toward decentralizing Macon's public housing, it brings new life to an 1830's building, and it offers a significant aesthetic improvement to a well-traveled area of historic Macon.

The \$14 million dollar project, financed through tax credit equity, Hope VI grant funding, and funding from the City of Macon, included the renovation of the historic mansion into a community center and office space for property management and senior resource services. The apartments are located in four new buildings situated behind the mansion. 2009 Vineville Senior Housing addresses the social needs of residents as well, with central communal areas on each floor and supportive resources on-site to organize activities and encourage independence.



One tenant, Ms. Bass feels that living in 2009 Vineville is like "Déjà Vu." As a little





girl, her family owned "The Mansion" which is the renovated administration building in the facility. Ms. Bass, or Bebe to all her friends, kept a watchful eye when the Macon Housing Authority began to develop the complex, including the renovation of her old childhood home. "Every time I would come to Macon, I would have somebody drive me by," said Bebe. "I thought it would be wonderful to go back. Every time I would think about it, I would get chill bumps. I started praying about it." The property managers were thrilled when a place came available for Ms. Bass. They were able to inform her in time for her birthday. "When she came



in for the first time, she said she could feel the spirit of her family in the house," said Melissa Hinton, property manager. "Not in a ghost

kind of way, but the love and energy like when she was a child. It was emotional for her. After all, she was coming home."

## Revitalizing Communities

When affordable housing units are built or rehabilitated, they not only provide reasonably priced places for people to live, but they also stimulate local economies by providing jobs. In Walker County (in N.W. Georgia) the community was faced with a shortage of affordable housing for its growing senior population. The solution

was the adaptive reuse of South Rossville Elementary School. Utilizing DCA's Housing Tax Credit Program and HOME Rental Housing Loan Program, Olympia Construction, with the support of the City of Rossville transformed the abandoned school into the South Rossville Senior Village.

In Rossville, DCA's Housing Tax Credits and HOME funds helped fund the \$6.5 million renovation of the school and the construction of two additional buildings to create 60 one-and two-bedroom rental units for low and moderate-income seniors. The South Rossville Senior Village revived a landmark, replaced what had become an eyesore, and transformed a potentially hazardous situation into a thriving community. In addition, the revitalization of the school and its influx of new residents have helped to simulate the economy in the surrounding sections of Rossville.

The seniors, many who once attended or taught at the school, now enjoy affordable homes, exercise facilities, libraries, and even a putting green. Once again, the building is the backdrop for Rossville residents coming of age.



## Partnering to Find Solutions

DCA works with its partners to creatively address situations faced by Georgia's communities. One such community is the City of Fitzgerald, which had undertaken a mission to address neighborhood blight and create affordable workforce housing within its boundaries. Gathering a multitude of community partners to undertake the work, the project began with the formation of the City's Community Development Department working alongside the Development Authority.

After the success of the first manufactured home and a Habitat for Humanity home, interest increased and growth followed, including a Housing Tax Credit project in the city. Fitzgerald also won DCA's first competitive in-fill housing Community Development Block Grant (CDBG) award for its Oconee Street Project. As a result of the redevelopment program, 315 units of affordable housing have been built, 170 redevelopment target properties have been resolved, a 60-unit affordable rental



development has been constructed, and 90 acres have been annexed into the city for affordable subdivision lots.

In addition, by combining resources from the Community HOME Investment Program (CHIP), Georgia Dream Homeownership Program, and the USDA-Rural Development program, low-interest rate loans were made available to qualified home buyers. The Ruiz family benefited from this collaboration. When Maria and Juan arrived in Georgia they lived in a small bug infested apartment. In

addition, the lay out of the apartment did not accommodate her youngest son's wheelchair. The family made do, but Maria wanted more for her family. "My dream when I came to this country was to be able to provide my children a safe and decent home," said Maria. The Ruiz family's hard work and determination paid off. They are now the proud owners of their very own home. Maria says it was all worth it, "My dreams have come true. I am doing the things that once I could only dream about doing."

## Expanding Existing Partnerships

Nearly every town in Georgia has a public housing authority (PHA) that traditionally has offered modest rental housing opportunities to meet its community's housing needs. By partnering with DCA and utilizing its Rural Rental Housing Development Fund (RRHDF), the Single Family Development Program and the Georgia Dream Homeownership Program, PHAs are now branching out to help meet their commu-

nity's workforce housing needs.

One such PHA is the Camilla Housing Authority. The Camilla Housing Authority established Community Ventures, Inc., as a non-profit organization devoted to building workforce housing in the community. Partnering with DCA,



Community Ventures' Workforce Housing Program is bringing more affordable



rental and owner-occupied housing to Camilla.

In addition to helping to facilitate recovery efforts after more than 100 homes were destroyed in a tornado in 2000, the Workforce Housing Program has been involved in the construction of 30 homes and two handicapped-accessible apartments. Their efforts, in cooperation with the City of Camilla, include purchasing and annexing land then preparing infrastructure for 16 Habitat for Humanity homes and 17 other lots for homes. Community Ventures constructed the remaining 14 homes on scattered sites throughout the city; many of these sites were previously vacant and overgrown. Of these, eight homes were built as affordable rentals, and six were sold. Work has begun on an additional seven affordable for-sale homes.

Part of the Workforce Housing Program's success is its focus on credit counseling, homeowner counseling and loan application assistance for residents



with poor credit or a lack of understanding of the home buying process. By utilizing the Georgia Dream Homeownership Program's counseling agencies, its low-interest rate loans, and down payment assistance programs, the Camilla Housing Authority is providing workforce housing to the residents of Camilla.

Carrie Green became the first homeowner to benefit from the Camilla Housing Authority's Workforce Housing Program. However, her sister Karen Kimball was not far behind. Having seen her sister's success of moving from rental housing to homeownership, Karen wanted the same success.

Karen walked into the Camilla Housing Authority office with the determination to not only put in a homeowner application, but she wanted the house right next door to her sister. Thanks to Karen's determination, help from her family, and from the program, the sisters are now not only neighbors, but homeowners. Their grandmother, who is affectionately known as "Speedy," said through tears, "Carrie and Karen both have wonderful children that can grow up close together. Their children can be close just like Carrie and Karen were close." The sisters' hard work and perseverance paid off, this year they celebrated the holidays in their very own homes.

## Partnering to Prevent Homelessness

There are situations where homeownership or mainstream rental housing are not always feasible options. Sometimes, individuals and families find themselves in a homeless situation created by the destabilizing effect of a chronic disability or illness.

In an effort to end chronic homelessness, the federal government instituted the Shelter Plus Care and HOPWA (Housing Opportunity for Persons with AIDS) grant programs. These

initiatives assist organizations that reach persons with serious mental illnesses, chronic substance abuse problems or HIV/AIDS victims who are financially unable to provide suitable housing for themselves and their families

One such organization – the Jerusalem House was founded in 1989 as a permanent housing program for the homeless. The Jerusalem House Family Program began operation in 1997 as a permanent housing program

focused on the fastest growing-population of homeless in the country – women and children. In keeping with their original mission, Jerusalem House chose to serve homeless mothers with an HIV or AIDS diagnosis by providing a place of peace, support, and dignity.

The Jerusalem House Family Program can house up to 12 previously homeless mothers with HIV/AIDS and their children on its Emory-area site. Last year, it served 16





women and 32 children, almost half of them aged 4 or younger. Families live in a one, two, or three-bedroom apartment with a kitchen, dining room, living room and one or more bathrooms. They have access to an on-site learning center, recreation center, a common meeting area with a commercial kitchen, laundry room, and large playground. Families receive supportive services as needed; many of them provided by the 15 non-profit agencies and HIV/AIDS service organizations that have written agreements with Jerusalem House to serve their clients. Children in the program are provided individual tutoring along with group and/or family counseling. As the first housing program of its kind in the Southeast, the Jerusalem House Family Program serves as a model at the local, regional, and



national levels and is often asked to provide technical assistance to communities starting similar programs.

Helen, a resident of the Jerusalem House had this to say about the program. "Jerusalem House means to me a loving family, that transforms the loneliness of living with AIDS," said Helen. "It's a supporting home for me and my kids. Before I came here

I had almost no family, so Jerusalem House also means family to me. That means a lot to me because it makes dealing with HIV less stressful, because it is very hard to deal with on a daily basis. I'm happy and grateful for Jerusalem House because it takes so much of my worry away."

## Assisting Persons with Disabilities

Georgia Mountains Community Services helps about 8,500 adults, adolescents and children with mental illness, developmental disabilities or addictive diseases in a 13-county region. Among the many forms of assistance they offer their clients is the Supported Living Program, which serves clients' housing needs

through three avenues.

Georgia Mountains provides seven supported, furnished apartments for clients. Leases and utilities are in place, and residents have access to on-site support services every day. Nine Shelter Plus Care apartments serve chronically homeless clients with mental illness,

developmental disabilities, or addictive diseases. Rent is furnished based on income, and support services are available. An additional five Shelter Plus Care apartments are contracted. In addition, Georgia Mountains staff members work with DCA and the Department of Human Resources to provide Section 8 vouchers to special needs populations.

Georgia Mountains' staff backs up the immediate housing needs with support that promotes independence and encourages the building of natural supports. Staff work with clients on daily living activities and assist them in terms of behavioral health, counseling, rehabilitation, community support, employ-



ment and social services, according to needs. Through the Supported Living Program, Georgia Mountains Community Services is fulfilling its vision of "seeing people achieve their dreams" by helping to create stability in their living environments and beyond.

When Kyle first came to the Georgia Mountain facility he was unable to connect with family or maintain housing or employment because of his mental disability. Since his time in the Shelter Plus Care Program he sees his counselor and physician regularly. He is gaining a

better understanding of his illness and how to recognize symptoms before they get out of control. He is enrolled in a supported employment program and is actively working toward becoming employed.

## Bridging the Communication Gap

Housing choice is important for any family; however, for many low and moderate income families this choice is limited, not only by money, but by the lack of information about the range of affordable housing options available in their communities. In 2005, DCA created GeorgiaHousingSearch.org, a comprehensive web site of available rental housing choices. Prospective tenants can search by city and county and by specific features of the development, including number of bedrooms, rents, available public transportation, and available accessibility features. The website can be accessed using either an English or Spanish language format. Five months after its September start-up, nearly 50,000 units across Georgia have been registered on the site and more than 1,800 searches for rental housing are performed each day. This resource is having a positive impact. As stated by Mr. Johnson, the Advocacy Coordinator with a large rehabilitation center in the state, "A working database, which also includes an important accessibility component, is significant. In addition, the future opportunities for agency collaboration and resource sharing are promising."



Whether it is providing mortgages to help promote affordable homeownership, funding for infrastructure and community facilities, loans for housing construction, acquisition, and rehabilitation, resources to help end chronic homelessness, or a website that streamlines the search for affordable housing, DCA's goal is to assist communities in providing safe and affordable housing for all of Georgia's citizens. Whether it is done one family or one community at a time – DCA will be there.

### Department of Community Affairs

60 Executive Park South, N.E.

Atlanta, Georgia 30329-2231

404-679-4940

404-679-4915 (TDD) or 1-800-736-1155 (TDD)

[www.dca.state.ga.us](http://www.dca.state.ga.us)



*Note: The names and photos have been changed to protect the privacy of the families.*