

DRAFT - ACC HCD Consolidated Plan FY26 - 30

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2026-2030 ACC Consolidated Plan is a 5-year plan that describes the ACCGov's community development priorities and multiyear goals based on an assessment of housing and community development needs, an analysis of housing and economic market conditions, and resources available to the community. ACCGov is a consolidated government located in Northeast Georgia, comprising the former City of Athens and Clarke County. Incorporated areas include ACC and the City of Winterville. The City of Bogart is also partially located in ACC. The jurisdiction covers approximately 122 square miles. ACC is a HUD Entitlement Community and as such required to prepare a Consolidated Plan and Annual Action Plans as a prerequisite for receiving HUD funding. The ACCGov Housing and Community Development (HCD) Department is responsible for administering HUD funded CDBG and HOME programs along with other federal, state, and local funds to support community development efforts to sustain viable neighborhoods by providing decent housing, a suitable living environment, and expanding economic opportunities for LMI residents. CDBG and HOME programs assist housing and community development activities. The Consolidated Plan is carried out through Annual Action Plans, which are concise summaries of the actions, activities, and the specific federal and non-federal resources that will be used each year to address priority needs and specific goals identified by the Con Plan's strategic plan. Grantees report accomplishments and progress toward Con Plan goals in the CAPER. **Funded Action Plan I Activities Financial Information: Annual Action Plan I - (July 1, 2025-June 30, 2026): CDBG, \$1,210,965 and HOME, \$876,791.**

The achievement of HCD's mission requires focus on socially and economically distressed areas for neighborhood revitalization. Revitalization involves a comprehensive delivery of housing and community development services and investment in fragile neighborhoods to improve social and economic conditions and ultimately re-establish a viable self-sustaining neighborhood. ACC has two HUD approved neighborhood revitalization plans; one for East Athens and another for the Hancock Corridor. Each neighborhood revitalization plan area is considered to be LMI with 70% or more of its residents earning low to moderate incomes. It is for these reasons that Census Tracts 301, 302, 6, and 9 have been designated as focus areas for CDBG and HOME investments. Along with the establishment of neighborhood revitalization areas, Athens-Clarke County works to improve the capacity of non-profit organizations to deliver programs in the revitalization areas. Athens-Clarke County's two HUD approved

Neighborhood Revitalization Plans are part of the Consolidated Plan. The East Athens and Hancock Corridor NRPs were approved by the Mayor and Commission in 1995 and 2000 respectively. These described strategies for the approved NRSA's allow ACC to allocate CDBG for public services, for the exclusive benefit of residents of these plan areas, which are not subject to the annual 15% public service cap. ACC plans to continue neighborhood revitalization efforts in East Athens and the Hancock Corridor through FY26 but is working to update the plan to ensure services are targeted in the highest needs areas for the duration of this Consolidated Plan.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

In 2022-2023, with the use of consultants, HCD led the development of affordable housing and homeless strategic plans, which involved comprehensive public engagement, updated data and current information, and guidance from advisory groups. The Affordable Housing Investment Strategy (AHIS) and the Strategic Plan to Reduce and Prevent Homelessness (SPRPH) identified gaps and needs for housing, services, and provided strategies to begin meeting the needs of ACC residents. These plans have been key for the development of this new ConPlan, and the new plan goals closely mirror the strategic plan strategies.

Government housing assistance programs, including those provided by HUD, significantly reduce housing needs and homelessness, but are not available for all those who need assistance. CDBG, HOME and other funding support affordable housing strategies to include infill development, real estate acquisition, construction of single-family and multi-family housing, historic preservation, owner-occupied home repairs, accessibility improvements, and rehabilitation of single-family houses and multi-family developments to expand housing choices and increase the availability of safe, decent, affordable housing. The plan also includes public services that primarily target homeless service assistance and youth violence and prevention programs such as comprehensive street outreach, diversion and rapid exit programming, supportive services, youth development programming that emphasizes education and job training activities. Economic development goals will support projects that create economic incentives for neighborhood revitalization, assist local partners with activities to assist business expansion programs through partnerships with non-profit corporations, private developers, small businesses, and lenders, and provide support to microenterprise businesses. Public facilities and improvements programs will focus on facilities that support special needs populations and activities that improve parks, community centers and infrastructure within designated NRSA's and other area benefit identified sites. The plan also includes strategies to improve neighborhoods such as the identification and demolition of burned-out and dilapidated structures blighting neighborhoods through court-orders and through a voluntary

program designed to assist low-income owners of dilapidated and dangerous properties. Consolidated Plan partners will use a variety of identified priority objectives to address plan goals.

3. Evaluation of past performance

According to the 2023 Year Consolidated Annual Performance and Evaluation Review, HUD's assessment has included reviews of Athens-Clarke County's consolidated planning process, management of grant funds, progress in carrying out local policies and program activities, compliance with program requirements, the accuracy of performance reports, and accomplishments in meeting Departmental objectives. HUD has determined that Athens-Clarke County's overall progress is in general compliance and the Housing and Community Development Department has the capacity to continue implementing CPD programs and administering Athens-Clarke County's Consolidated Plan program activities in accordance with the applicable statutory requirements.

Some highlights of the activities in the Annual Action Plan include housing construction and rehabilitation programs designed to keep people housed in their own houses or find a new home, and case management for emergency shelter residents. Housing strategies include infill development, real estate acquisition, construction of single-family housing and multi-family housing, historic preservation, owner-occupied home repairs, accessibility improvements, and rehabilitation of single-family houses and multi-family developments to expand housing choices and increase the availability of safe, decent affordable housing.

- Athens Area Habitat for Humanity (AAHFH) served 9 out of 8 projected households with FY24 CDBG funds, completing 3 Brush with Kindness projects, 3 AIM/EHARP projects, and 3 prequalified homeowner units.
- ALT completed historic rental rehabilitation HOME construction project known as 853 Reese Street in 2023. Formerly known as the historic "Mack Burney House", ALT converted a single-family house into four one-bedroom, one bath units. All units are occupied with eligible tenants. The remaining HOME CHDO funds totaling \$53,813 were drawn down in January 2024 to closeout this project.
- Since February 2022, agencies have used ARPA funds to prevent homelessness through rent, mortgage, and utility assistance for individuals affected due to the COVID-19 pandemic, serving 774. Forty-three percent (344) were served in FY24 alone.

4. Summary of citizen participation process and consultation process

Athens-Clarke County relies on existing planning and needs identification at the community, departmental, and other stakeholder level to inform the Consolidated Plan Goals and Objectives. The planning approach utilized in the development of the Consolidated Plan

included a thorough review of indicators, both economic and demographic, a review of housing supply and need, and reviews of community needs by geographic area and subpopulations. The focus groups were made up of community leaders, non-profit organizations, residents, and program consumers. The Housing and Community Development Department (HCD) hosted a series of information sessions, focus group meetings, stakeholder interviews and public input to identify resources and citizen concerns regarding housing and community development needs. These activities informed the Strategic Plan to Reduce and Prevent Homelessness, Affordable Housing Investment Strategy, and HOME-ARP plan and included: East Athens Neighborhood Revitalization Area, Latinx Community, housing and homelessness advisory committees, Hancock Corridor Neighborhood Revitalization Area, Homeless Population, and Elderly and Disabled Individuals.

5. Summary of public comments

HCD received a total of 103 comments. Multiple comments were received regarding the following topics and/or issues: Increase access to funded activities for special populations, including LMI, elderly, non-English speakers. Clarifications on, and more transparency needed for, completed and ongoing projects funded by ACCGov, including affordable housing. Roles and coordination of key players in affordable housing (M&C, HCD, Planning, AHA, nonprofit and for-profit developers, DCA, etc.). Clarification on presented goals and strategies, as well as ConPlan process. Clarification on funding sources (CDBG, HOME, etc.). Process for residents to benefit from activities, including eligibility requirements. Clarification on down payment assistance and homeowner rehab. Importance of social services, including supportive services for other three goals. Clarifications on CDBOs, CHDOs, NRSAs, and Qualified Census Tracts. Availability of land for building affordable housing (including lots owned by the housing authority). Comments and questions regarding the voluntary Inclusionary Zoning policy. Policies that affect affordable housing, including taxes, zoning, rent control. Importance of youth services, including parks and other resources for youth, and others that did not directly relate to the ConPlan or its goals or strategies. Comments addressing ACC food insecurity with a heightened focus on initiatives connected that provide nourishing food to anyone in need of assistance, reducing ACC food insecurity rate.

6. Summary of comments or views not accepted and the reasons for not accepting them

There were no comments that were not accepted.

7. Summary

HCD provides funding for the creation and rehabilitation of affordable housing, fosters and coordinates services for the disadvantaged populations, and promotes economic mobility

among residents of Athens-Clarke County. HCD administers and manages federal grant funding from the U.S. Department of Housing and Urban Development (HUD). Funding priorities are based on regulatory eligible activities with maximum feasible priority to activities which benefit low-to-moderate income persons. An approved Citizen Participation Plan was used to gather public comments through public meetings and the consultation process provided additional input.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Athens	Housing and Community Development
HOME Administrator	Athens	Housing and Community Development

Table 1 – Responsible Agencies

Narrative

The Athens-Clarke County Department of Housing and Community Development (HCD) is responsible for administering the Housing and Urban Development (HUD) funded Community Development Block Grant and HOME programs. HCD is the lead agency responsible for planning and implementing the Consolidated Plan.

Consolidated Plan Public Contact Information

Athens-Clarke County Department of Housing and Community Development

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Every 5 years in preparation of the Consolidated Plan, HCD solicits public input from all Athens-Clarke County residents, housing providers, governmental agencies, public and private non-profits, and community stakeholders to learn about and provide feedback on the jurisdiction’s HUD funded activities. In June 2024, HCD held general and targeted public meetings to gather input and solicit feedback on proposed goals related to Affordable Housing, Public Services, Economic Development and Public Facilities and Improvements. Community residents participated in information sessions, addressing key points of the plan and held discussions relevant to the purpose and objectives. They were informed in part by three separate strategic plans that were completed in 2023, the HOME-ARP Allocation Plan, the Affordable Housing Investment Strategy (AHIS), and the Strategic Plan to Reduce and Prevent Homelessness (SPRPH).

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Athens-Clarke County (ACC), as the Collaborative Applicant, works closely with Continuum of Care (CoC) members to support individuals and families who are homeless, at risk of homelessness, or recently housed after experiencing homelessness. The Housing and Community Development (HCD) department provides support to the CoC, participates in monthly meetings, and facilitates interagency collaboration. The CoC partners with the school district, family service providers, and veterans affairs case managers to quickly identify and assist these populations.

While developing the Athens-Clarke County Strategic Plan to Reduce and Prevent Homelessness (SPRPH), ACC consulted with 45 stakeholders and service providers currently supporting the homeless populations, and with 211 residents of Athens-Clarke County who might benefit from our programs. Through efforts consisting of surveys, service provider meetings, focus groups, and interviews with community members, ACC proactively engaged the local Continuum of Care GA-503 (CoC), homeless service providers, domestic violence service providers, veteran’s groups, public housing agencies, public agencies that address needs of qualifying populations,

and public/private organizations that address fair housing, civil rights and needs of persons with disabilities.

The Homeless Coalition, funded through allocations from the SPRPH, was tasked with improving coordinated entry, increasing engagement with individuals with lived experience of homelessness, and managing a flexible housing fund. From a regional perspective, ACC collaborates with the Georgia Department of Community Affairs to coordinate services, manage client referrals, and collect data through the shared Homeless Management Information System (HMIS). ACC also participates in the state's HMIS Steering Committee, which oversees system implementation, compliance with HUD regulations, and service tracking improvements. The coalition, a nonprofit organization coordinating homelessness services, also conducts the annual Point-in-Time Count to assess local needs.

The Continuum of Care Governing Board—comprising Athens Area Homeless Shelter, the Georgia Department of Veterans Affairs, Advantage Behavioral Health Systems, Bigger Vision, Family Promise, The Georgia Department of Public Health, the Salvation Army, and HCD—leads planning for housing and services targeting the homeless population. To address evolving community needs, the CoC Governing Board created six committees dedicated to community driven priorities: (1) Communication and Outreach, (2) CoC Application and Compliance, (3) Public Health, (4) Camp Crisis Response, (5) Sexual Assault and Victim Services, and (6) Landlord Engagement. The governing board now manages data oversight, supporting informed, data-driven strategies to develop a comprehensive 10-year plan to end chronic homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

HCD, in partnership with the CoC Governing Board, sets ESG funding priorities based on the county's needs. Agencies receiving ESG funds must comply with CoC Coordinated Entry policies, follow federal ESG guidelines, and adhere to HUD record-keeping requirements, including HMIS usage (except for Victim Service Providers). The CoC uses HMIS data to assess agency performance and housing outcomes.

The CoC Governing Board Application Committee oversees CoC operations, including policy development and updates. With HCD's support, the board continues to engage community members and organizations in the planning process. Members participate in monthly meetings and CoC planning sessions. ACC also collaborates at the state level, engaging in HMIS-related meetings and initiatives.

The HMIS Steering Committee manages the system's implementation in accordance with HUD requirements, federal partners, and Georgia's HMIS Collaborative priorities. It establishes HMIS Data Standards, which the CoC Governance Board has approved, along with the designation of the Georgia Department of Community Affairs (DCA) as the HMIS lead.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	ADVANTAGE BEHAVIORAL HEALTH SYSTEMS
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services-homeless Services-Employment Other government - State Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Mental Health Care needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Advantage provided information about homeless and mental health care services and housing for the Con Plan. Anticipated outcomes include better collaboration and alignment with shared goals.
2	Agency/Group/Organization	AIDS ATHENS
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children

		Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AIDS Athens provided information about HOPWA and HIV/AIDS services and housing for the Con Plan. Anticipated outcomes include better collaboration and alignment with shared goals.
3	Agency/Group/Organization	ATHENS HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Other government - Federal
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	AHA provided information about Affordable Housing and PHA services and housing for the Con Plan. Anticipated outcomes include better collaboration and alignment with shared goals.
4	Agency/Group/Organization	The City of Bogart
	Agency/Group/Organization Type	Adjacent Government – City
	What section of the Plan was addressed by consultation?	Priority non-housing community development needs Metropolitan-wide planning responsibilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Bogart provided information regarding community development priority needs that affect both jurisdictions. Anticipated outcomes include better collaboration and alignment with shared goals.
5.	Agency/Group/Organization	Family Connections-Communities in Schools – Neighborhood Leaders
	Agency/Group/Organization Type	Social Services for low-income households including: Services - Health Care Access

		Services - Employment Services - Education Housing Needs Assessment Homeless needs Anti-poverty strategy Non-housing Community Development Strategy
	What section of the Plan was addressed by consultation?	Services: Housing, Employment, and education, homeless and healthcare needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about community needs and solutions. Anticipated outcomes include better collaboration and alignment with shared goals.
6	Agency/Group/Organization	Salvation Army – Athens Corps
	Agency/Group/Organization Type	Services - Homeless
	What section of the Plan was addressed by consultation?	Homeless Needs Homeless Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about homeless needs. Anticipated outcomes include better collaboration and alignment with shared goals.
7	Agency/Group/Organization	Hancock Community Development Corporations
	Agency/Group/Organization Type	Services – Employment Services – Housing Services - Education
	What section of the Plan was addressed by consultation?	Non-housing community development strategy Housing needs assessment Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about community needs and strategies. Anticipated outcomes include better collaboration and alignment with shared goals.
8	Agency/Group/Organization	Athens Land Trust
	Agency/Group/Organization Type	Housing Rental Housing, Homeownership, Rehabilitation Services-Housing Service- Fair Housing Service- Housing Counseling

		Service –Education Service- Microenterprise training
	What section of the Plan was addressed by consultation?	Housing needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about community needs and strategies. Anticipated outcomes include better collaboration and alignment with shared goals.
9	Agency/Group/Organization	Athens Area Habitat for Humanity
	Agency/Group/Organization Type	Housing Rehabilitation, Homeownership, Rental Housing Services Housing
	What section of the Plan was addressed by consultation?	Housing needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about community needs and strategies. Anticipated outcomes include better collaboration and alignment with shared goals.
10	Agency/Group/Organization	East Athens Development Corporation
	Agency/Group/Organization Type	Housing Rental Housing Housing Counseling Service- Housing Service- Education
	What section of the Plan was addressed by consultation?	Housing needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided information about community needs and strategies. Anticipated outcomes include better collaboration and alignment with shared goals.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Participation in planning and assessment meetings for Athens-Clarke County is publicly announced, and all meetings and processes are open to the public. Agencies not consulted through direct outreach are those agencies that have little or no direct involvement in the development of affordable housing, the provision of public services, shelter, or economic development.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Demo

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Affordable Housing Investment Strategy (AHIS)	Athens-Clarke County Housing and Community Development	The purpose of this plan is to foster a housing market that meets the needs of Athens Clarke County residents through the creation and preservation of a variety of homes.
Strategic Plan to Reduce and Prevent Homelessness (SPRPH)	Athens-Clarke County Housing and Community Development	The following goals of the SPRPH align with this ConPlan: Increase capacity of local CoC, reduce the impact of unsheltered homelessness, improve emergency shelter and transitional housing resources, increase access to PSH, increase housing stability, and expand system-wide coordination
HOME-ARP Allocation Plan	Athens-Clarke County Housing and Community Development	The purpose of this community-informed plan was to allocate \$2.5M of HOME-ARP funds to help meet needs of individuals or households who are homeless or at risk of homelessness. The plan allocated funding toward development of affordable rental housing, supportive services, NPO operating and capacity building.
FY23-25 Strategic Plan Goals, Strategies, and Initiatives	Unified Government of Athens-Clarke County	This plan overlaps primarily in the following areas: Goal 2: Identify and close gaps in partnership with the community; Goal 4: Quality, stable, affordable housing for all
Athens-Clarke County 2023 Comprehensive Plan Update	Athens-Clarke County Planning and Zoning Department	The plan supports a viable community with diverse housing options

Continuum of Care	Northeast Georgia Homeless and Poverty Coalition	The plan supports the national objectives to end chronic homelessness and reduce the number of homeless through prevention, shelter, and rapid rehousing programs
Lead Hazard Reduction Capacity Building (LHRCB) Program	Athens-Clarke County Housing and Community Development	Aligns with Strategic Plan Goal 4: quality, stable, affordable housing and Goal 2: closing gaps through community partnerships. Specifically, this program aims to increase HCD's capacity to (1) identify and address lead hazards in pre-1978 housing, (2) conduct lead risk assessments in high-need areas, (3) develop partnerships with certified contractors and service providers for lead-safe work practices, and (4) Conduct outreach to raise awareness of lead hazards and reduction resources among at-risk populations.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

Athens-Clarke County is a consolidated government. The county coordinates with the State of Georgia Department of Community Affairs (DCA) through non-profit partners in the Continuum of Care that receive CDBG and Homeless Assistance grants through Athens-Clarke County and DCA.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Summary of Citizen Participation Process & Consultation Process

Athens-Clarke County (ACC) relies on input and needs identification at the community, departmental, and various stakeholder levels to ascertain and inform the Consolidated Plan Goals and Objectives. The planning approach utilized in the development of the Consolidated Plan includes a thorough review of economic and demographic indicators, housing supply and demand, and community needs informed through geographic area and subpopulations. The Housing and Community Development Department (HCD) hosted a series of information sessions, focus group meetings, stakeholder interviews and public input to identify resources and citizen concerns regarding housing and community development needs. These activities informed the Strategic Plan to Reduce and Prevent Homelessness, Affordable Housing Investment Strategy, and HOME-ARP plan and included: East Athens Neighborhood Revitalization Area, Latinx Community, housing and homelessness advisory committees, Hancock Corridor Neighborhood Revitalization Area, Homeless Population, and Elderly and Disabled Individuals. Stakeholder interviews and focus groups were made up of community leaders, non-profit organizations, supportive service agencies, residents, and program participants. These focus group and public meetings elicited attendance from 182 stakeholders; and more than 700 survey responses were submitted by stakeholders and the public. Additionally, HCD held a variety of information sharing sessions that were delivered in a wide array of platforms including: Lunch & Learns, Online Webinars, Resource Fairs, and training seminars for the public. The aforementioned information sessions covered topics on Affordable Housing, Economic Development, Fair Housing, Public Services, Community Development, and Information and Input on the Consolidated Plan Five Year Goals and Objectives. Additionally, HCD has created data dashboards on its website to facilitate greater accessibility, transparency, and information sharing, so that the public has greater insight into the department's function, community needs, and outcomes of funded programs and projects. Participant comments and concerns were sorted by HCD into four categories: social services, business and employment, housing-related services, and community improvements. HCD identified Consolidated Plan Goals and examples of Community Development Block Grant (CDBG) eligible objectives from the information gathered at these various community sessions.

A year-long planning and assessment process was utilized to develop community goals strategies for future land use, housing, economic development, education, social services, and infrastructure. Partners in this development process included ACC Housing and Community Development, Planning and Economic Development Departments, University of Georgia (UGA), Clarke County School District, and local corporations. Additionally, Athens Wellbeing Project has completed another iteration of the community-wide survey that gathers data yearly and empowers ACC's goals and strategies through the provision of meaningful data. This information sharing

by local partners has led and will continue to lead ACCGOV and HCD in more informed decision-making, improved service delivery, and a greater quality of life for the people of Athens-Clarke County. Partners included in this data collection process included the ACC Police Department, Athens Area Community Foundation, Athens Housing Authority, Athens-Clarke County Government, United Way, Piedmont Athens Regional Health System, Family Connection Communities in Schools, and Envision Athens. Furthermore, ACCGOV has established the ACC Comprehensive Plan, a ten-year strategic roadmap required by the Georgia Department of Community Affairs (DCA) to ensure future health, safety, and general welfare of community development in Athens-Clarke County. This plan was developed in partnership with the Envision Athens community-wide project. The project resulted in a report encompassing people, places, prosperity, and vitality across the county.

The Network for Southern Economic Mobility (NSEM) was another entity that participated in aiding the goal-setting process through its work identifying and addressing barriers to local youths' development and upward economic mobility. The NSEM is comprised of representatives from the Clarke County School District, HCD, the Economic Development Department, UGA, Carrier Transicold, Chess and Community Conference, and HW Creative Marketing. Further consultation was provided through the Georgia Initiative for Community Housing (GICH). The GICH is a Georgia DCA statewide initiative to encourage local governments to address affordable housing issues. The Athens Clarke County GICH team is made up of representatives from the following organizations: the Unified Government of Athens-Clarke County (ACCGOV), the Athens Housing Authority, Athens Land Trust, Athens Area Habitat for Humanity, Advantage Behavioral Health Systems, Athens Area Homeless Shelter, UGA, and various local realtors. Finally, HCD staff presented updates and on the Consolidated Plan and citizen participation during a Mayor and Commission Work Session. These updates included findings from community resources and needs assessments, proposed Consolidated Plan Goals, and a proposed FY26 CDBG Application schedule.

On August 13, 2024, HCD staff presented recommendations at the Mayor and Commission Work Session for the CDBG funding for the FY26 Annual Action Plan. The Mayor and Commission Voting Session on September 3, 2024 included a public hearing session that sought citizen comment on the Annual Action Plan recommendations. On September 3, 2024, Mayor and Commission approved the Consolidated Plan goals and objectives. On October 7, 2024, HCD released the FY26 CDBG funding application. HCD received 21 applications for CDBG funds seeking \$2,396,004. On February 3, 2025, HCD met with a citizen's advisory committee, the Vision Committee, to review, discuss, and rate each CDBG applications. Notice of the plans was published April 20, 2025. The Consolidated Plan and Annual Action Plan were both available for review and comment for over 30 days, from April 21, 2025 through June 8, 2025. Copies were made available on the HCD website in addition to being physically available at the HCD office and the Community Center at East Athens Development Corporation.

Summary of Public Comment

HCD received a total of 103 comments specific to the ConPlan. Multiple comments were received regarding the following topics and/or issues: Increase access to funded activities for special populations, including LMI, elderly, non-English speakers. Seeking clarification, and requests for more transparency, regarding completed and ongoing projects funded by ACCGov, including affordable housing. Roles and coordination of key agencies involved in affordable housing (M&C, HCD, Planning, AHA, nonprofit and for-profit developers, DCA, etc.). Seeking clarification on presented goals and strategies, as well as ConPlan process. Clarification on funding sources (CDBG, HOME, etc.). Process for residents to benefit from activities, including eligibility requirements. Seeking clarification on down payment assistance and homeowner rehab. Importance of social services, including supportive services for other 3 goals. Seeking clarification on CDBOs, CHDOs, NRSAs, and Qualified Census Tracts. Availability of land for building affordable housing (including lots owned by the housing authority). Comments and questions regarding the voluntary Inclusionary Zoning policy. Comments on policies that affect affordable housing, including taxes, zoning, rent control. Importance of youth services, including parks and other resources for youth, and others that did not directly relate to the ConPlan or its goals or strategies.

Summary of Comments Not Accepted

There were no comments that were not accepted.

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Forum #1: ACC Library	-Minorities -Persons with Disabilities -Non-Targeted/ Broad Community -Residents of Public and Assisted Housing	1 resident in attendance and 23 comments received	-Increase access to funded activities for special populations, including LMI, elderly, non-English speakers -Process through which to apply for funding, including eligibility requirements -Clarifications on, and more transparency needed on completed and ongoing projects funded by ACCGov, including affordable housing -Roles and coordination of key players in affordable housing (M&C, HCD, Planning, AHA, nonprofit and for-profit developers, DCA, etc.) -Clarification on presented goals and strategies, as well as ConPlan process -Clarification on funding sources (CDBG, HOME, etc.) -Importance of social services, including supportive services for other 3 goals -Clarifications on CDBOs, CHDOs, NRSAs, Qualified Census Tracts -Policies that affect affordable housing, including taxes, zoning, rent control -Clarification on technical assistance for agencies generally and for small developers	n/a	
2	Community Forum #2: ACC Extension Office	-Minorities -Persons with Disabilities -Non-Targeted/ Broad Community	6 residents in attendance and 11 comments received	-Process through which to apply for funding, including eligibility requirements -Clarifications on, and more transparency needed on completed and ongoing projects funded by ACCGov, including affordable housing -Clarification on presented goals and strategies, as well as ConPlan process -Clarification on funding sources (CDBG, HOME, etc.)	n/a	

Demo

		-Residents of Public and Assisted Housing		-Process for residents to benefit from activities, including eligibility requirements -Availability of land for building affordable housing (including lots owned by AHA) -Policies that affect affordable housing, including taxes, zoning, rent control		
3	Community Forum #3: Heard Park	-Minorities -Persons with Disabilities -Non-Targeted/ Broad Community -Residents of Public and Assisted Housing	7 residents in attendance and 43 comments received	-Increase access to funded activities for special populations, including LMI, elderly, non-English speakers -Process through which to apply for funding, including eligibility requirements -Clarifications on, and more transparency needed on completed and ongoing projects funded by ACCGov, including affordable housing -Roles and coordination of key players in affordable housing (M&C, HCD, Planning, AHA, nonprofit and for-profit developers, DCA, etc.) -Clarification on presented goals and strategies, as well as ConPlan process -Clarification on funding sources (CDBG, HOME, etc.) -Process for residents to benefit from activities, including eligibility requirements -Clarification on down payment assistance and homeowner rehab -Importance of social services, including supportive services for other 3 goals -Clarifications on CDBOs, CHDOs, NRSAs, Qualified Census Tracts -Availability of land for building affordable housing (including lots owned by AHA) -Voluntary Inclusionary Zoning policy -Policies that affect affordable housing, including taxes, zoning, rent control	n/a	

Demo

				-Importance of youth services, parks and other resources for youth		
4	Community Forum #4: Pinewoods Library	Non-English Speaking - Specify other language: Spanish	3 residents in attendance and 23 comments received	-Increase access to funded activities for special populations, including LMI, elderly, non-English speakers -Process through which to apply for funding, including eligibility requirements - Clarifications on, and more transparency needed on completed and ongoing projects funded by ACCGov, including affordable housing -Process for residents to benefit from activities, including eligibility requirements - Clarification on down payment assistance and homeowner rehab -Importance of social services, including supportive services for other 3 goals -Availability of land for building affordable housing (including lots owned by AHA) -Policies that affect affordable housing, including taxes, zoning, rent control - Importance of youth services, parks and other resources for youth -Other: Clarification on information sharing and availability and the general communication between government actors and community members	n/a	
5	Public Meeting	Vision Committee	1 resident in attendance and 2 comments received	- Clarification on presented goals and strategies, as well as ConPlan process - Clarification on funding sources (CDBG, HOME, etc.)	n/a	
6	Public Hearing	Mayor & Commission 4/15/25	0 comments received	n/a		

Demo

		Agenda Setting Session				
7	Electronic Mail	-Minorities -Persons with Disabilities -Non-Targeted/ Broad Community -Residents of Public and Assisted Housing	1 resident in attendance and 1 comment received	-Importance of social services, including supportive services for other 3 goals -Other: Desire to add priority to increase nourishing food access programming	n/a	Hcd@accgov.com
8	Internet Outreach	-Minorities -Persons with Disabilities -Non-Targeted/ Broad Community -Residents of Public and Assisted Housing	0 residents in attendance and 0 comments received	n/a	n/a	Hcd@accgov.com
9	Public Hearing	Mayor and Commission Voting Session 5/6/25	TBD	TBD		

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Consolidated planning process includes a systematic process for identifying and analyzing the needs of the community, particularly in areas of affordable housing, community development and homelessness. The framework is for community-wide dialogue to identify housing and community development priorities that align with HUD CPD funds for ACC. The development of a strategic plan is necessary for allocating federal funding and addressing identified priorities. The needs assessment included a thorough review of community indicators, market conditions, and a series of community meetings to identify community resources and neighborhood needs. The data provided in the community indicators served as the statistical basis for the needs assessment.

Planning initiatives included a needs assessment, a resource review, and a gaps analysis to assign housing and community development resources to assist the development and sustainability of affordable housing, economic development, public facilities and improvements, and the delivery of public services.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Housing needs cut across all areas within the jurisdiction and include all racial and ethnic groups, regardless of whether they lived in Athens, suburbs, or rural areas within the county. Housing needs are found across various household types including families with children, senior citizens, and persons with disabilities. Affordable Housing, as defined by HUD, is when the cost of housing related expenses (mortgage/rent and utilities cost more than 30% of a family's income. Families that pay more than 30% of their income on housing related expenses are considered cost burdened. ACC faces significant affordability challenges across the housing spectrum including homeownership, rental affordability, and homelessness. Affordability is about price and income. A significant portion of ACC's affordability challenges are related to income.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	120,905	126,950	5%
Households	43,355	50,280	16%
Median Income	\$32,162.00	\$34,557.00	7%

Table 4 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10690	7165	9,425	5125	19940
Small Family Households	2,205	2,689	2,825	1,490	8,080
Large Family Households	380	254	355	180	954
Household contains at least one person 62-74 years of age	1,410	1,323	1,595	755	3,539

Demo

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	549	541	788	194	1,994
Households with one or more children 6 years old or younger	1,494	1,103	830	488	1,582

Table 5 - Total Households Table

Data Source: 2017-2021 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	59	174	84	0	317	25	0	0	0	25
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	35	10	35	0	80	20	0	0	4	24
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	235	35	195	60	525	0	35	25	0	60
Housing cost burden greater than 50% of income (and none of the above problems)	6,744	1,910	215	0	8,869	784	574	290	60	1,708

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	780	2,704	1,985	210	5,679	279	525	855	245	1,904
Zero/negative Income (and none of the above problems)	1,450	0	0	0	1,450	259	0	0	0	259

Table 6 – Housing Problems Table

Data 2017-2021 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,075	2,129	529	60	9,793	829	609	315	64	1,817
Having none of four housing problems	2,690	3,924	5,475	2,575	14,664	964	1,445	2,905	1,405	6,719
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 7 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,600	1,515	400	3,515	215	304	418	937
Large Related	195	30	65	290	70	114	0	184
Elderly	789	734	229	1,752	474	532	268	1,274
Other	5,150	2,474	1,540	9,164	344	185	474	1,003
Total need by income	7,734	4,753	2,234	14,721	1,103	1,135	1,160	3,398

Table 8 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	415	415	115	124	0	239
Large Related	0	0	0	0	70	40	0	110
Elderly	640	384	19	1,043	315	288	100	703
Other	0	4,765	1,230	5,995	329	0	0	329
Total need by income	640	5,149	1,664	7,453	829	452	100	1,381

Table 9 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	200	45	220	60	525	20	35	15	4	74
Multiple, unrelated family households	19	0	0	0	19	0	0	10	0	10

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	55	0	10	0	65	0	0	0	0	0
Total need by income	274	45	230	60	609	20	35	25	4	84

Table 10 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present				11,374				10,500

Table 11 – Crowding Information – 2/2

HCD Staff Note: Some data not available through CHAS, Census Data, and other databases typically used to complete the Consolidated Plan, resulting in incomplete data tables.

Describe the number and type of single person households in need of housing assistance.

The ACS Survey indicates that population estimates of the average household size in ACC are 2.18 people per household but reports that there are 16,667 1-person households in ACC (as of 2023). Housing cost burden is the most important housing problem faced by ACC residents. There are a total of 59,436 occupied housing units in ACC. 1-person households make up 28% of the total occupied housing (ACS Survey DP04). Of the occupied housing units in ACC, 21,595 households pay more than 30% of their income. This means the household is living with housing cost burden (ACS S2503). At least 6,000 single person households may face significant problems paying rent or mortgage for housing.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to the ACCPD Transparency Hub on Crime, ACC has a crime rate of 45 per every 100,000 individuals for force rape. ACC also reports a crime rate of 328 per every 100,000 for aggravated assault. ACC is a part of Judicial District Ten, as designated by the Georgia Commission on Family Violence. In 2019-2023, ACC is reported to fall in the 90th percentile of family violence incidents per capita (4,295-8,925). The total number of incidents reported in the entire state of Georgia for 2019-2023 is 37,658. This means ACC accounts for nearly 24% of the family violence incidents in the state.

The U.S. Census Bureau estimates that 9.3% of ACC's population under the age of 65 live with a disability, and 12.6% of persons under the age of 65 do not have access to health insurance. The 2024 PIT Count in ACC reveals that of the 386 individuals polled, 62% reported that they lived with a mental illness/mental disability. 47% of the 386 individuals surveyed reported that they were currently unsheltered and in need of housing services. 10% of the 386 individuals surveyed were children (under 18).

What are the most common housing problems?

A significant portion of ACC's housing problems are related to income – 37% of all households make \$50,000 or less. Renters have disproportionately lower incomes, with 64% making less than \$50,000 (approx. 60% AMI for a four-person household), creating a large unmet need for affordable homes.

Additionally, 4 out of 5 affordable homes in Athens are market rate, naturally occurring affordable homes. These homes are often in poor condition. Yet the market rate status allows them to continue to increase in price at a rate where incomes do not match. Over the past decade, the pressure on the housing market has grown as more households (+20%) have been added than homes (+5%). Growing market pressure along with some degree of increased real estate investor activity has contributed to rents increasing significantly faster (54%) than household incomes (29%).

Athens-Clarke County has a low homeownership rate (46%, adjusted for students) and has had a low rate of homeownership historically. Inequitable access to mortgage financing for Black households has contributed to the lower homeownership rate in ACC and continues to create a barrier to homeownership access. Mortgage denial rates for Black households earning \$100,000 (approx. 120% AMI for a four-person household) are approximately equal to white households earning \$35,000 (approx. 40% AMI for a four-person household).

Are any populations/household types more affected than others by these problems?

To be sure, historically marginalized communities (low and extremely low-income households with children, the elderly, black households, and the like) are most impacted by these housing matters.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Discussion

Approximately 11% of Athens' households have children aged 6 or younger, totaling 1,494 extremely low-income families. CHAS data shows that the most pressing housing issue involves supporting cost-burdened renters, numbering over 14,700, more than 25% of Athens' total households. According to the 2022 Homeless Management Information System data, 20% of the homeless households in Athens-Clarke County include children.

The main cause of homelessness is the lack of affordable housing. Unexpected financial crises, such as medical emergencies or job losses, can lead low-income families to homelessness by preventing them from maintaining safe housing. Strategies in the Consolidated Plan and Continuum of Care focus on providing funding for services that prevent homelessness, including emergency shelter, rapid re-housing, transitional housing, supportive services, and permanent supportive housing for those in need of shelter.

Families with children facing imminent homelessness require prevention and stabilization services, particularly financial assistance. These families benefit from intensive case management, where the client collaborates with a case manager to develop a comprehensive service plan to address the underlying causes of their housing crisis. Often, the head of the household needs education on financial literacy, credit and budgeting counseling, as well as referrals to other community service agencies to ensure mental and physical health stability. Immediate connections to school social workers are essential to minimize disruption in attendance and coursework.

Generally, families in housing crises benefit from calm, professional, client-centered interventions aimed at stabilizing their situation through comprehensive service goals and guiding them towards sustained independence. Families nearing the end of rapid rehousing assistance require a thorough exit plan that includes a workable budget, referral information for more permanent community supports, and ideally, a network of family and friends as a safety net. To effectively address family needs, program discharges should be gradual rather than abrupt, allowing clients time to adjust and realistically prepare for independence with the support of their case manager. Follow-up services after program discharge significantly

enhance the chances of lasting success and stability for clients. These follow-up services should offer limited case management support and referrals to necessary community resources.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic groups at a specific income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. The interpretation of this data is complex due to the atypical composition of the Athens-Clarke County population, due in part to the high percentage of residents in the 15-24 age group that are college students, and local economic trends. Misinterpretation of the demographic data can have a significant impact on the accuracy of current condition assessments regarding housing problems, especially when student income skews percentages for race driven data.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,965	2,600	0
White	4,553	1,429	0
Black / African American	3,088	924	0
Asian	355	135	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	690	75	0

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,970	2,135	0
White	3,229	955	0
Black / African American	1,855	864	0
Asian	165	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	585	225	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,695	5,535	0
White	2,125	2,614	0
Black / African American	920	2,170	0
Asian	60	175	0
American Indian, Alaska Native	0	0	0
Pacific Islander	20	0	0
Hispanic	475	489	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	575	3,525	0
White	424	2,130	0
Black / African American	75	675	0
Asian	25	185	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	354	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Four housing problems are identified in the Comprehensive Housing Affordability Strategy (CHAS) data: 1) housing units lack complete kitchen facilities; 2) housing units lack complete plumbing facilities; 3) households are overcrowded; and 4) households are cost burdened. A household is said to have a housing problem if they have any 1 or more of these 4 problems. CHAS data indicates that 15,265 renters and 3,735 homeowners in ACC making 0%-80% of the Area Median Income have experience with one or more of the four housing problems.

For Households with one or more housing problems, based on CHAS data for those making 30%-50% of Area Median Income, nearly 54% are white, 34% are black, and 10% are hispanic. Minority populations often experience a greater likelihood of having more housing problems and a greater cost burden than white residents.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater need exists when the members of racial or ethnic groups at a specific income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. Evaluation of this data is complex due to the atypical composition of the Athens-Clarke County population, including the high rate of residents under the age of 18 years of age. Misinterpretation of the demographic data can have a significant impact on the accuracy of current condition assessments regarding housing problems.

HUD's Income Limit Summary estimates that the median family income limit for 2024 is \$90,900.00. However, 2024 Census data estimates that the median household income for ACC is \$51,655.00. This discrepancy can be due to the difference in how the data is calculated. HUD's FY24 Income Limits are based off of Clarke, Madison, Oconee, and Oglethorpe counties, whereas The Census Bureau is estimating the amount based on previous census data.

The Census Bureau estimates the median gross rent to be for ACC at \$1,162.00. The HUD Fair Market limit (efficiency limit) is calculated to be \$1,014.00. However, a two-bedroom unit FMR is calculated to be \$1,169.00.

In order for a family within ACC to afford a two-bedroom apartment at FMR (rent & utilities), the family must earn \$3,896.66 a month/\$46,760.00 a year. The ACS Survey indicates that most residents paying rent in ACC expend 35% or more of their income on rent.

The median value of owner-occupied housing unit is \$271,800.00. The 2023 Selected Housing Characteristics ACS Survey reports that the median price of owner-occupied housing units in ACC is \$272,900.00.

For households experiencing severe housing problems making 0-30% of the Area Median Income, 53% are White, 32% are Black/African American, 7% are Hispanic, and 4% are Asian.

For households experiencing severe housing problems making 30-50% of the Area Median Income, 57% are White, 26% are Black/African American, 8% are Hispanic, and 5% are Asian.

For households experiencing severe housing problems making 50-80% of the Area Median Income, 39% are White, 41% are Black/African American, 15% are Hispanic, and 3% are Asian.

For households experiencing severe housing problems making 80-100% of the Area Median

Income, 51% are White, 8% are Black/African American, and 20% are Asian.

Racial and ethnic minority groups experience a greater likelihood of having greater housing problems with higher cost burdens than their white residents.

Sources:

[HUD – FY2024 Income Limits Documentation System](#) | [HUD – Fair Market Rent](#) | [The Census Bureau](#) | [Selected Housing Characteristics – 2023 ACS](#)

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,904	3,654	0
White	4,239	1,753	0
Black / African American	2,533	1,470	0
Asian	314	175	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	10	0
Hispanic	550	220	0

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,738	5,369	0
White	1,582	2,604	0
Black / African American	725	1,994	0
Asian	140	45	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	230	580	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	844	8,380	0
White	329	4,405	0
Black / African American	345	2,755	0
Asian	25	210	0
American Indian, Alaska Native	0	0	0
Pacific Islander	20	0	0
Hispanic	130	834	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	124	3,980	0
White	89	2,470	0
Black / African American	10	735	0
Asian	25	185	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	414	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

57.6% of Athens-Clarke County residents are white and 26.2% are black and 11% are of Hispanic or Latino heritage. 51% of those making 30% or less of the area median income are white while 34% are black, and 6% are of Hispanic or Latino heritage. Nearly 51% of those only making between 30% and 50% of the area median income are white while 33% are black, and 10% are of Hispanic or Latino heritage. 51% of those making 50% to 80% of the area median income are white while 33% are black, and 10% are of Hispanic or Latino heritage.

HUD's 2025 Median Family Income for ACC is estimated at \$94,300, while the 2014-2018 American Community Survey (2023) estimates AMI at \$52,267. The 2023 American Community Survey (ACS) reported ACC median home values at \$271,900 with a median home sales price, per Zillow, at \$325,567. Additionally, the 2023 ACS estimates that 21% of ACC homeowners with and without a mortgage pay more than 30% of their income on monthly housing expenses.

The Fair Market Rent (FMR) as determined by HUD for a two-bedroom apartment is \$1,225 monthly. In order for a family within ACC to afford a two-bedroom apartment at FMR (rent & utilities), the family must earn at least \$4,083 monthly/\$48,996 annually; and according to results from the 2023 ACS estimate, 58% of renters paid more than 30% of their income on monthly housing related expenses. Renters have the greatest burden in household cost.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction: Over the past decade, the pressure on the housing market has grown as more households (+20%) have been added than homes (+5%). The availability of housing units does not meet the needs of ACC population. Housings in ACC that make less than \$35,000 per year (approx.40% AMI for a four-person household) are particularly impacted by housing cost burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	29,175	8,337	11,003	1,750
White	18,340	4,525	6,143	1,043
Black / African American	7,285	2,644	3,328	500
Asian	840	94	434	145
American Indian, Alaska Native	24	0	0	0
Pacific Islander	20	0	0	10
Hispanic	2,169	905	785	25

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

County demographics and housing burden by race shows significant disparity. 60% percent of Athens-Clarke County residents are White, 27% are Black and 7% are of Hispanic or Latino heritage.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

A disproportionately greater need exists when the members of racial or ethnic groups at a stated income level experience problems at a greater rate (10 percentage points or more) than the income level as a whole. Census tracts with the highest density of African American and Hispanic residents correspond to Census tracts with the highest density of low-income households if areas south of downtown and the University of Georgia are excluded. This suggests that low income African American and Hispanic residents have a disproportionately greater need than others in the category

If they have needs not identified above, what are those needs?

The primary need related to housing is assisting cost burdened minority households.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There is a higher concentration of African American residents in the two neighborhood Revitalization Plan areas than in other parts of the jurisdiction, while the Hispanic population residents are concentrated in the northeastern part of the County. On average, the concentration of African Americans is approximately 7 – 23% of any area. However, populations are significantly above the average levels in Census Tracts 6, 9, 301, and 302. A high concentration of the total Hispanic population is concentrated in Census Tract 1404.

NA-35 Public Housing – 91.205(b)

Introduction

The Athens Housing Authority (AHA) is constantly striving to improve both its routine operations and the living environment of its residents. A six-member Board of Commissioners governs the Athens Housing Authority. Commissioners are volunteers from the community. The Athens-Clarke County Mayor appoints five of the Commissioners for staggered five-year rotating terms. A Resident Commissioner, with full voting rights, is appointed annually by the Mayor for a one-year term. The Board of Commissioners acts independently from local government. The Athens Housing Authority neighborhoods are divided into property management groups. With property-based management, each neighborhood grouping has an assigned property manager, assistant property manager, and maintenance staff to oversee the day-to-day needs of the property. Admissions and Occupancy, Resident Support, Construction and Affordable Housing, and Finance are handled through the central office administration. All departments, including property management offices, are housed at the Athens Housing Authority, 300 S. Rocksprings St. The Athens Housing Authority is recognized by HUD as a "Standard Performer" under the Public Housing Assessment System. Therefore, no major plans are necessary to improve the management and operation of public housing. The Athens Housing Authority continually refines all areas of its operation to promote the best possible service to its customers. The Authority utilizes a combination of Capital Fund Program (CFP) and Operating Budget funds to achieve these positive outcomes. Details for the CFP have been previously submitted to HUD and are on file at the AHA's Central Office. All of their neighborhoods are located near community services such as schools and shopping areas. The Athens Transit bus line services all neighborhoods and, in many areas, the bus stop is located at or within the neighborhood.

The Athens Housing Authority provides secure, affordable, quality housing, and resources which encourage and sustain independence for wage earners, the elderly, and their families. The Athens Housing Authority manages and administers 1,291 units of public housing in the community. In addition, AHA is involved in a number of local affordable housing initiatives. Their experience in housing finance and construction enhances and augments housing options for all residents of Athens.

The demand and need for affordable rental housing far outweigh the availability.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,261	0	0	0	0	0	0

Table 21 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	\$17,051	0	0	0	0	0
Average length of stay	0	0	5 years	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0
# Homeless at admission	0	0	13	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	390	0	0	0	0	0
# of Disabled Families	0	0	552	0	0	0	0	0

Demo

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	0	1	0	0	0	0	0
# of HIV/AIDS program participants	0	0	Unknown	0	0	0	0	0
# of DV victims	0	0	37	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	166	0	0	0	0	0	0
Black/African American	0	0	2,030	0	0	0	0	0	0
Asian	0	0	4	0	0	0	0	0	0
American Indian/Alaska Native	0	0	9	0	0	0	0	0	0
Pacific Islander	0	0	2	0	0	0	0	0	0
Other	0	0	14	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	51	0	0	0	0	0	0
Not Hispanic	0	0	2,219	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Relating to 504 accessible units, of the 5,233 families on the waiting list of the Athens Housing Authority, seven percent (7%) indicate their requirement for a “504” mobility accessible apartment. An additional four percent (4%) of families currently on the wait list have requested an apartment with hearing and/or visually accessible appointments.

A person who meets the above definition, and who is otherwise qualified for the program, service or activity, is covered under Section 504. To be otherwise qualified means the individual meets the essential eligibility requirements, including, for example, requirements for tenancy, if the program is a housing program. The Athens Housing Authority meets the needs of individuals and families searching for affordable rental options. However, it is important to note that the AHA is unable to provide immediate, emergency assistance housing. In addition, although many housing authorities manage the Section 8 Housing Choice Voucher Program in their communities, the Athens Housing Authority does not at this time. The Section 8 Housing Choice Voucher Program is administered by the Georgia Department of Community Affairs for the Athens area.

When qualifying for a housing unit, applicants must be a family as defined in the Athens Housing Authority’s Admission and Continued Occupancy Policy (ACOP) or as superseded by the U.S. Department of Housing and Urban Development (HUD) regulations. Applicants must also meet the HUD requirements for citizenship and immigration status. Housing assistance is available only to individuals who are U.S. citizens, nationals, or noncitizens that have eligible immigration status. At least one family member must be a citizen, national, or noncitizen with eligible immigration status in order for the family to qualify for any level of assistance. Applicants must also have an annual income at the time of admission that is not more than the income limits established by HUD. Athens Housing Authority’s standards for tenant selection criteria also include, but are not limited to, a credit report, criminal background, and past rental history and applicants must have no outstanding debt with another housing authority or other subsidized housing program. The housing authority accepts applications for housing year-round but there is a waiting list. In general, the Athens Housing Authority administers a centralized wait list organized by bedroom size. However, separate, site-specific wait lists will be administered for any AHA public housing units that are incorporated into mixed-finance properties.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Of the 5,233 families currently on the Athens Housing Authority’s wait list and selected roles, 80% have incomes of less than 30% of median; 15% have incomes of greater than 30%, but less

than 50% of median; and 6% of those families have incomes of greater than 50%, but less than 80% of median.

The wait list also reflects that the “elderly” (age 62 or greater) comprise 8% of the total number needing affordable housing with 19% listed as “non-elderly disabled” families. It is important to note that when the “near elderly” (those age 50 – 61) are included, 7% of those waiting for housing are age 50 and above and/or are disabled. The Georgia Department of Community Affairs administers the Section 8 rental assistance program for Athens-Clarke County.

How do these needs compare to the housing needs of the population at large

The needs identified by the housing authority waiting list reflect similar needs in the private housing market. The average household size in the jurisdiction is less than 3 people per unit reflecting a need for affordable, one and two bedroom units. HUD’s Income Limit Summary estimates that the median family income limit for 2024 is \$90,900.00. However, 2024 Census data estimates that the median household income for ACC is \$51,655.00. The Census Bureau estimates the median gross rent to be for ACC at \$1,162.00. The ACS Survey indicates that most residents paying rent in ACC expend 35% or more of their income on rent.

The Fair Market Rent (FMR) as determined by HUD for a two-bedroom apartment is \$1,225 monthly. In order for a family within ACC to afford a two-bedroom apartment at FMR (rent & utilities), the family must earn at least \$4,083 monthly/\$48,996 annually; and according to results from the 2023 ACS estimate, 58% of renters paid more than 30% of their income on monthly housing related expenses. Renters have the greatest burden in household cost. Renters have the greatest burden in household cost. The number of cost burden homes does not include households within Public Housing or receiving Section 8 Vouchers; student housing is included within households that are cost burdened. Though there are home-owners with housing problems, the greatest housing need is assisting renter households with a housing cost burden greater than 30%-50% of income.

Discussion

Section 504 regulations define an individual with a disability as any person who has a physical or mental impairment that substantially limits one or more of the major life activities of an individual, has a record of such impairment, or is regarded as having such impairment.

A disability is someone having difficulty with any of the six types of disability collected in the American Community Survey: vision, hearing, ambulatory, cognitive, self-care, and independent living. Analysis of Census and CHAS Data reveal that the overwhelming need is for affordable rental housing for people with low and very low incomes, including people with disabilities.

Major life activities includes, but is not limited to, caring for oneself, performing manual tasks, walking, seeing, hearing, speaking, breathing, learning, and working. The law also applies to individuals who have a history of such impairments as well as those who are regarded as having such impairment. Of the 5,233 families on the housing authority wait list, the percentage of "elderly and/or disabled" families on the list does not necessarily translate to a strong need for accessible units although this number is growing. An evaluation of the housing need related to bedroom size reveals that the greatest need is for one and two bedroom units. Sixty percent (52%) of those on the waiting list are eligible for an efficiency or one bedroom unit and 33% are eligible for a two bedroom unit. Only five percent (13%) of those on the list are eligible for a three bedroom unit. Those who are eligible for a four, five, or six bedroom apartment are less than 1% most often, immediately housed.

Census reports 631,345 disabled Georgians, or about 13.5% of the population. 12% of ACC residents live with a disability. Of the 9.4%, 40% are men and 50% are women. 50% are White, 37% are Black/African American, and 9% are of Hispanic/Latino heritage. Around 5% are between the ages of 5 to 17, 62% are between ages 18 to 64 years of age, and 32% are over the age of 65 (ACS S1810).

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Athens-Clarke County (ACC) Continuum of Care (CoC) has progressed from simply identifying the chronically homeless population to actively developing strategies and partnerships to end chronic homelessness. Over time, the CoC has expanded its scope and expertise, enabling the creation of a coordinated system that facilitates effective collaboration and program development for both chronic and general homelessness. Leading this effort is the ACC Homeless Coalition (HC), working closely with the ACC Housing and Community Development Department (HCD) to foster collaboration and strategic planning among service providers. The ACC HC, a broad-based organization that has expanded its partnerships with agencies and individuals, holds alternating monthly meetings for its general membership, committees, and governing board. These meetings provide a platform for sharing information on services, resources, and community needs, featuring guest speakers who address issues impacting the local homeless population. They also serve as a key forum for ACC CoC agencies and regional partners participating in the Georgia CoC. As the CoC's administrative entity, ACC HCD supports the coalition by offering technical assistance, grant writing, and acting as a liaison to local government and elected officials.

A critical aspect of the planning process is identifying and addressing service gaps within the CoC. To assess needs, HCD and the CoC Governing Board conduct an annual Point-in-Time (PIT) count of sheltered and unsheltered homeless individuals in ACC. The overall number of homeless individuals has increased in recent years. In 2023, the count increased by 59 individuals, while in 2024, it increased by 44. However, ACC has made significant progress in reducing homelessness over the past decade. In 2010, there were 496 recorded homeless individuals, whereas the 2024 count identified only 386—a 22% decrease.

The 2024 PIT Count recorded 181 unsheltered and 205 sheltered homeless individuals. Of the 205 unsheltered respondents, 26 (12%) were chronically homeless, 29% had a serious mental illness, 12% had a substance use disorder, 12% were actively fleeing domestic violence, 2% were veterans, and 5% were HIV-positive. The data also revealed gender disparities, with 59% of respondents being male— 110 in emergency shelters and 118 unsheltered. Racial disparities were also present, with 38% of respondents identifying as white and 51% as Black. Among Black respondents, 57% stayed in emergency shelters, compared to 48% of white respondents.

Notably, the 2024 PIT Count did not identify homeless children during the count. However, the Clarke County School District (CCSD) collaborates closely with the CoC to support homeless and doubled-up families. CCSD reported 628 homeless students across 310 families, many of whom live in shelters, face imminent risk of homelessness, or stay in doubled-up housing situations. Because HUD

does not recognize doubled-up housing as literal homelessness, these families face barriers in accessing services. The unduplicated PIT count serves as the foundation for planning emergency shelter, transitional housing, substance abuse counseling, and job training programs to help individuals and families achieve self-sufficiency.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Approximately 26% of the total homeless population in Athens are chronically homeless. Of homeless families with children, only 3% are considered chronically homeless by HUD standards. Chronically homeless individuals are often people who have severe and persistent mental illness and co-occurring substance addiction that prevent them from maintaining housing stability. Athens maintains at least nine family rooms in shelters at any given time to accommodate homeless families. Homeless individuals, as compared to adults with children, are 82% of the total homeless population highlighting a need for increased single-occupant housing opportunities. During the ACC 2024 PIT Count, 14 veterans were reported. The VA outreach staff are active in the ACC Homeless Coalition and the Continuum of Care governing board. These efforts ensure that homeless veterans are quickly identified and given VASH housing vouchers paired with appropriate case management. The Clarke County School District Homeless Liaison works with teachers and staff at the schools to identify and find housing solutions for unaccompanied youth.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	72	77
Black or African American	114	84
Asian	1	0
American Indian or Alaska Native	0	1
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	15	2
Not Hispanic	190	179

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There are 147 beds available for families with children through Athens Area Homeless Shelter, Project Safe, Family Promise of Athens, and Salvation Army's Women and Children Shelter. There are 120 VASH vouchers available for veterans and veterans with families. During the most recent unsheltered homeless count, zero families with children and zero homeless veteran families were counted on the night of January 24, 2019. These numbers do not take into account the 310 families, consisting of 628 students who are tenuously housed at any given time according to the Clarke County School District Homeless Liaison.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to ACC 2019 PIT data, African Americans are 51% of the homeless population. This demographic is over-represented in the homeless population in comparison to the general African American population in Athens-Clarke County which is only 27%. This indicates African Americans in Athens are disproportionately economically disadvantaged. Hispanics comprise 3% of the ACC homeless population. Hispanics are underrepresented in the homeless population compared to the 11% general Hispanic population in ACC. This indicates that outreach to the Hispanic population is needed and more bilingual staff at homeless service agencies is essential.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2024 homeless Point-in-Time Count, Athens had 182 sheltered individuals and 55 unsheltered individuals on the night of January 23rd, 2024. That same night there were a total of 410 beds available in ACC, 31 of these beds were not utilized during the reporting period. In addition, records maintained by the Clarke County School District Homeless Liaison report there are 628 students (310 families) who are tenuously housed at any given time. These are families who do not meet the HUD definition of being literally homeless, but who are living doubled up with other families or in hotels/motels.

Discussion:

Overall, the number of homeless individuals and families has increased by 12% from 2023 to 2024. This included an increase in the total number of homeless individuals, unsheltered, and sheltered individuals. With an increase in homeless population and beds slightly underutilized, this information demonstrates the need for a street outreach team within the homeless community and encampments. As of 2019, ACC has funded one street outreach advocate. Many homeless individuals are disconnected from information and updates on community resources. A street outreach team would be able to reach this “hard to house” population, and ensure they are connected and engaged with needed resources.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section outlines the characteristics and needs of individuals in various subpopulations in Athens Clarke County that require supportive services. During consultations with stakeholders from the community for the Strategic Plan to Reduce and Prevent Homelessness, Goal 4 was established to provide supportive housing resources with the aim of helping persons to exit homelessness.

The non-homeless special needs subpopulations in Athens Clarke County includes: elderly, persons with disabilities (mental, physical, developmental), substance use disorder, victims of domestic violence, dating violence, sexual assault and stalking. People with drug and alcohol addictions are also included as those with special needs along with people with mental disabilities and severe emotional disabilities.

Persons belonging to these subpopulations may have additional needs, including but not limited to: maintaining independence, transportation, obtaining employment, and medical care. Individuals who have been convicted of crimes are prohibited from living in public housing which is often a safe and clean option for clients, individuals affected by mental illness with criminal records often for petty crimes are also affected.

There is a demand for the community to provide and support individuals with mental illness and disabilities through the provision of affordable rental housing.

Describe the characteristics of special needs populations in your community:

Elderly and Frail Elderly

According to the 2023 ACS data, 9,980 residents were elderly with 6,070 between the ages of 65-74 years old identifying as having a disability while 3,910 being 75 and older.

People with Disabilities

According to 2023 ACS data, it is estimated that the total civilian noninstitutionalized population in Athens Clarke County accounts for 95,689, with 11.1% having a disability. 25.5% of the population 65-74 years of age have a disability and 42.9% of the population 75 years and over have a disability. Since the enactment of the Americans with Disabilities Act, there has been significant progress made to improve the lives of people with disabilities; however, the need for supportive services will equip them to function effectively and support their integration in society.

People with HIV/AIDS and their families

There has been a decline of HIV diagnosis rates in Georgia decreased by an average of -2% per year. Despite the decline, there is still an increase in HIV cases in Athens Clarke County and highlights the prevalence among vulnerable populations. According to the Georgia Department Public of Health, there were 2,575 persons diagnosed with HIV in 2022 in Georgia, for every 100,000 persons, 24 had a new HIV diagnosis. In Athens Clarke County, 64 persons were diagnosed with HIV with 47 persons being male and 17 persons being female. This represents a continued increase over a 5-year period

Through HOPWA funding, in 2024, Live Forward served 111 eligible individuals with 25 individuals residing in Transitional/Short-term housing facility. Live Forward serving Athens Clarke County,

Persons with alcohol or drug addiction

According to the Georgia Department of Public Health, in 2023 there were 29 deaths due to drug overdose in Athens Clarke County, this is compared to 39 deaths in 2022 (Oasis Data Portal). Despite the decrease in deaths, there has been an increase in ER-Inpatient visits with 430 individuals seeking treatment for substance use disorder compared to 351 in 2022. In a Community Health Assessment conducted by Athens Wellbeing Project, approximately 6.5% of households indicated that they had least one person with Alcohol Use Disorder or Substance Use Disorder (AWP, 2023). The barriers and stigma associated with AUD or SUD still highlights that there's greater focus to be placed on AUD or SUD support. This includes not ready to stop using alcohol/drug, no health coverage & could not afford the cost associated with the treatment.

Survivors of Domestic Violence

According to the Georgia Commission on Family Violence, there were 37,653 reported incidents of domestic violence in the State of Georgia. In 2024, Project Safe located in Athens Clarke County served a total of 2348 survivors. This number includes 124 adults and children in emergency shelter and 767 non-sheltered survivors served by outreach advocates located at the Athens-Clarke County Family Protection Center. Project Safe answered 3,399 crisis calls on our 24-hour hotline from 1788 callers (823 of whom were first time callers). The agency also served 30 persons in transitional and rapid rehousing and persons in hotels.

What are the housing and supportive service needs of these populations and how are these needs determined?

As outlined throughout this document, across various groups/populations the most common housing need is lack of affordable housing and greater need for non-congregate shelters. This is also evident in special needs populations which hinders/limit affordability and availability. Supportive service needs are determined through needs assessment, data analysis, stakeholder engagement and input from supportive service providers.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Housing Opportunities for Persons with HIV/AIDS (HOPWA) Program is dedicated to the housing needs of persons living with HIV/AIDS and their families. The HOPWA funds are appropriated annually through the U.S. Department of Housing and Urban Development (HUD) and administered by the Department of Community Affairs (DCA). Through Live Forward, HOPWA funds are used to operate the following programs: Short Term Rent Mortgage Utility Assistance, Tenant Based Rent Assistance, Permanent Housing Placement and Facility Based Housing which includes Transitional Housing and Master Leasing).

Figures for HIV/AIDS are not available for the jurisdiction specifically. However, data was available for the 10 counties in the Northeast Health District 10 known as Health District 10 which includes- Barrow, Clarke, Elbert, Greene, Jackson, Madison, Morgan, Oconee, Oglethorpe and Walton. According to data published by Georgia Department of Public Health, - people in the Northeast Health District region reported to be infected with HIV. In 2024, Live Forward served 111 eligible individuals with 25 individuals residing in Transitional/Short-term housing facility.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable

Discussion:

Non-homeless special needs populations include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, and persons with HIV/AIDS and their families. These special populations have needs for housing and supportive services that vary depending on such factors as the type of frailty or disability, nature and extent of addiction or illness, and ability to function independently.

Sources:

[2023 ACS Data](#) | [Drug Overdoses, Clarke County, GA, 1999-2023](#) | [Athens Wellbeing Project Health Report](#) | [2024 Georgia Commission on Family Violence](#) | Project Safe Agency Data | [HIV Surveillance Summary Report, Georgia, 2023](#) | Live Forward Agency Data

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Public Facilities and Improvements aims to improve the quality of life in neighborhoods by constructing or improving public infrastructure supporting affordable housing, economic development, or neighborhood revitalization initiatives. Park facilities and community centers are vital hubs for all of the low income, marginalized people in Athens-Clarke County. These projects also improve the quality of life for all in Athens-Clarke County. Needs were identified through the stakeholder engagement process for the Strategic Plan to Reduce and Prevent Homelessness; the needs included the need for facilities to be accessible to individuals with disabilities, mobility, mental health and other disability related needs. Also, the increased need for shelters, homeless shelters, housing for a variety of groups to include those recovering from addiction and exiting county jails facilitating their re-integration into society.

According to survey respondents, there must be greater investments in shelters and service facilities including parks & recreation.

In Athens Clarke County, Georgia, sites continue to be identified within the LMI areas and the Neighborhood Revitalization Strategy Areas (NRSAs) that are viable public improvement projects as infrastructure is already in place.

How were these needs determined?

Athens-Clarke County's non-housing community development needs were determined through consultations with homeless service providers, local businesses, neighborhood associations, health & non-health support services.

Describe the jurisdiction's need for Public Improvements:

Public Improvements were identified as a non-housing goal. Public improvement needs include park/court improvement, accessibility improvements to public buildings, continued access to public transportation with increased hours and bus top enhancements.

These types of public improvements were highlighted especially with service providers who interact and work with vulnerable populations such as individuals with disabilities, the elderly, or survivors of domestic violence.

How were these needs determined?

Athens-Clarke County's non-housing community development needs were determined through consultations with homeless service providers, local businesses, neighborhood associations, health & non-health support services.

Describe the jurisdiction's need for Public Services:

Through the extensive public input, focus group input, and data gathering/analysis, the Public Services component of the Consolidated Plan provides services and ensure that services and programs are accessible to everyone in Athens-Clarke County. This is done through educational, enrichment, and supportive services with the aim of preventing and ending homelessness through emergency shelter, permanent housing, prevention, street outreach, and other homeless services.

In 2025, The Federal Poverty Level (FPL) outlined that a family consisting of four members would need a total household income of \$32,150. This highlights that families are likely to be unable to meet their basic needs. The poorest zip code within Athens-Clarke County is 30601 with 41% of the population living below the Federal Poverty Level.

Through community consultations, Low- and moderate-income households have a variety of public service needs. Through the Consolidated Plan planning process, Athens Clarke County determined that it's public service priorities should be focused on the following themes and groups: Educational and Enrichment (promoting development & growth of children), Homeless Services (provision of emergency shelter, permanent housing, prevention, street outreach and other homeless services), Special Populations (individuals with mental illness, individuals with substance use disorder, individuals with disabilities, individuals formerly incarcerated and Seniors).

How were these needs determined?

These needs were determined through the focus group, public input and Vision Committee meetings previously described. The focus groups were made up of community leaders, non-profit organizations, supportive service agencies, residents, and program participants.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Regional Housing Market Area is defined as the Athens Georgia Metropolitan Statistical Area, including Clarke, Madison, and Oconee Counties. The central city for the metropolitan area is Athens, Athens-Clarke County (ACC) Unified Government, has a population of 96,124 (CCD Data – 2020). The Census Bureau estimates that 128,628 individuals live within Athens-Clarke County. The American Community Survey (ACS) in 2014-2018 estimated that ACC population was at 125,964. This indicates that ACC has grown a total of 2.1%.

Sources: [CCSD Data](#) | [2023 Census Data](#)

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	26077	47%
1-unit, attached structure	3421	6%
2-4 units	7,168	13%
5-19 units	9,882	18%
20 or more units	5,815	11%
Mobile Home, boat, RV, van, etc	2,725	5%
Total	55088	100 %

Table 25 – Residential Properties by Unit Number

Data Source: 2017-2021 ACS 5-year estimates (S2504 Physical Housing Characteristics)

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	139	.5%	736	2
1 bedroom	136	.5%	3958	13
2 bedrooms	2297	10	15085	47
3 or more bedrooms	21063	89	12091	38

Table 26 – Unit Size by Tenure

Data Source: 2023 ACS 1 year estimates table B25042

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

ACC assist a substantial number of housing units with federal and local programs collectively, with specific programs like HOME and LIHTC focusing on targeting low-income households.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Based on the current assessment of affordable housing inventory, no units are expected to be lost for any reason, such as expiration of Section 8 contracts.

Does the availability of housing units meet the needs of the population?

Over the past decade, the pressure on the housing market has grown as more households (+20%) have been added than homes (+5%). The availability of housing units does not meet the needs of ACC population. Housings in ACC that make less than \$35,000 per year (approx..40% AMI for a four-person household) are particularly impacted by housing cost burden. Furthermore, homeownership is increasingly unattainable to low-to-moderate income households, older households, and first-time homebuyers.

Describe the need for specific types of housing:

Athens will continue to need a mix of housing types to meet the housing needs of households of a wide range of households. The diverse types of housing needs are as follows:

- Naturally Occurring Affordable Housing (NOAH): Market-rate housing (for rent or purchase) that is priced at levels that are affordable to low-to-moderate income residents without public subsidy.
- Subsidized Housing such as Low-Income Housing Tax Credits (LIHTC), CDBG, and HOME which is generally affordable to households making up to 80% AMI.
- Supportive Housing: A model that combines housing, healthcare, and supportive services to help individuals

Discussion

Steady population growth and limited housing development has reduced vacancy and pushed up rents faster than incomes, leading to growing affordable challenges. Athens Clarke County has 11,000 renter households making less than \$35,000 and not enough homes to house them. Additional, student housing competes with families for rental homes, driving up prices for single-family rental homes. ACC has a low homeownership rate at 47% compared to 64% in Georgia. Further, a significant portion of existing homeowners are lower income and appear to be struggling to maintain their properties for many reasons (unemployment, health problems, high costs of repairs, etc.). Due to recent increase in sales prices and interest rates, the median household cannot afford the median house price. Additionally, anecdotal evidence suggests investors have been purchasing homes from existing owner-occupants and converting them to rental housing for students, decreasing the stock of for-sale housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

According to data from Zillow, the average home value is \$332,661, up 3% over the past year for the Athens Housing Market. The median sale price is \$320,000. Due to recent increase in sales prices and interest rates, the median household cannot afford the median house price. The average rent is \$1,600.00 for all bedrooms and all property types in Athens, GA. Athens Clarke County has 11,000 renter households making less than \$35,000 and not enough homes to house them. The average rent is \$1,850 in Georgia for all bedrooms and all property types in Georgia.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2023	% Change
Median Home Value	150,300	318,700	112%
Median Contract Rent	634	1562	146%

Table 27 – Cost of Housing

Data Source: 2000 Census (Base Year), 2023 ACS 1-year estimate

Rent Paid	Number	%
Less than \$500	1167	4
\$500-999	10392	33
\$1,000-1499	11753	38
\$1,500-1,999	5321	17
\$2,000 or more	2434	8
Total	31067	100 %

Table 28 - Rent Paid

Data Source: 2023 ACS 5-year estimates (DP04Selected Housing Characteristics)

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,854	No Data
50% HAMFI	9,109	2,027
80% HAMFI	20,656	5,631
100% HAMFI	No Data	7,860
Total	31,619	15,518

Table 29 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1014	1041	1169	1577	1717
High HOME Rent	999	1041	1169	1480	1631
Low HOME Rent	783	839	1007	1163	1298

Table 30 – Monthly Rent

Data Source: HUD 2024 FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not enough housing for households at all income levels. The 2023 ACS data indicates there are 59,436 total housing units in Athens-Clarke County. Of the occupied housing units 55,505, the owner-occupied housing unit rate is 42.6% (2020-2023). The rental occupied housing unit rate is 57.4%, with 31,870 rental housing units, and total of 3,931 vacant housing units. *Data Source: 2020 Census; 2021, 2022 and 2023 American Community Surveys (1 - Year)

There are 9,835 rental units affordable to those households making between 30% and 80% AMI while there are 19,665 households making 80% or less of the Area Median income. This indicates a shortfall of nearly 9,830 affordable units.

How is affordability of housing likely to change considering changes to home values and/or rents?

For home values, as the home value increase, the price of purchasing a house becomes higher, making it more expensive for people to buy and therefore reducing their affordability. In addition, higher interest rates lead to increasing mortgage payments, reducing the purchasing power of buyers and potentially making homes less affordable. Similarly, if rents continue to rise, the cost of renting increases, making it harder for individuals and families to afford housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Effective, June 1, 2024, the 2024 HOME Program Rent limits for Athens-Clarke County, GA MSA includes Low HOME Rent limit, High HOME Rent limit, 50% Rent limit and 65% Rent limits for efficiency, and 1 -6 bedrooms. For all HOME projects, the maximum allowable rent is the HUD calculated High HOME Rent Limit and/or the Low HOME Rent limit. Fair Market Rents are either the same as the High HOME rent or within \$15-\$300 higher, depending on the number of bedrooms.

HOME rents and Fair Market rents (FMRs) can significantly impact the production and preservation of affordable housing. HOME rents help to create and preserve rental housing options for low-income families. HOME-assisted units must be occupied by income-eligible tenants, and rents are restricted to ensure affordability. HUD designed its FMRs to determine subsidy amounts for households in its housing assistance programs. FMRs play a crucial role in the affordable housing landscape. These rents are tracked by developers, landlords, researchers and policymakers to understand local housing costs for policy or development purposes.

If FMRs do not keep pace with rising market rents, voucher holders may struggle to find affordable and suitable housing, potentially limiting the demand for and investment in affordable housing projects. In addition, developers may be less inclined to invest in affordable housing projects if the FMRs are too low, as they may not be able to achieve the necessary return on investment. FMRs affect the availability and affordability of privately developed housing stock intended for low-income residents. LIHTC developments may be stacked with project-based Section 8 housing vouchers, which are allocated to a unit rather than a household. HUD FMRS can directly affect the feasibility and underwriting of these projects.

Discussion

The overall cost of producing affordable housing may increase but reduce the number of households that can be served. HOME funding impacts the supply by increasing the supply of affordable rental units and preserving existing affordable rental units. Rent limits are set on HOME-assisted units, preventing rents from rising market rates and helps tenants avoid excessive housing costs. HUD designed its FMRs to determine subsidy amounts for households in its housing assistance programs. These rents are tracked by developers, landlords, researchers and policymakers to understand local housing costs for policy or development purposes. If FMRs do not keep pace with rising market rents, voucher holders may struggle to find affordable and suitable housing, potentially limiting the demand for and investment in affordable housing projects. In addition, developers may be less inclined to invest in affordable housing projects if the FMRs are too low, as they may not be able to achieve the necessary return on investment. FMRs affect the availability and affordability of privately developed housing stock intended for low-income residents. LIHTC developments may be stacked with project-based Section 8 housing vouchers, which are allocated to a unit rather than a household. HUD FMRS can directly affect the feasibility and underwriting of these projects. When FMRs should accurately reflect market conditions to avoid increased competition among voucher holders and potentially displace low-income residents who are unable to afford rising rents.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Athens-Clarke County defines standard condition as a housing unit that meets all local and state codes as applicable. Substandard condition but suitable for rehabilitation is any substandard dwelling in which the deficiencies are limited in number and magnitude such that the cost of rehabilitation would not exceed fifty percent 50% of the replacement cost of the dwelling.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,310	21%	15,405	52%
With two selected Conditions	60	0%	410	1%
With three selected Conditions	25	0%	35	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	15,990	78%	14,050	47%
Total	20,385	99 %	29,900	100 %

Table 31 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,103	25%	6,239	21%
1980-1999	6,294	31%	11,445	38%
1950-1979	7,313	36%	10,389	35%
Before 1950	1,674	8%	1,824	6%
Total	20,384	100 %	29,897	100 %

Table 32 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	8512	36	10020	31.4
Housing units built before 1980 with children present				

Table 33 – Risk of Lead-Based Paint

Data Source: 2017-2021 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	2,752		3,152
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

Table 34 - Vacant Units

Need for Owner and Rental Rehabilitation

In Athens-Clarke County, there is a significant need for both owner-occupied and rental housing rehabilitation, particularly in older housing stock. Many homes in the county were built before 1978, which increases the likelihood that they contain lead-based paint hazards, substandard plumbing, inadequate insulation, or outdated electrical systems. These housing conditions are prevalent in neighborhoods with higher concentrations of low- and moderate-income families, where residents may lack the resources to make necessary repairs or improvements.

According to the U.S. Census Bureau and local housing data, approximately 36% of the county's housing stock was built before 1979. Many of these homes are owner-occupied or rented by households with incomes below the poverty level. These properties are often poorly maintained due to financial constraints, lack of homeownership support, and limited rental property owner investment. As a result, these homes are at risk of deteriorating further, which could impact the safety, health, and overall quality of life for their residents.

Rehabilitation efforts are particularly critical for rental properties, as renters often face barriers in making improvements to their units. Without adequate repairs and maintenance, renters may live in unsafe conditions that negatively affect their health and well-being. Additionally, the lack of affordable and rehabilitated rental housing exacerbates the shortage of safe, quality housing options for low- and moderate-income households.

Addressing these housing needs through targeted rehabilitation efforts will not only improve the safety and livability of existing homes but also help prevent further displacement of residents due to housing deterioration. Athens-Clarke County is committed to using available resources to support rehabilitation initiatives, focusing on homes with the greatest needs, particularly in neighborhoods that face challenges related to affordability, safety, and health.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Based on available data, a significant portion of Athens-Clarke County's housing stock may contain lead-based paint hazards, particularly in homes occupied by low- and moderate-income families. According to the American Community Survey (ACS), approximately 18,532 housing units were built before 1979. Lead-based paint was banned for residential use in 1978. This represents about 36% of the county's housing units.

Lead-based paint is presumed in houses built before 1978, requiring lead-safe work practices. Given the age of these homes and estimates of the number of individuals who have income below the poverty level who reside in them, there may be substantial risk of exposure to lead hazards. Within this older housing stock, approximately 870 owner-occupied and 5,212 renter-occupied units are home to residents with incomes below the poverty level (U.S. Census Bureau, 2000). These hazards are more common in older, poorly maintained properties, which are disproportionately occupied by families with limited financial resources.

Discussion

The presence of lead-based paint hazards in Athens-Clarke County's older housing stock remains a significant public health and housing quality concern. With more than one-third of the county's housing units built prior to 1979, many homes are presumed to contain lead-based paint, posing risks especially to children under six and pregnant individuals. These risks are further amplified in low- and moderate-income households, which often face financial barriers to conducting proper maintenance or remediation.

The Lead Hazard Reduction Capacity Building Program led by the ACCGov Housing and Community Development Department, supported by HUD funding, is an important step toward addressing this longstanding issue. The program will increase local capacity to identify and respond to lead hazards through risk assessments, community education, contractor training, and strategic partnerships. As part of the effort, Athens-Clarke County is working to develop data-informed strategies to identify at-risk properties, educate residents, and ultimately reduce exposure through safe and sustainable housing interventions.

Moving forward, strengthening cross-sector collaboration—among housing providers, public health agencies, code enforcement, and community organizations—will be essential to mitigating lead hazards. Continued investment in lead-safe work practices, inspection capacity, and resident engagement will help ensure that all residents, regardless of income or housing tenure, live in safe and healthy homes.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

There are eight assisted housing developments in Athens-Clarke County in addition to the 1,261 units owned by the Athens Housing Authority.

Of the 5,233 families currently on the AHA's wait list and selected roles, 80% have incomes of less than 30% of median; 15% have incomes of greater than 30%, but less than 50% of median; and 6% of those families have incomes of greater than 50%, but less than 80% of median.

The wait list also reflects that the "elderly" (age 62 or greater) comprises 8% of the total number needing affordable housing with 19% listed as "non-elderly disabled" families. It is important to note that when the "near elderly" (those age 50 – 61) are included, 7% of those waiting for housing are age 50 and above and/or are disabled. Seven percent (2%) of those on the waiting list indicate their requirement for a "504" mobility accessible apartment. An additional four percent (2%) of families currently on the wait list have requested an apartment with hearing and/or visually accessible appointments.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			1,291						
# of accessible units			54						

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Consolidated Plan

Athens

66

The demand and need for affordable rental housing far outweigh the availability. However, the limited housing stock is filled with waitlist families as units become available.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Athens Housing Authority (AHA) has 1,291 units that are participating in the approved Public Housing Agency Plan. The Authority utilizes a combination of Capital Fund Program (CFP) and Operating Budget funds to achieve positive outcomes for residents and the community. Details for the CFP have been previously submitted to HUD and are on file at the AHA's Central Office. AHA uses Capital Fund Program monies to assist with a modernization program for AHA neighborhoods. AHA public housing units are in good to excellent condition due to their efficient use of Capital Fund Program monies.

Public Housing Condition

Public Housing Development	Average Inspection Score
Athens Housing Authority	89

Table 36 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Athens Housing Authority will continue to modernize and improve its housing stock through the Capital Funding Program. A variety of roofing, siding, exterior doors, electrical, parking lot, and plumbing projects are projected at a cost of approximately \$2.2 million per year.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Athens Housing Authority employs a comprehensive approach to enabling the success of its customers. AHA staff works with the Clarke County School District and other youth organizations such as the Boys and Girls Club, Athens Tutorial, East, Leisure Services, Boy and Girl Scouts, Clarke County Health District, Teen Matters, Police Department, Community Art and Chess, and YWCO Girls Club to provide educational, social and enrichment opportunities for AHA youth.

The Athens Housing Authority is partnering with the United Way's Dolly Parton Imaginary Library Program to provide books for children ages 0-5 years old. AHA will provide funding for each child who registers for the program. The children will receive an age-appropriate book on a monthly basis. The AHA will work with parents and other family members to encourage family literacy growth through programs such as Wee Read, Books for Keep and Family Fun Nights.

Clarke County School District and Parental Involvement

Resident support staff and property managers work with the school Attendance Panel and Drop out Reduction Program through the local school district to afford AHA youth the opportunity to stay in school and graduate. This Attendance Panel oversees excessive school tardiness / absences and makes recommendations to Juvenile Court. All youth programs stress the importance of staying in school.

Resident support staff and property managers also work closely with principals to proactively address educational concerns with parents. Several schools use AHA community centers for parent meetings to engage AHA parents in their children's education, keep them apprised of school expectations, and offer other assistance that the parents might need to ensure their students' success.

AHA staff collaborates with the University of Georgia and other institutions to provide unique learning opportunities and experiences within AHA communities for families such as the

Parkview Literacy Outreach Program and Women to the World's GED, life skills and entrepreneurial opportunities.

Parental involvement in their children's academic success is encouraged whenever adults are involved in meetings and activities. The Resident Support Department offers Active Parenting Classes for parents of children and youth ages 0-12 years old. The goal is to support the growth and development of children through the family structure to prepare them to survive and thrive in society.

Employability

The Athens Housing Authority employs three residents in property maintenance. As new employment training opportunities evolve in the community, the AHA creates new partnerships to provide families with greater employability skills and career advancement. Currently the Athens Housing Authority is working with the Northeast GA Goodwill organization, Athens Technical College Manufacturing Program and Wayfair.

Network with the Inter Community Council to provide resident-to-resident support.

The Inter-Community Council, Inc. (ICC), an incorporated resident organization provides support programs for residents. The Inter-Community Council, Inc. is currently assessing its programming capabilities to partner with community-based organizations to promote successful families with a focus on education. The ICC's Cameron-Mattox Resource Center, named after two outstanding resident leaders, is being used as a site to hold parenting and other training programs and family activities.

Finally, it is important to note that residents are an integral part of AHA leadership and the development of the goals and annual plans for the Authority. A resident is appointed by the Mayor each year as a member of the Athens Housing Authority's Board of Commissioners and the Inter-Community Council appoints a Resident Advisory Board that works with AHA staff to review and set goals for the Authority and develop annual strategies to meet those goals.

Discussion:

The Athens Housing Authority continues to develop and implement comprehensive planning and programming to effectively meet the housing needs of the Athens-Clarke County community and maintain partnerships with local lenders, developers, and non-profit organizations.

A number of years ago, 120 Athens-Clarke County moderate-income families realized their dream of homeownership through the AHA First Home program. This program utilized proceeds from tax-exempt mortgage revenue bonds to provide low-interest mortgages and down-payment assistance to qualified families. Current interest rates in relation to the bond market make replicating this program infeasible at the present time. However, the AHA and local lenders are interested in utilizing this strategy again when market conditions are more advantageous.

Another homeownership strategy provides for the revitalization of older neighborhoods through new construction. During the summer of 2000, the Athens Housing Authority initiated a new homeownership program ACT I Homes. Athens-Clarke County granted the Authority funding through the CDBG and HOME programs. With these funds the AHA began building homes in targeted revitalization areas of the community. AHA also contracted with a residential developer to build a 32 lot subdivision for the construction of single family homes for first time homeowners. Unlike the infill program this subdivision is mixed-income with families under 80% AMI utilizing HOME funds, 80% - 120% AMI utilizing and AHA non-federal second mortgage program and market rate owners who make over 120% AMI. Thus far 12 homes have built and sold.

The Athens Housing Authority has long-term experience and knowledge about affordable housing as evidenced by ACT I Homes, a CDBG and HOME assisted first time homeownership program. Through ACT I Homes, moderate-income families, who once thought homeownership was out of reach, are now able to purchase newly constructed houses in convenient in-town neighborhoods.

The Athens Housing Authority continues to coordinate its efforts with Athens-Clarke County to involve its residents in their infill housing construction program and future homeownership strategies. AHA programming will focus on jobs, economic development, financial management and homeownership readiness skills to prepare a larger portion of its resident population for participation in these programs.

To further ensure quality affordable housing in Athens-Clarke County, the Athens Housing Authority, through a partnership with Georgia HAP Administrators, performs HUD contract compliance administration for all of the privately owned Section 8 properties in the community.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

There are several facilities available to assist homeless individuals and families in Athens-Clarke County. These include Athens Area Homeless Shelter for families with children, the Salvation Army shelter for men, women, and children, The Bigger Vision Community Shelter, Advantage Behavioral Health Systems' Permanent Supportive Housing and Rapid Rehousing to assist those with mental illness and substance recovery problems, Live Forwards Permanent Supportive Housing, and the Project Safe domestic violence shelter and Rapid Rehousing project. In 2015, the Athens Resource Center for the Homeless, known as the ARCH Village, held a ribbon cutting ceremony for the new facility in Athens. ARCH is a housing village and resource center for families at risk of homelessness. ARCH has five member agencies: the Athens Area Homeless Shelter, Advantage Behavioral Health Systems, Family Promise, Live Forward, and Athens Nurses Clinic.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	35	0	35	60	6
Households with Only Adults	122	0	57	126	60
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	50	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Mainstream resources include food assistance through SNAP, WIC and other emergency food assistance programs; health care assistance through Medicaid, SCHIP and ACA insurance policies; housing assistance through PHA and Section 8, rapid-rehousing and VASH vouchers; income assistance through SSI, SSDI, and employment programs; and other assistance such as child care assistance, bus passes, clothing vouchers, refurbished computers, and bicycles.

The Georgia Department of Community Affairs developed a single application form for multiple mainstream resources. In addition, most Athens homeless shelters and service providers use the Homeless Management Information System, which can screen clients for mainstream programs and make referrals.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

For Chronically Homeless individuals and families, two agencies, AIDS Athens and Advantage Behavioral Health Systems (ABHS) provide permanent supportive housing apartments. Both agencies provide intensive care to improve housing stability and positive outcomes for their Chronically Homeless clients. The AIDS Athens residential coordinator meets weekly with residents and teaches mandatory classes such as credit counseling and budgeting to help tenants maintain their apartments. ABHS has created a tenant-led support group to assist chronically homeless clients with life skills, problem-solving skills, and self-sufficiency while in the permanent housing program. Helping clients become proficient in these skills can result in a higher percentage remaining in permanent housing. ACC HCD monitors these programs on an annual basis.

For families, the Going Home Rapid Rehousing program at Athens Area Homeless Shelter (AAHS) provides rapid-rehousing funds and ongoing support. Athens Area Homeless Shelter works with other agencies to identify appropriate clients for Going Home Rapid Rehousing and to increase awareness of the program in the community. Additionally, AAHS staff members meet weekly with staff from other regional agencies to discuss referrals, program openings, and opportunities for outreach.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Athens-Clarke County funds several programs that provide direct housing and social services for low- and moderate-income persons and places high priority on services for persons living with HIV/AIDS, elderly persons, persons with disabilities, and some other special needs populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs.

The Athens Housing Authority (AHA) has been a vital partner over the past five years, offering CDBG and HOME funds for affordable housing and outreach initiatives. AHA provides diverse programs and services aimed at community support while ensuring the maintenance of multi-family housing and reasonable rent prices. Children and youth can access computer labs, after-school tutoring, and leadership development opportunities. Adults have the chance to engage in money management, GED, and job skills assessment classes, in addition to the Inter-Community Council, a resident-operated initiative. AHA collaborates closely with residents to help them remain in their homes and prevent homelessness.

AIDS Athens provides a comprehensive array of housing programs. The organization has historically offered three permanent supportive housing options for homeless individuals: Shelter Plus Care, HOPWA Master Leasing, and the Supportive Housing Program. These programs are being transitioned to another entity through Georgia Department of Community Affairs. For homelessness prevention, AIDS Athens provides Short Term Rent, Mortgage and Utility assistance, while Tenant Based Rent Assistance aims to enhance financial stability for households. The organization collaborates closely with the Specialty Care Clinic, District 10 Public Health Ryan White Clinic, and other providers to ensure HIV health care for clients, including primary care for those without health insurance.

Advantage Behavioral Health Center operates multiple facilities across the Athens-Clarke County region to support men, women, and mothers with children facing drug and alcohol addictions.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The Athens-Clarke County Consolidated Plan includes activities to prevent homelessness by expanding housing choices, increasing the availability of safe, decent, affordable housing, and preserving the existing stock of affordable housing by ensuring that it is properly maintained. The Consolidated Plan also includes actions to help homeless individuals move into stable housing by providing employment, relocation services, and financial assistance.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Supportive Housing and Services for the Elderly & Frail Elderly

Additional programs and strategies addressing the needs of the county's elderly and frail elderly population are centered in the Athens Community Council on Aging, which provides services including; outreach and counseling, Home Health Aides, Home Delivered Meals, Transportation, a Senior Center, a Retired Senior Volunteer Program, Senior Companions, Adult Day Care, Long Term Care Counseling, Senior Community Service Employment Program, and Community Education.

Supportive Housing for People with Drug & Alcohol Addictions

Advantage Behavioral Health Systems currently operates several facilities throughout the Athens-Clarke County area, which cater to men, women, and women with children suffering from drug and alcohol addictions. In addition, there are several transitional facilities specifically for single men, such as The Hope House, Palm House, Infinity House, and Sunset. Freedom from Bondage currently provides housing and services for single women suffering from chemical dependency.

Supportive Housing for People with Mental Disabilities, Mental Retardation, and Severe Emotional Disabilities

Advantage Behavioral Health Systems maintains apartments, and they have seen a steady growth in the number of people who need services. The greatest area of need with respect to housing their clients is the availability of affordable rental properties. Another problem faced by the population is that individuals who have been convicted of crimes are prohibited from living in public housing, which might otherwise be a clean, safe, and ideal option for clients. Many individuals with mental illnesses do have criminal records, often for crimes such as vagrancy or breaking into an abandoned home for shelter. There is an apparent need for the community to increase the stock of affordable rental housing for persons with mental illnesses and disabilities.

Housing needs for victims of domestic violence, dating violence, sexual assault, and stalking

Project Safe is a local Athens-Clarke County, CDBG funded non-profit organization that works to end domestic violence through crisis intervention, ongoing supportive services, prevention and education, and systems change advocacy. The shelter is in a confidential location in Athens-Clarke County. ACC provides funding for housing for survivors of domestic violence to allow them to escape abuse without entering the shelter, or to move out of the shelter more quickly than would otherwise be possible. The purpose of this program is to provide housing to assist with victim safety, stability and economic security.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

ACC continues to face barriers to affordable housing related to homeownership, rental affordability, and homelessness. ACC steadily faces difficulty with public policy matters, like land use plans, property taxes, zoning ordinances, building codes, fees and charges, growth limits, and other policies.

- **Land Use:** ACC is the smallest county in GA. This presents trouble with acquiring land to build new construction on. Policies related to building upward inhibit the contractors and builders from expanding square footage size, and creativity with solving the problem related to limited land use. As a result, the price in housing goes up to compete with the limited market of real estate.
- **Student Housing:** The student housing need in ACC has grown as UGA enrollment increases. Though the uptick in local enrollment boosts the local economy, ACC faces housing obstacles in order to provide a sufficient number of student housing, while also ensuring affordability rates and adequate housing stock for existing ACC residents.
- **Accessible Housing:** Many low-to moderate-income households have individuals in need of handicap accessible housing due to age, disability, or special needs. Affordable and accessible housing is a proven obstacle, as most single-family homes do not have the capability to accommodate for wheelchairs or other accessibility needs.
- **Standard Building Design:** Contractors are used to building standard single-family homes with little variety. ACC zoning codes support this typical model of design, but may prohibit more innovative housing options (i.e. tiny homes, multi-generational family housing, ADUs, etc.).

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Athens-Clarke County remains the industrial and retail center for northeast Georgia and accounts for nearly 60% of the MSA's Labor Force. Total Civilian Labor Force decreased to at just over 105,000 in 2024. The Unemployment Rate continues to stay below average for the State of Georgia, at 3.1% (compared to 3.7%). Athens-Clarke County's top five industry sectors are Education, Healthcare, Retail, Hospitality, and Manufacturing; growth was seen in all sectors.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	614	173	1	.10	-.9
Arts, Entertainment, Accommodations	8901	8939	13.8	13.3	-.5
Construction	2701	2263	4	3.4	-.6
Education and Health Care Services	22422	29101	35	43.3	8
Finance, Insurance, and Real Estate	2501	2419	3.8	3.6	-.2
Information	770	653	1	1	0
Manufacturing	4752	5348	7.3	8	.7
Other Services	2135	1740	3.3	2.6	-.7
Professional, Scientific, Management Services	6867	2829	10.6	4.2	-6.4
Public Administration	1866	2060	3	3.1	.1
Retail Trade	6689	6407	10.3	9.5	-.8
Transportation & Warehousing	3195	1523	5	2.3	-2.7
Wholesale Trade	1207	3740	1.9	5.6	3.7
Grand Total	64620	67195	100%	100%	--

Table 38 - Business Activity

Data Source: 2023 ACS 5-year Estimates, 2023 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	68114
Civilian Employed Population 16 years and over	64620
Unemployment Rate	(x)
Unemployment Rate for Ages 16-24	(x)
Unemployment Rate for Ages 25-65	(x)

Table 39 - Labor Force

Data Source: 2023 ACS 5-year Estimates

Occupations by Sector	Number of People	Median Income
Management, business and financial	9149	63115
Farming, fisheries and forestry occupations	391	12126
Service	12423	19647
Sales and office	10293	26564
Construction, extraction, maintenance and repair	3144	35894
Production, transportation and material moving	7912	28914

Table 40 – Occupations by Sector

Data Source: 2023 ACS 5 year estimates

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	44353	79.6
30-59 Minutes	8079	14.5
60 or More Minutes	3288	5.9
Total	55720	100

Table 41 - Travel Time

Data Source: 2019-2023 ACS 5 year estimate

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3260	312	2250
High school graduate (includes equivalency)	6816	376	2969
Some college or Associate's degree	11279	490	2063
Bachelor's degree or higher	24641	520	3577

Table 42 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	(x)	3266	x	x	x
9th to 12th grade, no diploma	992	4186	x	x	x
High school graduate, GED, or alternative	6702	13191	13079	20477	13966
Some college, no degree	20616	12232	x	x	x
Associate’s degree	(x)	5241	x	x	x
Bachelor’s degree	4763	18006	7351	10021	7303
Graduate or professional degree	(x)	18136	x	x	x

Table 43 - Educational Attainment by Age

Data Source: 2023 ACS 5-year estimates

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	34061
High school graduate (includes equivalency)	29620
Some college or Associate’s degree	34677
Bachelor’s degree	49977
Graduate or professional degree	60938

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2023 ACS 5-year estimates

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The Athens community is proud to boast that many of our industries have experience multiple expansions over their operational years in Athens. Major industries, new and old, take an active role in our community continuing the Athenian tradition of a manufacturing and bioscience talent pipeline. Major private employers include the following companies and number of jobs:

Piedmont Athens Regional - 3300
St. Mary's Health Care System - 2100
Pilgrim's - 1350
Caterpillar Athens Plant - 1100
Boehringer Ingelheim Animal Health - 600
DialAmerica - 500
Power Partners, Inc. - 500
Carrier Transicold - 500
ABB - 375
Burton+Burton - 300
Ethicon - 240
Janssen - 230
SKAPS - 220
CertainTeed - 180
Accurus Aerospace Corporation - 160
Evergreen Packaging - 150
Nakanishi Metal Works Co., Ltd. - 140

Landmark Properties - 135

Eaton Superchargers - 130

Public Employers and number of jobs include the following:

University of Georgia - 11541

Clarke County School District - 2350

Unified Government of Athens-Clarke County - 1728

Describe the workforce and infrastructure needs of the business community:

Due to the types of industry in Athens-Clarke County, GA, the workforce needs, include a demand for skilled trades, healthcare professionals and positions in high-growth industries like life biotechnology and pharmaceuticals, and craft beverages. The area is also seeking skilled trades in related fields like manufacturing, construction, repair, and maintenance.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period.

Describe any needs for workforce development, business support or infrastructure these changes may create.

The region is also looking to address disparities in wages and create a more inclusive workforce through initiatives like the Business Development and Workforce Support Task Force. Additionally, there is a need for workforce development programs that helps to prepare students for in-demand careers and support the growth of local businesses.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Career paths that require technical training, hands on work and specialized knowledge, can lead to well-paying jobs with good career opportunities. Higher wages can significantly improve the lives of workers, leading to better financial stability, lifting some families out of poverty, improving financial health to afford basic necessities like affordable housing and food.

The demand for healthcare professionals is needed for the area due to the growing biotechnology and pharmaceutical industry in the region, creating further opportunities in this sector. Workforce development programs are being designed to help local residents acquire the skills needed for these roles.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Athens Community Career Academy (ACCA), offers college courses and career certifications, and the A-Corps program provides training in various soft and hard skills. The ACCA collaborates with local businesses to develop curricula based on workforce needs. ACC offers job search tools and resources to help connect employers with job seekers.

Other organizations funded with CDBG funds to improve workforce training include:

Goodwill of North Georgia offers the GoodBIZ program that put individuals on a path to a successful microenterprise business.

East Athens Development Corporation provides job coaching, placement and training services to LMI individuals located in East Athens.

East Athens Development Corporation with Innovation Healthcare Institute (IHCI) provides healthcare education and training to low-income residents in interested in employment and a career in the healthcare field.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes, the Athens-Clarke County participates in the Northeast Georgia Regional Commission's (NEGRC) CEDS.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

An initiative related to this ConPlan includes Action Item 4, identified in the Northeast Georgia Comprehensive Economic Development Strategy 2022-2026, to foster a competitive and educated workforce through the following strategies:

- Create new and expand existing business incubators and shared spaces and/or equipment

- Support and expand advanced (high school and higher) skill-building programs
- Issue area education and training in the development sector (builders, knowledge base, homebuyer education, etc.)

Discussion

The CDBG Economic Development activities in this ConPlan will support and complement the strategies identified in the NEGRC CED by supporting and expanding youth skill-building programs as well as adult education and training in growing economic sectors. Additionally, the Joint Development Authority issues small business loans and the ACC Economic Development Department seeks to increase large-scale employment opportunities. HCD collaborates with the Economic Development Department and Joint Development Authority's to expand economic development in Athens-Clarke County without duplicating efforts.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

There are no areas in the community where there are concentrations of households with multiple housing problems. When reviewing the housing cost burden for Athens we see high concentrations of cost burdened households in the Neighborhood Revitalization Plan areas that are predominately Black, in the northeast area that is predominately Hispanic, and in areas around the University of Georgia and south with mostly student residents. Concentration for this section is defined as areas that report greater than 45% of households with housing problems reported.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

African American Households in the two Neighborhood Revitalization Plan areas (Census Tracts 6,9, 301, and 302) and rural areas in the center and northern half of the county have significant concentrations of African American Households. The northeast area of the County has a significant concentration of Hispanic households in that area.

What are the characteristics of the market in these areas/neighborhoods?

Athens-Clarke County currently focuses on two areas for revitalization: East Athens and the Hancock Corridor. As of the 2020 Census, East Athens is identified as Census Tracts 301 and 302, both of which are Qualified Census Tracts, have 10,980 residents. Over 80% of households were considered to be of low to moderate incomes and almost 60% are reported as minorities. As of the 2020 Census, Hancock Corridor is identified as Census Tracts 6 and 9, both of which are Qualified Census Tracts, have 6,340 residents and approximately 60% are reported as minority.

The indicated Census Tracts have large public housing complexes and significant concentrations of low-income residents. Many of the homes in all of the indicated Census Tracts are older and a large percentage of the residents are renters. Each revitalization Census Tract is considered to be low or moderate income since 70% or more of its residents earn low to moderate incomes.

Are there any community assets in these areas/neighborhoods?

East Athens community assets include a rehabilitated commercial district at Nellie B and Vine Street and the East Athens Elementary School that was renovated into the Miriam Moore Community Service Center, home to the East Athens Development Corporation, the Clarke County Health Department, and the Athens Tutorial Program. A community room was constructed in the renovated facility for neighborhood use and the Athens Neighborhood Health Center located in a new structure that is also on the campus near the East Athens Educational Dance Center. Aaron Heard Park and Community Center, now known as Heard Park (formerly East Athens Community Center and Park) includes a community center and pool is next door to the Miriam Moore Community Service Center located at 410 McKinley Drive, Athens, GA 30601. The Boys and Girls Club of Athens Joel E. Smilow clubhouse is located at 705 Fourth Street, Athens, GA 30601. In 2023, the Boys and Girls Club of Athens opened two new club locations Parkview and Broadacres communities, in partnership with ACCGov and AHA. The Hancock community assets include St. Mary's hospital area, Clarke Central High School, the H. T. Edwards Building campus located on Dearing Extension that includes the Athens Community Career Academy, the Early Learning Center, the Classic City High School, and the Boys and Girls Club. In October 2024, ACCGov's Rocksprings Park and Community Center was officially renamed Christine W. Howard Park and Community Center (or Howard Park, for short).

Are there other strategic opportunities in any of these areas?

Both the East Athens and the Hancock Corridor Neighborhood Revitalization Plan areas have strategic opportunities for new infill housing construction, housing rehabilitation, street and sidewalk improvements, park improvements, and continued code enforcement efforts.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Although state and federal broadband maps show a high percentage of served coverage throughout the county, speed test results and consumer feedback from a demand aggregation survey indicate a higher degree of gaps in coverage. A 2023 ACCGov broadband connectivity report identified gaps related to broadband service in Athens-Clarke County, including a lack of broadband connectivity throughout ACC and a low rate of residential broadband adoption, at least in part due to affordability. According to the Georgia Broadband Program data, there are over 450 addresses with no access to broadband internet in ACC, the majority of which are concentrated in the rural southeast section of the county (census tract 1509).

In ACC, it is evident low-to-moderate income households struggle to afford broadband even when it is available in their area. The 2023 ACCGov Connectivity Report demonstrated three census tracts in ACC in which over 20% of households had no internet service despite wide availability of broadband service. These census tracts include 301, 302, and 1405, all of which are qualified census tracts (QCTs) with high concentrations of poverty.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Per the ACCGov Connectivity Enhancement Project Report (2023), ACC has two providers covering 98% of residential addresses. However, only one of these providers are highly available in the county with consistent broadband speeds. The other provider offers fiber to very limited residential areas of the county. The County has currently dedicated \$3,717,858 from SPLOST 2020 Project 22 funding to be applied to broadband expansion. Multiple internet service providers have indicated interest in providing service to the County wide middle-mile ring or expanding fiber-based internet service in portions of the County.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Climate change poses serious natural hazard risks for the state of Georgia. The EPA reports that the climate for the state of Georgia will become warmer and may experience an increased risk in flooding, droughts, tropical storms, tornadoes, and hurricanes. In the 2024, Georgia suffered an estimated \$ 7 billion of damage from Hurricanes Helene and Milton.

The U.S. Climate Vulnerability Index (developed with the Environmental Defense Fund) indicates that Clarke County is most vulnerable to Air-pollution related illnesses and deaths, disaster-related deaths, and droughts.

According to The U.S. Climate Vulnerability Index also indicates the following rankings:

- 1st out of 159 counties in deaths from climate disasters (major weather events).
- 12th out of 159 counties in Georgia for exposures and risks to community health, including lead paint hazards, total amount of toxic chemicals released into an area, toxic air pollutants affecting the body's nervous system, black carbon pollution, immunological hazards from air pollutants, and more.
- 85th out of 159 counties in Georgia for Air Pollution related illnesses, specifically citing an increase in childhood asthma rates.
- 76th out of 159 counties in Georgia for CVD-related PM2.5 mortality for individuals 65 and over. This means Clarke County has seen an increase in heart disease death from fine particulate matter from air pollution in individuals 65 years of age or older.
- 122nd out of 159 counties in Georgia for temperature related deaths.

Data Sources: [EPA What Climate Change Means for Georgia \(2016\)](#) | [The U.S. Climate Vulnerability Index](#)

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

Low- and moderate-income households are at a higher risk of vulnerability to climate change hazards. The U.S. Climate Vulnerability Index reports that poverty is the highest contributing cause to socioeconomic stressors, which can impact the health and well being

of an individual and their families. This impact on health can be attributed to greater vulnerability to adverse health effects, which may have immunological repercussions.

The EPA reports that studies have found higher pollutant levels in lower-income neighborhoods. The U.S. Climate Vulnerability Index reports that most of Clarke County's pollutants are due to industrial facilities that participate in air markets, as well as the large number of Hazardous Waste Management Facilities in the area. Historically, industrial facilities are more likely to be built and operated in lower socioeconomic neighborhoods.

Death from major weather events can be due to ill preparedness, lack of shelter, and lack of resources. Clarke County's homeless community is the most vulnerable to extreme weather events. Families that live in mobile homes are more vulnerable to tornadoes and severe weather in general. Damage from extreme weather can also be a crisis for families that are low- and moderate-income due to lack of emergency funds. Damage from flooding or tornadoes can be a financial catastrophe, due to the high price of deductibles for renters and home insurance.

Data Source: [Environmental Protection Agency](#)

Strategic Plan

SP-05 Overview

Strategic Plan Overview

ACCGov HCD is responsible for administering HUD funded CDBG and HOME Investment Partnerships programs. HCD partners with private developers and non-profit corporations to improve neighborhood viability by providing affordable and safe housing and expanding economic opportunities for low to moderate income residents.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1. East Athens Revitalization Area

Identify the neighborhood boundaries for this target area: Census Tracts 301 and 302

Include specific housing and commercial characteristics of this target area: The area is primarily residential. Most of the housing is renter occupied and of older housing stock. One of the largest public housing complexes in jurisdiction, Nellie B Homes, is located in the revitalization area. Commercial developments are limited to small retail outlets on the fringes of the neighborhood.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

As of the 2020 Census, Census Tracts 301 and 302, both of which are Qualified Census Tracts, have 10,980 residents. Over 80% of households were considered to be of low to moderate incomes and almost 60% are reported as minorities. This target area has a significant concentration of low-income residents. ACCGov is currently conducting a NRSA study to seek additional resident

feedback for this area.

Identify the needs for this target area: Affordable housing, public services, and economic development/living-wage employment

What are the opportunities for improvement in this target area? Economic development activities in the form of job training for living-wage or higher job opportunities, affordable housing development and rehabilitation of existing housing, supportive public services especially those supporting educational attainment, youth development, and services which alleviate poverty.

Are there barriers to improvement in this target area? Low educational attainment and generational poverty.

2. Hancock Corridor Neighborhood Revitalization Area

Identify the neighborhood boundaries for this target area: Census Tracts 6 and 9

Include specific housing and commercial characteristics of this target area: Most of the housing in the area is renter occupied. Rocksprings Public Housing, one of the jurisdiction's largest public housing communities, is located in the neighborhood. There are very few businesses in the area.

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

As of the 2020 Census, Census Tracts 6 and 9, both of which are Qualified Census Tracts, have 6,340 residents and approximately 60% are reported as minority. When the percentage is averaged between the two census tracts, 75% of the residents of Census Tracts 6 and 9 have low to moderate incomes. ACCGov is currently conducting a NRSA study to seek additional resident feedback for this area.

Identify the needs for this target area: Affordable housing, public services, and economic development/living-wage employment

What are the opportunities for improvement in this target area? Economic development activities in the form of job training for living-wage or higher job opportunities, affordable housing development and rehabilitation of existing housing, supportive public services especially those supporting educational attainment, youth development, and services which

alleviate poverty.

Are there barriers to improvement in this target area? Low educational attainment and generational poverty.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA).

According to federal regulations, 70% of CDBG funds must benefit residents with low to moderate incomes (less than 80% of the median income for the county). Historically, nearly 100% of Athens-Clarke County's CDBG and HOME funds directly benefit low to moderate income residents.

Assistance will be directed to low to moderate income residents and to low to moderate income census tracts and block groups throughout the jurisdiction. CDBG and HOME funds will be used to deliver housing and community development services on a county-wide basis with priority given for projects located in neighborhood revitalization areas.

Athens-Clarke County has two HUD approved neighborhood revitalization plans; one for East Athens and another for the Hancock Corridor. Each neighborhood revitalization plan area is considered to be low or moderate income with 70% or more of its residents earning low to moderate incomes. It is for these reasons that Census Tracts 301, 302, 6, and 9 have been designated as focus areas for CDBG and HOME investments. These strategy areas allow ACC to allocate CDBG for public services, for the exclusive benefit of residents of these plan areas, which are not subject to the annual 15% public service cap.

Priorities within the Consolidated Plan were assigned by analyzing local housing and community development information, utilizing Census Data and Comprehensive Housing Affordability Strategy Housing Problem data, input provided by citizens who participated

in the community resources and needs assessments meetings, and the Vision Committee, HCD's citizen advisory committee.

Investments are allocated based on the following priorities:

1. Invest in projects where the need for funds and the demand for the project design or service is demonstrated;
2. Invest in the types of projects identified as high priorities in this plan; and
3. Invest in fragile neighborhoods and those with a disproportionate concentration of low-income and minority populations.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Very Low Low Moderate Families with Children Elderly
	Geographic Areas Affected	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	Associated Goals	Affordable Housing Development and Redevelopment Homeless Services HOME Administration and Planning HOME Funds HOME CHDO Set-aside HOME CHDO Operating Down Payment Assistance Housing Counseling
	Description	The rationale for establishing the allocation priorities relative to each priority need is based on information gathered through the Needs Assessment, the Market Analysis, and the information gathered during the Community Resources and Needs Assessment meetings held as part of the consultation and citizen participation process. The most common housing problem identified is housing cost burden. The data suggests the highest priority for unmet need is associated with severe housing cost burden. Though there are home-owners living with housing problems, but the greatest area of need is assisting the renter households with a housing cost burden greater than 30% of income.

	Basis for Relative Priority	The planning process included a needs assessment, a resource review, and a gaps analysis to assign housing and community development resources to assist the development and sustainability of affordable housing, economic development, public facilities and improvements, and the delivery of public services. The needs assessment included community meetings to identify community resources and neighborhood needs. The data provided in the community indicators served as the statistical basis for the needs assessment. The interpretation of this data is complex due to the atypical composition of the Athens-Clarke County population, due in part to the high percentage of residents in the 15-24 age group, and local housing and employment trends. Misinterpretation of population data can have a significant impact on the accuracy of current condition assessments regarding housing, economic development, and public service planning.
2	Priority Need Name	Homelessness
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	Associated Goals	Homeless Services

	Description	The basic reason for homelessness is a scarcity of affordable housing. Low-income families may become homeless due to an unexpected financial crisis: a medical emergency, or employment problems that prevent families from maintaining safe housing. Consolidated Plan and Continuum of Care strategies include assisting with funding for homeless prevention services, emergency shelter, rapid re-housing, transitional housing, supportive services, and permanent supportive housing to assist those in need of shelter.
	Basis for Relative Priority	Although the non-homeless special needs population is difficult to enumerate, many Athens-Clarke County residents are in need of some form of supportive housing. One of the outcomes establish supportive housing for all sub-populations of the homeless community as a high priority need and important resource within this community. This includes the elderly, frail elderly, persons with mental and physical disabilities, persons with drug or alcohol addictions, persons with HIV/AIDS and persons living in public housing.
3	Priority Need Name	Non-housing Community Development
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	Associated Goals	Economic Development & Workforce Development Public Infrastructure Education and Enrichment Special Populations

Description	Athens-Clarke County's household income figures are lowered by the significant college student population. The majority of these students do not work full-time. While the large number of students explains the low income relative to other areas, the relatively slow rate of income growth is a concern. Household income for Clarke County increased over the last several decades but at a slower rate than the state of Georgia and other MSA counties. The Athens-Clarke County economy is heavily dependent upon public sector employment through the University of Georgia and other local government. The county's unemployment rate is consistently less than most of the surrounding counties and less than the State of Georgia as a whole.
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Basis for Relative Priority	Athens-Clarke County's household income figures are lowered by the significant college student population. The majority of these students do not work full-time. While the large number of students explains the low income relative to other areas, the relatively slow rate of income growth is a concern. Household income for Clarke County increased over the last several decades but at a slower rate than the state of Georgia and other MSA counties. The Athens-Clarke County economy is heavily dependent upon public sector employment through the University of Georgia and other local government. The county's unemployment rate is consistently less than most of the surrounding counties and less than the State of Georgia as a whole. The needs assessment results include a wide range of need including: Affordable housing and shelter – programs assisting housing development and sustainability and shelter; Creative incentives to encourage revitalization of neighborhoods and commercial developments. Support training and counseling opportunities for homebuyer and down payment assistance program participants. Increase access to affordable housing through the development of quality affordable rental units by supporting LIHTC or other projects that create multi-family affordable housing units. Promote low-to-moderate household homeownership through new construction or rehabilitation of affordable homebuyer single-family units. Homelessness (Individuals and Families): • Comprehensive street outreach services • Low-barrier emergency shelter • Diversion and rapid exit programming • Supportive services • Expansion of the affordable housing market through landlord engagement programs. Youth Development and Violence Prevention programs; Supportive Services for Affordable Housing, Economic Development and Public Facilities and Improvement programs. Provide business planning assistance, technical assistance, and small business support services, to start-ups and owners of microenterprises. (As a CBDO public service) Promote workforce development through ESL programs, GED programs, youth apprenticeship programs, vocational training, job placement and job coaching.
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	Public Facilities and Improvements programs: projects that support a suitable living environment and Improve parks, community centers, sidewalks or other public infrastructure that increase livability, safety, and accessibility for residents in high poverty concentration areas. Athens-Clarke County plans on using available resources described in the plan to address “high” priorities and expects other funding sources or community stakeholders to address “low” priorities. Community partners and HCD will provide Microenterprise training, Job training, and Public Services to assist business and employment opportunities.
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Table 45 – Priority Needs Summary

Narrative (Optional)

The Strategic Plan identifies the priority needs of Athens-Clarke County and describes goals and strategies the jurisdiction will undertake to serve the priority needs. CDBG and HOME funding are very important federal resources for Athens-Clarke County. The strategic plan goals address the following: Affordable Housing Development and Redevelopment, Public Services, Economic Development, and Public Facilities and Improvements Infrastructure. The rationale for establishing the allocation priorities relative to each priority need is based on information gathered through the Needs Assessment, the Market Analysis, and the information gathered during the Community Resources and Needs Assessment meetings held as part of the consultation and citizen participation process. The planning process included a needs assessment, a resource review, community engagement, and a gaps analysis that address how assign housing and community development resources will be used to address priority needs in areas as identified by the plan goals above.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There are eight assisted housing developments in Athens-Clarke County in addition to the 1,261 units owned by the Athens Housing Authority. The Section 8 Housing Choice Voucher Program is administered by the Georgia Department of Community Affairs (DCA) for the Athens area. Georgia DCA provides rental subsidies to ACC residents through the Section 8 program.
TBRA for Non-Homeless Special Needs	Relating to 504 accessible units, of the 5,233 families on the waiting list of the Athens Housing Authority, approximately 2% have indicated their need for a 504 handicapped unit on their pre-application and 2% are requesting accessible features for the hearing and visually impaired.
New Unit Production	There continues to be a high demand for subsidized rental units and the demand for home ownership is recovering. Athens-Clarke County will use CDBG and HOME funds to assist in the development of new owner and rental units.
Rehabilitation	Athens-Clarke County will continue to prioritize CDBG to assist low-income homeowners with emergency repair assistance and rehabilitate rental units when funding allows.
Acquisition, including preservation	The University of Georgia and its large student population have a major impact on the housing market in Athens-Clarke County. A large percentage of the students reside in the local housing market, affecting the potential availability of decent, fit and affordable rental units. Athens-Clarke County will continue to use CDBG and HOME to assist with the acquisition of vacant lots or those with dilapidated structures to secure land for rental and home owner housing opportunities.

Table 46 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The Athens-Clarke County (ACC) Housing and Community Development Department (HCD) administers the jurisdiction's Housing and Urban Development (HUD) funded Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs to support and develop viable neighborhoods by providing decent housing, a suitable living environment, and expanding economic opportunities for low to moderate income residents. CDBG and HOME funded programs assist Housing, Economic Development and Neighborhood Revitalization, Public Facilities and Improvements, and Public Services.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Acquisition Admin and Planning Economic Development Affordable Housing Rehabilitation Down Payment Assistance Public Improvements Public Services	1,210,965	0	0	1,210,965	6054825	Public Services: 176,825 Admin & Planning: \$242,193 Neighborhood Revitalization and Economic Development:261,947 Affordable Housing:530,000 Public Facilities:
HOME	Federal	Multifamily rental new construction, Single family new construction, Down payment assistance, CHDO affordable housing activities	717915	285878.26	671456.19	1675249.40	4546909.45	CHDO Operating: 44,276.34 CHDO Set Aside:107,687.37 Affordable Housing: 805,370.74 Admin & Planning: \$71,791.50

Table 47 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG and HOME will leverage ACCGov general funds to assist the Housing and Community Development Department plan and administer the housing and community development department. CDBG will also leverage additional funds identified as match for public services identified as Challenge Grants.

HOME Match is a permanent contribution to affordable housing. The 25% match requirement is a match obligation when home funds drawn down for a project costs. This requirement is fulfilled by sub-recipient agencies through various means such cash (non-federal funds), value of donated land or real property, costs of infrastructure improvements, a percentage of proceeds of housing bonds issued by state, or local government, value of donated materials and supplies, and labor.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

ACC is in the process of reimplementing its Land Bank Authority, which may use disposition of ACC-owned properties for the purposes of affordable housing development. Currently, 21 ACC properties have been identified as potentially available for development and may be sold below market value to developers dedicated to creating new units that may be sold to households at, or below, 80% AMI.

Discussion

General funds, match for public services, and HOME matching funds will assist in delivering services identified in this Strategic Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Unified Government of Athens-Clarke County	Government	Planning & Administration	Jurisdiction
Athens Housing Authority	Public Nonprofit	Affordable Housing: Homeownership & Rental	Jurisdiction
Athens Land Trust	Nonprofit/CHDO	Affordable Housing: Homeownership & Rental	Jurisdiction
Habitat for Humanity	Nonprofit	Affordable Housing: Homeownership & Rental	Jurisdiction
Advantage Behavioral Health Systems	State Community Service Board (CSB)	Homeless Services, Behavioral Health Services, PSH	Jurisdiction
Athens Homeless Coalition	Nonprofit/Continuum of Care	CoC Planning, Homeless Services & Shelter Coordination	Jurisdiction
East Athens Development Corporation	Nonprofit/CBDO	Economic Development	East Athens

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

ACC has a vast network of partnerships with local nonprofits, housing agencies, The Athens Housing Authority and the ACC Continuum of Care who work together to identify service gaps for those in need of housing resources. Services available include (but are not limited to) services for special needs populations, homelessness, low-and moderate-income families, domestic violence services, and economic development programs.

Potential gaps in the institutional delivery system include the following:

- Need for more Permanent Supportive Housing for those that are chronically homeless.

- Affordable childcare services for low- and moderate-income families.
- Need of more affordable housing stock for low- and moderate-income families.
- Lack of CDFI services.
- Lack of CHDO & CBDO agencies.
- Financial literacy and economic development programs that target job creation for small businesses.
- Need for more translation services for all Affordable Housing, Public Services, Fair Housing, Lead Based Paint Program, and Economic Development activities.
- Access to HIV/AIDS programs for low- and moderate-income individuals.
- Educational and life skills training for low – and moderate-income individuals.

Strengths in the institutional delivery system include the following:

- Partnership of Envision Athens and the Athens Homeless Coalition to improve the Coordinated Entry process county wide.
- Expansion of HCD Staff to assist in identifying and addressing potential gaps in the institutional delivery system.
- ACC receives VASH vouchers for homeless veterans in need of assistance (through the VA).
- Homeless Day Service Center offers Athen's residents experiencing homelessness vital services (i.e. clothes washing, showers, etc.).
- Working to re-establish the Athens Land Bank to assist in creating more housing stock in ACC.
- Establishment of ACC's Housing Trust Fund.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Other			

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Athens-Clarke County Consolidated Plan outlines goals and strategies that motivate agencies to seek CDBG funds for services aimed at homeless individuals and those with HIV/AIDS. CDBG public service activity funding prioritizes programs for the homeless. Planned programs include: a financial literacy initiative, day service center resources, shelter, supportive services for individuals with disabilities, and programs designed for families with children.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The Athens-Clarke County Homeless Coalition pinpoints service gaps and regularly evaluates the local homeless population. Surveys include questions necessary for the annual homeless count, along with locally crafted inquiries that aid the Continuum of Care in understanding community needs and service gaps. The Georgia Department of Community Affairs (DCA) oversees the distribution of ESG funds to Athens Continuum of Care agencies. The ACC Housing and Community Development Department (HCD) collaborates with DCA representatives to organize the annual public input meeting, which involves the Athens Continuum of Care, nearby Continuums of Care, and agencies applying through Balance of State. This meeting focuses on goal-setting, gap analysis, and ultimately, reaching a consensus on funding priorities. HCD and the coalition then support local agencies in coordinating services and applying for ESG funds from DCA. A persistent challenge for the CoC has been engaging and retaining landlords, as Rapid Re-Housing programs find it difficult to attract landlords willing to participate. The Homeless

Coalition is actively developing a landlord retention partnership and exploring strategies to address landlords' concerns, including property damage.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Housing and Community Development works with various community organizations to deliver essential services to very low, low, and moderate-income households in Athens-Clarke County. This collaboration aims to fill potential gaps in service delivery through established relationships with non-profit organizations and government units. For thirty years, ACC has experienced persistent poverty rates exceeding the national average. Despite having a robust range of housing and community development services provided by established non-profits and faith-based organizations, there remain service delivery gaps due to the high demand from our lowest-income residents. Envision Athens represents a community-wide initiative to establish a shared vision for the future of ACC. Led by a 38-member citizen steering committee and supported by a planning consultancy, this initiative informs community development planning and addresses existing needs. The Athens Wellbeing Project (AWP) is a partnership among the ACC government, the Clarke County School District, and the University of Georgia School of Social Work. This project conducts surveys throughout ACC to assess community development needs and overall wellbeing, with the findings being integrated into community development strategies in coordination with the Envision Athens data.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	ED & Workforce Development	2025	2029	Non-housing Community Development	East Athens Neighborhood Revitalization Plan	Non-housing Community Development	CDBG: \$1,309,735	Public Service Activities other than Low/Moderate Income Housing Benefit: 465 Persons Assisted Jobs Created/retained: 50 Jobs Businesses Assisted: 87 Business Assisted
2	Affordable Housing Development & Redevelopment	2025	2029	Affordable Housing	Single Family Residential East Athens Neighborhood Revitalization Plan	Affordable Housing Non-housing Community Development	CDBG: \$2,634,125	Homeowner Housing Rehabilitated: 100 Households Homeowner Housing Added: 10 Housing Units Direct Financial Assistance to Homebuyers: 32 Buildings Demolished: 3 Buildings Other: 100 Other
3	Public Service – Homeless	2025	2029	Homelessness Non-Housing Community Development	Countywide	Affordable Housing Homelessness	CDBG: \$400,000	Public service activities other than low/moderate-income housing benefit Homelessness Prevention Persons Assisted: 2250
4	Public Service – Youth Development & Violence Prevention	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Countywide	Non-housing Community Development	CDBG: \$250,000	Public service activities other than low/moderate-income housing benefit Persons Assisted: 500

5	Public Service – Support for Affordable Housing, Economic Development, & Facility Improvements	2025	2029	Non-Homeless Special Needs Non-Housing Community Development	Countywide	Affordable Housing Homelessness Non-housing Community Development	CDBG: \$150,000	Public service activities other than low/moderate-income housing benefit Persons Assisted: 1250
6	Public Facilities & Improvements	2025	2029	Non-Housing Community Development Homeless	Countywide	Homelessness Non-housing Community Development	CDBG: \$100,000	Public facility or infrastructure activities other than low/moderate-income housing benefit Other: 2 Facilities
7	HCD Administration and Planning	2025	2029	Administration and Planning			CDBG: \$1,210,965	Other: 1 Other
8	HOME Administration and Planning	2025	2029	Affordable Housing		Affordable Housing	HOME: \$358,957	Other: 1 Other
9	HOME	2025	2029	Affordable Housing	Single Family Residential, Mixed Density Residential, East Athens Neighborhood Revitalization Plan Areas	Affordable Housing	HOME: \$3,290,559	Other: 1 Other

10	HOME CHDO Set-Aside	2025	2029	Affordable Housing	Single Family Residential, Mixed Density Residential, East Athens Neighborhood Revitalization Plan Areas	Affordable Housing	HOME: \$538,436	Other: 1 Other
11	HOME CHDO Operating	2025	2029	Affordable Housing	Single Family Residential, Mixed Density Residential, East Athens Neighborhood Revitalization Plan Areas	Affordable Housing	HOME: \$358,957	Other: 1 Other

Table 50 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Economic Development & Workforce Development	Microenterprise Programs: Job Coaching/Job Training Placement Program; Business Coaching Vendor Development; Young Urban Farmer Development Program; Certified Nursing Assistant Skills Training
Affordable Housing Development & Redevelopment	Emergency Home Repairs; Support for Acquisition, Rehabilitation, and Demolition, Increase accessibility for disabled homeowners; HOME activities: New Construction to increase affordable rental and homeownership opportunities, rehabilitation funds for HOME-assisted units; CHDO Set-aside and CHDO Operating activities, HOME Admin and Planning
Public Service – Homeless	Homeless Service Activities: Comprehensive street outreach services, low-barrier emergency shelter, diversion and rapid exit programming, supportive services, expansion of the affordable housing market through landlord engagement programs.

Public Service – Youth Development & Violence Prevention	Youth Development and Violence Prevention: educate, train and develop young people in Athens-Clarke County so that they will graduate from high school prepared to successfully enter the workforce, continue their education and/or enlist in armed forces, support the development of youth literacy, math, science, social and emotional learning (SEL) skills, and build stronger connections that lead to societal contributions, develop and expand youth development programming that is accessible and equitable, expand youth development programs for public safety, provide opportunities for students to be exposed to and interact with local, hybrid or remote career options.
Public Service – Support for Affordable Housing, Economic Development, & Facility Improvements	Supportive Services: Affordable Housing, Economic Development, and Public Facilities and Improvements programs.
Public Facilities & Improvement	Improve facilities for persons with special needs such as facilities for individuals experiencing homelessness, domestic violence shelters, nursing homes, assisted living for the individuals with disabilities, or mental health facilities, and improve parks, community centers, sidewalks or other public infrastructure that increase livability, safety, and accessibility for residents in high poverty concentration areas.
HCD Administration and Planning	HCD Grant Administration and Planning

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2). Athens Housing Authority will use HOME funds for new construction to build two detached single -family homes for eligible home buyers. In addition, HOME funds will assist with home buyer down payment assistance costs. Athens Area Habitat for Humanity will use HOME funds to build four detached single-family units. These units will be sold to eligible LMI home buyers.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Since the passage of the law, the Athens Housing Authority has been in compliance with Section 504 regulations. The Athens Housing Authority are NOT under a “Section 504 Voluntary Compliance Agreement.”

Activities to Increase Resident Involvements

The strategies, programs, and activities detailed under MA-25 to improve the living environment of residents also serve to encourage resident involvement and engagement with the Athens Housing Authority.

Again, residents are actively involved in the program and leadership of the AHA. The Inter-Community Council, Inc. (ICC) an incorporated resident organization provides support programs for residents. The Inter-Community Council, Inc. is currently working with community-based organizations to promote successful families with a focus on education. The ICC’s Cameron-Mattox Resource Center, named after two outstanding resident leaders, is being used as a site to hold parenting and other training programs and family activities. The Cameron-Mattox Resource Center has been refreshed and reopened on-site facility available and holding other training programs and family activities when people are permitted to gather following the pandemic.

A resident is appointed by the Mayor each year as a member of the Athens Housing Authority’s Board of Commissioners and the Inter-Community Council appoints a Resident Advisory Board that works with AHA staff to review and set goals for the Authority and develop annual strategies to meet those goals.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Barriers to affordable housing can be defined as factors that make it difficult to create and/or maintain housing stock that is considered affordable to low-income households in a community. ACC's current housing market presents significant barriers to the development of affordable housing for LMI individuals and households.

Barriers to retaining affordable housing stock for LMI households include the following:

- Limited supply of available affordable housing options.
- Lack of available land and property in ACC to develop affordable housing options.
ACC is the smallest county in the state of Georgia, which presents unique barriers to solving the lack of available affordable housing options to ACC residents. Lack of land to build on in combination with state and local zoning requirements can dissuade contractors from pursuing development.
- Need for student housing competes with the need for affordable housing for ACC residents.
A substantial volume of housing is bought and re-developed for college students living in ACC. Market demand response to this need indicates that the price of housing rises. UGA Today reports that fall 2024 semester saw a 3.6% increase in enrollment from the previous year. Though the uptick in student enrollment boosts the local economy, ACC is presented with a unique obstacle of providing a sufficient number of student housing, while also ensuring affordability rates and housing stock for existing ACC residents.
- Housing market rates have increased, making homeownership and affordable rental rates difficult to obtain.
Housing experts report that households should not spend more than 30% of their gross monthly income on housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Homeownership: HUD estimates ACC's median family income to be \$90,900.00 for 2024. 2023 U.S. Census Bureau (ACS Survey) estimates that the median home value in ACC is \$272,900.00. The data also indicates that over 25% of ACC homeowners spend more than 30% of their monthly income on monthly housing expenses.

Renters: The Fair Market Rent for 2025 that's determined by HUD for a two-bedroom apartment is \$1,225.00. In 2024, the Fair Market Rent was \$1,169.00. This is nearly a 5% increase in expected Fair Market rental costs. Despite the Fair Market Rent rates being \$1,225.00, the ACS data indicates that the median cost of rent ACC citizens are paying is \$1,306.00, which is 7% increase of the recommended Fair Market Rent rate. The data also indicates that 38% of ACC residents are paying more than \$1,500.00 a month for rent, which is 22% higher than the designated Fair Market Rent rate.

Community needs assessments conducted indicate that the primary barrier to affordable housing is rental affordability. The AHIS plan reports that 37% of all households make less than \$50,000.00 a year. However, 64% of households that rent report that they make less than \$50,000.00 a year.

There are currently 12,900 fair market rent rate homes in ACC. U.S. Census Data estimates that there are currently 53,397 households in ACC. Fair Market Rent rate homes in ACC only account for 24% of the 53,397 households, despite the fact that less than 37% of households reported are making less than \$50,000.00 year.

ACC's targeted strategies for reducing barriers to affordable housing include the following:

- Creation of more affordable rental housing.
- Expand access to homeownership for new homeowners.
- Preventative efforts to help renters and homeowners to stay in secure housing.
- Provide down payment assistance programs.
- Acquire and rehabilitate dilapidated properties, returning units to the affordable housing stock as quality affordable housing.
- Acquire and demolish dilapidated properties to allow for new affordable housing construction.
- Provide assistance for the restoration, rehabilitation, and accessibility of low to moderate income, owner-occupied properties.
- Continue efforts to re-instate the Athens Land Bank Authority.
- Development and implementation of the Affordable Housing Trust Fund.

Sources: [ACS Data](#) | [U.S. Census Bureau](#)

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

At the ABHS Homeless Day Service Center (HDSC), the primary point-of-entry for all unsheltered homeless persons into the services of the Continuum of Care, unsheltered individuals and families are able to take care of basic daily needs and are informed of additional Continuum of Care services, housing programs, case management and mental health services. HDSC case managers are able to assess the scope and severity of a clients needs through a Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT). The VI-SPDAT is a triage tool administered both to individuals and families to determine risk and prioritization when providing assistance to homeless and at-risk of homelessness persons. It highlights areas of higher acuity, thereby helping to inform the type of support and housing intervention that may be most beneficial to improve long term housing outcomes. It also helps inform the order - or priority - in which people should be served. ACC has made efforts to assist unsheltered homeless persons by funding a street outreach advocate. The Continuum of Care outreach plan covers 100% of the CoC geography. The street outreach advocate goes to the encampments in the community and connects homeless individuals to resources they may not be aware of - or may be avoiding due to distrust. Unsheltered homeless persons are also informed of the Continuum of Care resources at the daily soup kitchens, Our Daily Bread and Sparrow's Nest. The Clarke County School District Homeless Liaison works with teachers to identify homeless families. She attends weekly meetings with local shelters' case managers to discuss the families' needs. The Continuum of Care has been successful in reducing the number of homeless families over the last few years by maintaining a strong partnership with schools and dedicating financial resources to rapid rehousing. -Lead Athens and Casa de Amistad work with non-English speaking individuals and families to help them gain access to services and shelter. HOME/CDBG funded housing programs are required to follow the Fair Housing Act to market programs to disadvantaged populations. One successful method has been to invite service providers to set up tables at Our Daily Bread and the local soup kitchen ensuring that information is distributed to the homeless population. HCD also holds community meetings called "Lunch and Learn," to continue reaching as many disadvantaged community members. One of the main locations these meetings are held at is the local library which typically has a number of homeless individuals in the area. The library has taken additional steps to serve the overall wellbeing of these individuals by having social workers on-site. The Continuum of Care provides rapid-rehousing with CDBG, ESG, and local funds which enables families to quickly move into stable housing.

Addressing the emergency and transitional housing needs of homeless persons

To help meet the needs of people living in emergency and transitional shelter to help them access non-employment based income, case managers at all Continuum of Care shelters and service providers assess clients' eligibility for mainstream resource programs at program entry and assist clients in applying for benefits. The Continuum of Care hosts SOAR training every six months to teach case managers at local shelters how to assist their disabled clients with their SSDI applications. The local VA clinic is a strong partner organization that reaches out to veterans to help them access VA services. Our local health clinic works with clients to help them receive free prescriptions and sign up for insurance. The goal to increase the percentage of program participants receiving non-employment benefits includes these current steps and to continue to involve mainstream resource partner agencies in CoC planning and resource coordination. The Homeless Coalition also utilizes the Mainstream Benefits and Resources Committee to assist in planning and maintaining contact with local resource providers. Live Forward and Advantage Behavioral Health Systems residential services coordinators assist their permanent supportive housing residents with finding and keeping employment. Continuum of Care funded providers assist clients with developing soft skills to successfully job search and retain employment once it is gained.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The goal of housing stability and permanency is best achieved through utilizing the Coordinated Entry System. Coordinated Entry is a process for people to access the prevention, housing and/or other services needed. Coordinated entry incorporates uniform screening and assessment, prioritization and program matching, and connections to mainstream services to help those seeking housing and services access appropriate programs more efficiently. The Coordinated Entry team meets weekly and consists of ACC CoC homeless service providers including the Clarke County School District, VA, Emergency shelters, and housing providers. The client or family can then be directed to the most appropriate program. The Continuum of Care's strategy to reduce the frequency and duration of homelessness for families and individuals includes four key components: Prevention for families through identifying at risk families in the Clarke County School System and providing coordinated case management for them to receive housing

support; Rapid-Rehousing for families in shelters funded with ESG and CDBG funds; Increasing the number of PSH units for Chronically Homeless people with mental health disabilities and for people with AIDS; and supporting programs that provide employment support and assistance in accessing other financial resources such as SSDI, prescription assistance, VA benefits and the Earned Income Tax Credit to assist homeless individuals in increasing their incomes to move into stable housing. To assist clients in maintaining housing stability, the Athens Area Homeless Shelters has shifted an emergency shelter into a transitional model which allows the client to gain a GED and college certificate - all while living in transitional housing and receiving child care assistance. Childcare has been identified as a significant barrier for families trying to regain employment and stable housing. Athens-Clarke County's Analysis of Impediments to Fair Housing identifies several action steps with timelines to market housing and supportive services to the most vulnerable populations such as those with disabilities and limited proficiency in English. The action steps include: Utilize HUD grants to fund new and existing housing development, rehab and TBRA projects; utilize county website to increase knowledge of fair housing rights and publicize affordable housing resources; annually set aside \$60,000 in CDBG funds for housing counseling and personal budgeting; use the Affordable Housing Roundtable and Homeless Coalition listserv to inform member organizations of affordable housing initiatives and programs. To reduce barriers to affordable housing, the Homeless Coalition, composed of service providers for homeless and low income people, meets monthly and shares information about streamlining programs--simplifying intake and assessment, coordinating case management, sharing information about available programs and their eligibility requirements. The coalition has focused on prioritizing Permanent Supportive Housing for people with the most barriers to housing such as chronically homeless individuals with mental health diagnoses and individuals with AIDS. This year the Continuum of Care has focused on building relationships with landlords, to assist clients and families with quickly obtaining housing and remaining in their homes.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Individuals being paroled from prison or released from jail face additional barriers to stable housing. To be paroled in the State of Georgia, parolees must have an approved and verified residence plan that is considered stable and suitable. A homeless shelter is

not considered a valid place of residence therefore no individual is released on parole without a place to live. The Reentry Partnership Housing Program, a collaborative effort between the state Board of Pardons and Parole, the Department of Corrections, and the Department of Community Affairs, provides funds to agencies to provide three months of room and board for parolees in Athens. When inmates have a known upcoming release date, staff is required to have a release planning meeting with them to determine suitable living arrangements. The collaborating agencies responsible for ensuring that persons being discharged from correctional facilities are not discharged into homelessness include the Athens-Clarke County Jail, Reentry Housing Partnership Program, Athens Justice Project, U.S. Department of Justice, Athens-Clarke County Mental Health Court, the Homeless Day Service Center, the Athens-Clarke County Diversion Center, and Athens-Clarke County Drug Court. Another group facing additional barriers to housing include individuals being discharged from hospitals and long term health care facilities. Along with the State mandated plan, Athens' two hospitals, Piedmont Athens Regional Medical Center (PARMC), and St. Mary's Health System, have developed local policies to refer homeless patients to shelters when discharged from care. Social workers from each hospital are active members of the Continuum of Care who regularly attend Homeless Coalition meetings. At PARMC, social workers meet homeless emergency room patients before they are discharged, to place them into housing and give them a resource card with phone numbers for other Continuum of Care mainstream services. Social workers meet with admitted hospital patients who are homeless throughout their treatment to find housing placement after they are discharged. At St. Mary's Health System, social workers assist with housing placements as well. Homeless women who give birth at the hospital are referred to the Athens Pregnancy Center home for new mothers and referred to other services. In addition to the social workers at the two area hospitals, there are several health care organizations that collaborate to provide assistance and referral to housing and services: the Athens Neighborhood Health Center, Athens Nurses Clinic, Mercy Health Clinic, Advantage Behavioral Health System, and Georgia Options for People with Disabilities, and the Clarke County Health Department.

SP-65 Lead based paint Hazards – 91.215 (i)

Actions to address LBP hazards and increase access to housing without LBP hazards.

ACC has been awarded the Lead Hazard Reduction Capacity Building (LHRCB) grant. HCD will utilize this grant to develop and expand the infrastructure necessary to undertake comprehensive programs in order to identify and control lead-based hazards in eligible pre-1978 privately owned rental or owner-occupied housing in ACC. A primary focus will be placed on the education and awareness of the risk of exposure to lead paint for children under the age of 6 as well as addressing and reducing the opportunities of exposure. This program will be led by the Lead Hazard Program Manager.

ACC completed an Affordable Housing Investment Strategy (AHIS) in 2023, which demonstrated that 47% of owner-occupied housing and 42% of rental housing in Athens-Clarke County were built before 1978. These units are more likely to be occupied by low-income households because of their affordability. The CDC states that children from low-income households and those who live in housing built before 1978 are at the greatest risk of lead exposure. HCD will partner with the local public health department, community partners, hospitals, education institutions, and nonprofits to educate, screen, assess, and refer potential lead-based paint hazard intervention.

How are the actions listed above related to the extent of lead poisoning and hazards?

Children under the age of 6 are at most risk from lead hazards. Residents living within QCTs are more likely to be low-income households and are more likely to be living in aging housing units because they are low-income. Therefore, the lead hazard reduction program will target the populations most at risk for lead hazards.

How are the actions listed above integrated into housing policies and procedures?

The actions to reduce lead-based paint hazards are integrated into housing policies and procedures by incorporating lead-safe requirements into affordable housing projects and rental housing standards. Through the LHRCB Program, HCD will complete lead risk assessments and remediation as part of housing rehabilitation projects in compliance with federal and state lead safety regulations. Lead hazards must be addressed on projects that utilize federal funds, such as CDBG which can expand the scope of a potential rehabilitation project beyond the amount allocated. Funding for Lead Hazard Reduction will expand the number of potential rehabilitation projects by providing access to necessary funds to address lead hazards in these pre-1978 properties.

Additionally, training and certification efforts will be integrated into workforce development initiatives to expand local capacity for lead hazard interventions. Public awareness and education strategies are also included in housing programs to inform residents and property owners about lead safety requirements and best practices.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs, and Policies for reducing the number of Poverty-Level Families

The Athens-Clarke County anti-poverty strategy aims to create an atmosphere conducive to employment, serving as the vehicle through which those who are impoverished can most effectively achieve self-sufficiency. According to DATAUSA, from 2022 to 2023, employment in Athens-Clarke County, GA, grew by 1.35%, increasing from 105,000 to 106,000 employees. However, some employees may reside outside of Athens-Clarke County, GA. The Georgia Labor Force estimates that the Athens-Clarke MSA (place of residence for persons aged 16 and older) unemployment rate rose from 3.2% to 3.4% between March 2024 and March 2025. The future of the local economy appears promising, with a focus on economic upward mobility and more equitable access to opportunities and advancement for residents of Athens-Clarke County. Athens-Clarke County's top five industry sectors are Education, Healthcare, Retail, Hospitality, and Manufacturing, with growth observed in all sectors. The goal is to establish an economic climate that fosters a wide range of job opportunities for local residents, including those living in poverty.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The Consolidated Plan project areas will primarily consist of low-income census tracts, with significant minority concentrations, with priority given to identified Neighborhood Revitalization Areas. More than half of the funding available in Action Plan I is allocated for the development of affordable housing, improving accessibility in owner-occupied housing, or assisting owners with the repair of dangerous conditions in their homes.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

ACC CDBG and HOME subrecipients are formally monitored remotely or on-site annually, depending on their risk assessment, to provide technical assistance and ensure compliance with CDBG and HOME regulations. All agencies, regardless of risk assessed, are formally monitored on-site at least once every three years. Formal monitoring visits are conducted in accordance with CDBG and HOME regulations and the Monitoring HOME Guidebook and CDBG Subrecipient Oversight Guidebook. Agencies are also provided with on-going technical assistance as well as opportunities to attend workshops and training regarding issues such as procurement and contracting. HCD has recently begun recording trainings and workshops and posting them on our website, so they are easily accessible to our subrecipients. In addition, partner agencies are required to submit monthly expense and performance reports to help HCD identify programs or projects that may need adjustments or changes during the program year. HCD staff also visit work sites at least once annually to assess progress and to deliver signage that ensures public recognition of HUD funding. See examples of this signage in use in our attachments to this plan.

CHDO Monitoring Procedure

Community Housing Development Organizations (CHDO) are monitored on an annual basis by HCD to ensure that the organization has the legal status and organizational structure to maintain CHDO status. Included in this monitoring is an evaluation of the CHDO's performance including, but not limited to, completion of funded projects, staffing levels, financial resources, board composition, record-keeping and compliance.

ACC will continue to actively encourage participation by minority and women-owned businesses and sub-recipients who may be procuring goods and services and ensure that subrecipient contract opportunities are incorporated into bid solicitations, requests for proposals, and subrecipient contracts. Companies wishing to do business with Athens-Clarke County must register by completing a bidder's list application. The current procurement procedures incorporate MBEs into the process to the maximum extent possible given the goods and services purchased by ACC each year, allowing purchasing staff to assist MBEs that want to do business with

ACC. We have also included resources in our subrecipient manuals to assist funded agencies in locating and procuring MBE contractors.

Section 3 Plan

Section 3 reporting is a means by which Athens-Clarke County fosters local economic development, neighborhood economic improvement, and individual self-sufficiency. Section 3 is the legal basis for providing jobs for residents and awarding contracts to businesses in areas receiving certain types of HUD financial assistance. Under Section 3 of the HUD Act of 1968, wherever HUD financial assistance is given for housing or community development, to the greatest extent feasible, economic opportunities are given to residents and businesses in that area. The Athens-Clarke County Section 3 policy ensures that the employment and other economic opportunities generated by Federal financial assistance for housing and community development programs shall, to the greatest extent feasible, be directed toward low and very low income persons, particularly those who are recipients of government assistance for housing. This includes residents of public housing and low income persons who live in the area in which a HUD-assisted project is located. A Section 3 business is a business owned by Section 3 residents or one that employs Section 3 residents in full-time positions or subcontracts with businesses which provide economic opportunities to low income persons. Businesses are encouraged to recruit in the neighborhood and public housing developments to tell residents about available training and job opportunities. Contractors and subcontractors are expected to distribute flyers, post signs, place ads, and contact resident organizations and local community development and employment agencies to find potential workers. A Section 3 Summary Report of accomplishments is developed annually.

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Please see the chart and narratives below for the expected resources available for AAP I.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public/Federal	Acquisition Admin and Planning Economic Development Affordable Housing Public Improvements Public Services	1,210,965	0	0	\$1,210,965	6,054,825	Public Services: \$181,644 Admin & Planning: \$242,193 Affordable Housing: \$530,000 Economic Development and Neighborhood Revitalization: \$261,947
HOME	Public/Federal	Multifamily rental new construction Single family new construction Down Payment Assistance	717915	285,878.26	671,456.19	1675249.54	4546909.45	Affordable Housing: \$805,370.74 Administration and Planning: \$71,791.50

Table 51 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Additional resources used to further the goals in this plan include: ARPA funding for ongoing affordable housing and emergency shelter improvement projects, services and increased Continuum of Care funding to prevent and end homelessness, economic development activities, and youth development and violence prevention. ACCGov has recently approved and begun to implement other affordable housing initiatives using funds from a variety of sources including housing counseling programs, the revival of the land bank authority to manage disposition of ACCGov owned properties and acquisition activities to support the development of affordable housing, and the development of a Housing Trust Fund (managed by a CDFI or Authority) to conduct Acquisition Strike Fund, Single-Housing Fund, and LIHTC Gap-Financing programs.

Matching requirements are met by Public Service subrecipients awarded CDBG funds. General funds will assist the Housing and Community Development Department to plan and administer CDBG and HOME funds.

The HOME allocation for the fiscal year is \$717,915. The 25% match requirement will be fulfilled through eligible sources of match for HOME funds for future HOME-eligible projects. The matching contribution adds to the resources available and come in the form of a permanent contribution to affordable housing.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

ACC is in the process of reimplementing its Land Bank Authority (LBA), which may use disposition of ACC-owned properties or properties unsold at tax auctions over the past few years for the purposes of affordable housing development. Currently, 14 ACC properties have been identified, 5 properties already titled to the dormant LBA, as potentially available for development and may be sold below market value to developers dedicated to creating new units that may be sold to households at, or below, 80% AMI. Furthermore, approximately 21 additional properties have been identified for potential consideration for the ACC LBA, if the M&C approves to reconstitute, to hold, manage, dispose, or develop properties.

Discussion

General funds, match for public services, and HOME matching funds will assist in delivering services identified in the Action Plans.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Development and Redevelopment	2025	2029	Affordable Housing	NR Plan Areas	Affordable Housing	CDBG: \$ 530000	Homeowner Housing Rehabilitated: 28 Homeowner Housing Units Added: 2 Direct Financial Assistance to Homebuyers: 8 Other: 70
2	Economic Development	2025	2029	Non-Housing Community Development	NR Plan Areas	Non-housing Community Development	CDBG: \$261,947	Public service activities other than Low/Moderate Income Housing Benefit: 140 Persons Assisted Jobs created/retained: 10 Businesses assisted: 27
3	Public Services - Youth Development	2025	2029	Non-Housing Community Development	NR Plan Areas	Affordable Housing	CDBG: \$40000	Public service activities other than Low/Moderate Income Housing Benefit: 90
4	Public Infrastructure	2025	2029	Non-Housing Community Development	NR Plan Areas	Non-housing Community Development	CDBG: \$0	n/a
5	Public Services - Homelessness	2025	2029	Homeless	NR Plan Areas	Homelessness	CDBG: \$106,825	Public service activities other than Low/Moderate Income Housing Benefit: 460 Persons Assisted
6	Public Services - Supporting other goals	2025	2029	Non-Homeless	NR Plan Areas	Non-housing Community Development	CDBG: \$30,000	Public service activities other than Low/Mod Income Housing Benefit: 280 Persons Assisted

7	HCD Administration and Planning	2025	2029				CDBG: \$242,193	
8	HOME Administration and Planning	2025	2029	Affordable Housing	NR Plan Areas	Affordable Housing	HOME: \$71,791	Other: 1
9	HOME	2025	2029	Affordable Housing	NR Plan Areas	Affordable Housing	HOME: \$ 519,492 HOME PI: \$285,878	Other: 6
10	HOME CHDO Set Aside	2025	2029	Affordable Housing	NR Plan Areas	Affordable Housing	HOME: \$0	Other: 0
11	HOME CHDO Operating	2025	2029	Affordable Housing	NR Plan Areas	Affordable Housing	HOME: \$0	Other: 0

Table 52 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Affordable Housing Development and Redevelopment	Support Affordable Housing activities for rental and single-family units. Activities may include owner occupied home repairs, rehabilitation, demolition, acquisition, down payment assistance related to homeownership opportunities. Support Fair Housing and Housing Counseling activities. New construction, rehabilitation, down payment assistance related to HOME funds for HOME-assisted units and HOME Admin and planning.
Economic Development and Workforce Development	Assist low to moderate income residents through small business, entrepreneurship, microenterprise training, and workforce development support.
Public Services	To offer supportive programs and services that meet the needs and enhance the quality of life for ACC residents .
Public Facilities and Improvements	To foster public infrastructure improvements that improve the lives of low and moderate income residents in Athens-Clarke County
Homeless Services	To prevent and end homelessness through emergency shelter, permanent housing, prevention, street outreach, and other homeless services
Special Populations	Support individuals with mental illness, substance abuse disorders, disabilities, formerly incarcerated, and seniors.

HCD Administration and Planning	Administrative activities
HOME Administration and Planning	Administrative activities
HOME Entitlement	
HOME CHDO Set-Aside	CHDO Set-aside activities
HOME CHDO Operating	CHDO Operating

Projects

AP-35 Projects – 91.220(d)

Introduction

The Strategic Plan outlined four priority goals with effective strategies to address these goals during the community resources and needs assessment planning process. The identified goals include the following relevant topics:

- Affordable Housing Development and Re-Development
- Economic Development and Workforce Development
- Public Services
- Public Facilities and Improvements

CDBG funding will assist:

- Affordable Housing Development, Repair, Rehabilitation, and Construction
- Neighborhood Revitalization
- Economic Development Projects
- Public Services Projects
- CDBG Projects
- CDBG Administration and Planning
- HOME Projects
- HOME Administration and Planning

Projects

#	Project Name
1	Affordable Housing Development & Redevelopment
2	Economic Development & Workforce Development
3	Public Services
4	Public Facilities & Improvements
5	Administration & Planning

Table 53 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Allocation priorities are based on the resources and Needs Assessment planning process and past demand for projects and services.

The primary obstacle to addressing underserved needs is the limited resources available to reduce the housing cost burden Athens-Clarke County residents face. Athens-Clarke County encourages CDBG and HOME applicants to seek additional resources from other public and private entities in an effort to leverage the limited amount of HOME and CDBG funds available.

AP-38 Project Summary

Project Summary Information

HUD Funding

CDBG Affordable Housing & Economic Development		
1	Project Name	Affordable Housing Development and Redevelopment
	Target Area	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Program
	Goals Supported	Affordable Housing Development and Redevelopment
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$520,822.00 HOME: \$805,000.00
	Description	To increase the amount of affordable housing for low-and moderate-income Athens Clarke County residents, and to provide access to services that help households access and maintain affordable housing. Funding sources are CDBG and HOME funds. HOME funded activities include Affordable Housing development and redevelopment activities; New Construction of homebuyer units and downpayment assistance; Infrastructure development; CHDO Homebuyer and Rental Rehabilitation.
	Target Date	06/30/25
	#/Type of families that will benefit from activities (Estimate)	25-30 homeowner rehabs for historic homes. 4-8 households to receive down payment assistance. 12 new construction units developed.
	Location Description	Scattered sites throughout Athens-Clarke County
	Planned Activities	Provide basic repairs to mostly historic homes owned by low-income residents. This program focuses on homes in East Athens, the Hancock Corridor, and the National Registry of Historic Places listing eligible areas.
2	Project Name	Economic Development & Workforce Development
	Target Area	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan

	Goals Supported	Economic Development & Workforce Development
	Needs Addressed	Non-housing Community Development
	Funding	CDBG: \$250,000.00
	Description	To promote the upward economic mobility of low-and moderate-income ACC residents through small business, worker-owned cooperative, entrepreneurship, and workforce development support.
	Target Date	06/30/2025
	#/Type of families that will benefit from activities (Estimate)	400 individuals that would benefit from Economic Development activities.
	Location Description	Scattered sites throughout Athens-Clarke County
	Planned Activities	Microenterprise activities and CBDO public service activities carried out as economic development projects.
3	Project Name	Public Services
	Target Area	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	Goals Supported	Public Services
	Needs Addressed	Homelessness, Youth Development and Violence Prevention, Supportive Services for Economic Development
	Funding	CDBG: \$176,825.00
	Description	To enhance the quality of life through programs/services that meet the needs of the residents in Athens-Clarke County.
	Target Date	06/30/2025
	#/Type of families that will benefit from activities (Estimate)	830 individuals/ 738 families will be assisted with homeless services, youth programming, and financial assistance activities to support an economic development goal.
	Location Description	Scattered sites throughout Athens-Clarke County
	Planned Activities	Homeless prevention, supportive services, financial assistance, and case management.
4	Project Name	Public Facilities and Improvements
	Target Area	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan

	Goals Supported	Public Facilities & Improvements
	Needs Addressed	Special needs populations
	Funding	\$0
	Description	To foster public infrastructure improvements that improve the lives of LMI residents in Athens-Clarke County.
	Target Date	06/30/2025
	#/Type of families that will benefit from activities (Estimate)	N/A
	Location Description	Scattered sites throughout Athens-Clarke County
	Planned Activities	N/A
5	Project Name	Administration & Planning
	Target Area	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	Goals Supported	ALL
	Needs Addressed	
	Funding	HOME and CDBG: \$313,984
	Description	Grant administration and planning for CDBG and HOME funding
	Target Date	06/30/2025
	#/Type of families that will benefit from activities (Estimate)	1
	Location Description	Countywide
	Planned Activities	1

Federal Funding

ACCGov receives federal grant funding outside of CDBG and HOME projects. These initiatives include ARPA/SLFRF, CoC, and Lead Hazard Reduction Capacity Building (LHRCB) funds.

ARPA Affordable Housing projects cover activities that include new construction, down payment assistance, and rehabilitation. Currently, there are 8 ARPA Affordable Housing projects. They include the following:

Prince Avenue Weatherization & Repair by Acceptance Recovery Center (\$250,000.00); Micah's Creek Phase I Project by AAHFH (\$1,500,000.00); ACCA Live Well Housing Rehab Program by ACCA (\$415,000.00); New Construction Dublin/Hawthorne by ALT (\$2,750,000.00); Youth ARPA Rehab Program by ALT (\$415,000.00); Historic Athens AJMP Rehab by Historic Athens (\$531,600.00); EADC Rental New Construction (\$800,000.00), and the First American Bank & Trust Down Payment Assistance Program (\$718,400).

Lead Hazard Reduction and Capacity Building (LHRCB) funds will be used to help the community build infrastructure necessary to address lead-based hazards in housing. This includes educating residents about the risks of lead exposure and preventive measures, developing the ability to identify and control lead hazards, and reducing lead exposure in housing built before 1978.

ARPA Homelessness & CoC:

ARPA Homelessness projects cover activities that include encampment crisis outreach response, development of emergency and transitional housing units, expansion and improvements of emergency shelter space, staffing the Homeless Coalition to carry out coordinated entry improvements and to manage the homeless support fund, healthcare, employment initiatives, job training, and diversion activities. They include the following:

Encampment Crisis and Response Team Program by Advantage Behavioral Health Systems (\$200,000.00); Mitchell Bridge Facility development by ABHS (\$1,403,779.00); Family Promise Shelter Expansion by Family Promise of Athens and Athens Area Habitat for Humanity (\$163,110.00); Staffing, Lived Experience Engagement, Coordinated Entry Improvements, and Management of the Homelessness Support Fund by the Athens Homeless Coalition (\$1,080,000.00); Healthcare for Unsheltered Homeless by Athens Wellness Clinic (\$184,455.00); She Works Employment Initiative by Divas Who Win (\$200,250.00); Homecare Cooperative by Economic Justice Coalition (\$400,000.00); Diversion Program by Family Promise of Athens (\$200,000.00); Emergency Shelter Improvements by Project Safe (\$142,618.00); Shelter Improvements/Expansion and Case Management by Salvation Army (\$550,000.00)

CoC projects cover activities that include permanent supportive housing for individuals and families, rapid rehousing for individuals and families experiencing domestic violence, and joint transitional housing and rapid rehousing for families experiencing homelessness. They include the following:

2-Unit Supportive Housing Program for Families by ABHS (\$42,618); 5-Unit Supportive Housing Program for Families by ABHS (\$98,923); 23-Unit Supportive Housing Program for Individuals by ABHS (\$327,676); Rapid Rehousing Program by Project Safe (\$67,109); Joint Transitional Housing/RRH Program by Family Promise of Athens (\$125,676)

Non-Federal Funding

ACCGov also allocates non-federal funding to nonprofits through the local Community Partnerships Program (\$1,000,000), the Neighborhood Leaders Program (\$1,102,661), and to support Housing Counseling (\$100,000) and Homeless Outreach (\$130,000) activities.

AP-50 Geographic Distribution – 91.220(f) *Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed.*

ACC has focused on 2 areas for revitalization: East Athens and the Hancock Corridor. East Athens is identified as Census Tracts 301 and 302. As of the 2020 Census, Census Tracts 301 and 302 have 10,980 residents. Over 80% of households were considered to be of low to moderate incomes and almost 60% are reported as minorities. Census Tracts 6 and 9, the Hancock Corridor, have 6,340 residents and approximately 60% are reported as minority. When the percentage is averaged between the two census tracts 75% of the residents of Census Tracts 6 and 9 have low to moderate incomes. These Qualified Census Tracts (QCTs) have large public housing complexes and significant concentrations of low-income residents. Many of the homes are older and a large percentage of the residents are renters. Each QCT in these geographic areas are considered to be low or moderate income because 70% or more of its residents earn low to moderate incomes. For these reasons, Census Tracts 301, 302, 6, and 9 have been designated as focus areas for CDBG and HOME investments.

Geographic Distribution

Target Area	Percentage of Funds
East Athens Neighborhood Revitalization Plan	15
Hancock Corridor Neighborhood Revitalization Plan	15

Table 54 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Investments are allocated based on geographic need as evidenced by Census and CHAS data, the high priorities detailed in this plan and other ACCGov strategic plans, and the neighborhoods with a disproportionate concentration of low-income and minority populations. Based on these factors, projects in neighborhood revitalization strategy area are given priority over projects in other areas of the jurisdiction.

Discussion

Neighborhood Revitalization and Public Services funds are allocated by analyzing local housing and community development information, utilizing Census Data, Comprehensive Housing Affordability Strategy Housing Problem data, the ACCGov Affordable Housing Investment Strategy (AHIS), the ACCGov Strategic Plan to Reduce and Prevent Homelessness, input provided by citizens and the Vision Committee, through the planning process, and community organizations through the applications for funding.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Affordable Housing Goals for ACCGov are directed by the Athens-Clarke County Affordable Housing Investment Strategy (AHIS), which was passed by the Clarke-County Mayor and Commission in 2023. The goal of this plan is to understand housing needs and conditions in Athens-Clarke County to foster a housing market that meets the needs of all ACC residents. ACCGov is pursuing community wide collaborations with local agency partners to carry out the goals of the AHIS plan.

The AHIS places an emphasis on rental affordability and homeownership. ACCGov is partnering with local community partners to strengthen ACC’s affordable housing capacity, create affordable rental homes, rehabilitate existing affordable housing units, and expand homeownership opportunities to ACC residents.

Additional housing objectives in ACC include utilization of HOME, CDBG, ARPA, and other sources of federal and state funding. Special attention is placed on Neighborhood Revitalization Areas. Supportive services for ACC residents are also a priority. Local Affordable Housing partners such as the Athens Housing Authority, the Athens Land Trust, Athens Area Habitat for Humanity, and Historic Athens all work to construct new affordable homes or to repair deteriorated ones.

Fair and unbiased access to housing is also a pressing concern for ACCGov. HCD assists community partners in the provision of housing counseling services to inform citizens of their right to fair housing. Additionally, ACCGov is pursuing equitable housing opportunities for residents through health and safety initiatives such as lead-based paint education (funded through the LHRCB grant).

One Year Goals for the Number of Households to be Supported	
Homeless	45
Non-Homeless	1,085
Special-Needs	237
Total	1367

Table 55 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through...	
Rental Assistance	3
The Production of New Units	3
Rehab of Existing Units	22
Acquisition of Existing Units	2
Total	30

Table 56 - One Year Goals for Affordable Housing by Support Type

Discussion

The ACC community have continued to relay concerns regarding the need for accessible and affordable housing. The greatest needs include the following:

Increasing the affordable rental housing stock for households with very-low and low-incomes; Homeownership opportunities for ACC residents; Age in place modifications; Accessibility improvement modifications; Homeowner rehabilitation projects; Homeowner repair projects, and Demolition for homes with health and safety concerns.

As a result, affordable housing program activities may include the following:

Affordable housing construction; Acquisition, Rehabilitation; Homeowner Repairs; In-fill housing; Emergency Shelter; Permanent Supportive Housing; First-time homebuying activities; Fair Housing education and guidance; and Housing counseling support.

In addition to the CDBG grant and HOME funding, HUD offer opportunities for communities to compete nationally for Homeless Assistance Grant Program funding to address and alleviate homelessness. As part of the Homeless Assistance Grant Application, HUD requires communities to develop and maintain a Continuum of Care Plan, which outlines the activities and services a community offers to assist homeless individuals in moving towards stability and self-reliance, and out of homelessness. Annually, the Athens-Clarke County Continuum of Care updates its plan through a public process coordinated by the Homeless Coalition and HCD.

AP-60 Public Housing – 91.220(h)

Introduction

The Athens Housing Authority (AHA) continually refines all areas of its operation to promote the best possible service to its customers. The Authority utilizes a combination of Capital Fund Program (CFP) and Operating Budget funds to achieve these positive outcomes. AHA provides 1291 dwelling units within its public housing portfolio with the recent addition of 30 units in Comer Georgia. The Athens Housing Authority meets the needs of individuals and families searching for affordable rental options. However, it is important to note that the AHA is unable to provide immediate, emergency assistance housing. In addition, although many housing authorities manage the Section 8 Housing Choice Voucher Program in their communities, the Athens Housing Authority does not. The Section 8 Housing Choice Voucher Program is administered by the Georgia Department of Community Affairs for the Athens area.

The demand and need for affordable rental housing far outweigh the availability.

Relating to 504 accessible units, of the 5,233 families on the waiting list of the Athens Housing Authority, approximately 2% have indicated their need for a 504 handicapped unit on their pre-application and 2% are requesting accessible features for the hearing and visually impaired.

Actions planned during the next year to address the needs to public housing

Homeownership Initiative

The Athens Housing Authority continues a comprehensive approach to promote affordable homeownership in Athens-Clarke County through various partnerships with Athens-Clarke County government, local lenders, and private organizations. Athens-Clarke County assists the Authority with funding through the CDBG and HOME programs. With these funds, the AHA purchases vacant properties, some with dilapidated structures, and builds homes for sale to first time homebuyers. Athens-Clarke County continues to provide financial resources to the housing authority to help manage and support their homeownership initiative. AHA programming focuses on jobs, economic development, financial management, and homeownership readiness skills to prepare a larger portion of its resident population for participation in these programs. AHA has also been awarded HOME funds to build two new ACT I homes, in addition, the AHA was awarded a HOME grant to construct four (4) additional houses in our Savannah Heights mixed-income community in East Athens. AHA is currently in the contracting phase for this project this year. Anticipation construction in late this year.

Public Housing Units

The Athens Housing Authority will continue to modernize and improve its housing stock through the Capital Funding Program. A variety of roofing, siding, exterior doors, electrical, parking lot, and plumbing projects are projected at a cost of approximately \$2.2 million per year.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

Athens Housing Authority actively encourages resident involvement in the management of public housing. Several years ago, the Inter-Community Council (ICC) comprised of representatives of all AHA neighborhoods incorporated as a separate 501c3 organization. The AHA provides office space for this independent organization. Working closely with AHA staff, the ICC provides varied services and opportunities for residents, including but not limited to ICC-sponsored educational scholarships, parenting classes and resident computer access. A Resident Advisory Board (RAB) appointed by the ICC assists AHA staff in the development of the Athens Housing Authority Five-Year and Annual Agency Plans. Finally, each year, the Athens Clarke County Mayor appoints a resident to serve as a full voting member of the AHA Board of Commissioners.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Athens Housing Authority is recognized by HUD as a "Standard Performer" under the Public Housing Assessment System. Therefore, no major plans are necessary to improve the management and operation of public housing.

Discussion

Actions planned to improve the quality of affordable housing in Athens

The Athens Housing Authority leverage the success of Columbia Brookside, a 370 unit mixed-income community built on the site of the former Jack R Wells Homes. Working with a team of proven affordable multi-family development partners, the AHA has made tremendous progress on the North Athens Downtown Development Project. The Phase I development completion known as the View at NoDA apartments, 101 Madison Avenue, Athens, GA 30601, constructed 120 mixed-income rental units. Forty of the units will be market-rate available to households earning up to 115% of the Area Median Income ("AMI"), which in the Athens economy is market-rate. Eighty of the units were developed using LIHTC, of the 80, 40 will have PBRA subsidy. AHA is in the process of competing for a 4% and 9% LIHTC allocation to construct 143 units, 68 units and 60 units for multifamily, senior and supportive housing communities.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The ACC Housing and Community Development Department (HCD) is working with Continuum of Care service providers and other nonprofits to provide homelessness prevention and rapid-rehousing services and funds. Advantage Behavioral Health Systems (ABHS), Athens Area Homeless Shelter (AAHS), Live Forward, and Project Safe's domestic violence shelter are providing rapid rehousing and prevention using ESG funds and CDBG funds to provide financial assistance and follow-up case management to homeless individuals and families moving into permanent housing.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Continuum's one-year goal is to grow an ACC Landlord Partnership Program, with support from the local government, to a fully developed plan and operation. The Homeless Coalition is currently researching the best evidence-based practices which have been successful in other communities. Although still in the developmental stage, these efforts will significantly decrease homelessness in ACC over the next five years. PIT count and extensive community-level data has highlighted the barriers to renting in ACC. Many landlords work solely with the college-students in the community. In addition, individuals are typically not permitted to rent due to criminal history, poor credit or evictions, and lack of consistent employment. This immediately puts individuals in an unstable housing situation with an inability to rent or own housing. The hopes of the ACC Landlord Partnership Program is to build personal relationships with landlords, incentives for housing at-risk and formerly homeless individuals, educate the community, and mitigate the perceived risk of renting to vulnerable populations.

Addressing the emergency shelter and transitional housing needs of homeless persons

There are 142 emergency shelter beds available in Athens year round. Bigger Vision, previously a winter shelter, is now open year around providing an additional 35 emergency shelter beds. Athens Area Homeless Shelter transitioned 28 emergency shelter beds into transitional housing which is now considered permanent supportive housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The number of rapid rehousing vouchers available for single adults and families has increased each year for the last two years to assist homeless individuals and families from exiting shelters to transition to permanent housing and to prevent people who are at risk of homelessness from becoming homeless. In addition, the VA has provided additional VASH vouchers to assist homeless veteran families. As a result, Athens agencies have been able to shorten the period of time that people are homeless and lessen the number of people who become homeless. Continuum of Care providers intend to continue to seek ESG, CDBG, VASH, and other funding to provide additional rapid rehousing vouchers.

The Athens-Clarke County Continuum of Care implemented the Coordinated Entry partnership in 2017. Coordinated Entry assists local agencies in rapidly identifying, assessing, and appropriately referring individuals experiencing homelessness to the most appropriate provider. Coordinated Entry fosters collaboration between local agencies and Athens-Clarke County Housing and Community Development Department. The Coordinated Entry community partners include Advantage Behavioral Health, Athens Area Homeless Shelter, Project Safe, LiveForward/AIDS Athens, Salvation Army, Family Promise of Athens/Interfaith Hospitality Network, and the Athens-Clarke County School District. The Athens-Clarke County Coordinated Entry partner agencies hold weekly meetings which allows clients to be staffed and prioritized in a client-focused manner. Coordinated Entry provides a forum for agencies to elaborate on current barriers they are facing in the implementation process and collectively strategize on ways to improve the process. These meetings have also proved to be useful in the monitoring and sharing of additional resources in the community which is utilized by agencies to assist individuals and families experiencing homelessness. The Continuum of Care uses Homeless Management Information System (HMIS) to coordinate care, manage operations, share information, and monitor performance on a community-level.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The hospitals, jail, and regional mental health care providers are active members of the Athens-Clarke County Continuum of Care with representatives attending regular meetings, serving on

the coalition's committees, and coordinating discharge placement

Discussion

In addition to Community Development Block Grant (CDBG) and HOME funding, HUD offers opportunities for communities to compete nationally for Homeless Assistance Grant Program funding with the intent to alleviate homelessness. As part of the Homeless Assistance Grant Application, HUD requires communities to have a Continuum of Care Plan that outlines the activities and services a community offers to assist homeless individuals move from homelessness to self-reliance. The Homeless Assistance Grant funds supportive services and housing that help homeless persons transition from homelessness to independent living. The Homeless Assistance Grant provides funding for rental assistance that gives applicants flexibility in obtaining appropriate housing. Homeless services are implemented by AIDS Athens Supportive Housing Leasing Program and Advantage Behavioral Health Systems' Supportive Housing Leasing Programs, rapid rehousing program, and Shelter Plus Care Programs. The agencies utilize the grant funds to provide the eligible activities of case management, rapid Rehousing assistance, prevention assistance, and permanent supportive housing assistance to target chronically homeless persons.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Athens-Clarke County faces significant affordability challenges across the housing spectrum including homeownership, rental affordability, and homelessness. Yet the primary barrier to affordable housing in Athens-Clarke County, as cited through the citizen participation and review process, is the lack of affordable rental and homeownership units. Many low and moderate income persons and households, especially the very low-income, homeless, those physically and mentally disabled, frail elderly, and other persons with special needs, have problems locating and obtaining affordable, habitable housing. Athens-Clarke County's primary goal is to foster an affordable housing market that meets the needs of Athens-Clarke County residents through the creation and preservation of a variety of housing models. Strategies to achieve this goal are as follows:

- Increase access to affordable housing through the development of quality affordable rental units by supporting LIHTC or other projects that create multi-family affordable housing units, which may include mixed-income and mixed-use developments.
- Target challenged multi-family developments for major redevelopment and preserve and develop the affordability of existing rental homes while improving their quality.
- Promote low to-moderate household homeownership through new construction or rehabilitation of affordable homebuyer single-family units and through increased homebuyer down payment assistance.
- Expand low-to-moderate household homeowner occupied rehabilitation projects through increased minimum per-project funding.
- Support training and counseling opportunities for homebuyer and downpayment assistance program participants.
- Increase fair housing education and outreach to ensure tenants understand and can communicate their rights and responsibilities.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To address negative effects of public policies that serve as barriers to affordable housing, HCD is in the process of conducting an Analysis of Impediments to Fair Housing Choice (AI) for Athens-Clarke County (ACC) for the FY26-FY30 period. HCD successfully conducted an AI in 2020. The AI

analyzes and develops strategies to overcome any impediments to Fair Housing Choice.

The AI reviews policies, practices, and procedures that may serve as barriers to ACC citizens obtaining secure and affordable housing. This review includes an examination into the market and public sector, truly encompassing all aspects of affordable housing. Tangible action steps are outlined, and it provides a framework that works towards eliminating those barriers and negative effects in a practical manner.

Land use and zoning also contributes to housing impediments regarding the zoning definition for a “family” that restricts more than two unrelated individuals from residing in any single dwelling unit located within Single Family-RS; and Agriculture-AR zoning districts. ACCGOV zoning practices were evaluated in terms of exclusions/acceptability of certain types of single-family housing, i.e. group homes, shelters, and family size. The definition for family limits the ability of residents to live with roommates or personal aides. This provides difficulties for those seeking to offset household and medical care costs by sharing resources. ACC will continue to streamline processes for zoning and building permits (such as voluntary inclusionary zoning) and variances that will remove constraints to building affordable housing and increase housing choice for ACC residents.

As part of Athens-Clarke County Comprehensive Planning, ACC is in the development of updating the Future Land Use Plan to facilitate growth of ACC for the next 20 years, to include population growth estimates, infrastructure programming, housing needs, environmental protection measures, and economic development strategies. The appointed Steering Committee will consult with various subject matter experts as part of their deliberations and decision-making, organizing key milestones with public input opportunities regarding the Future Land Use Plan. A final draft of the Future Land Use Plan will be heard by the Planning Commission for recommendation, and before the Mayor and Commission consideration and final action.

Additionally, the Affordable Housing Investment Strategy (AHIS) explores ways that ACCGov can work to eliminate negative effects of public policies that serve as barriers to affordable housing. The AHIS includes several departments in ACCGov, and encourages collaboration to identify and remove any negative effects of policies that serve as a barrier to affordable housing.

Discussion: The recently published Affordable Housing Investment Strategy identifies increasing ongoing local affordable housing funding through the establishment of an Affordable Housing Special Revenue Fund (AHSRF) as its first and most important step. ACCGov has allocated nearly \$6 million dollars locally to support the development and preservation of affordable dwellings. This includes \$1 million dollars to start an acquisition strike fund, tailored towards supporting affordable housing projects acquire land, \$2 million dollars to start a single-family affordable housing fund, and \$2.4 million for gap financing on future LIHTC projects. Inclusionary Zoning revenues will flow into the multi-family LIHTC fund. ACCGov is working with local and state

partners toward reinvigorating our Land Bank Authority as the vehicle to direct and manage these funds. Additionally, the burgeoning Land Bank Authority will help ACCGov identify and offload parcels of land owned by the local government suitable for affordable housing developments. Finally, HCD has begun regular conversations with local Tax Allocation Districts (TAD) interested in using increased property tax revenue to attract affordable housing projects that serve the needs of those areas.

AP-85 Other Actions – 91.220(k)

Introduction: In addition to the activities described in this plan to meet our goals and priorities, ACCGov has recently increased our commitment to reducing and preventing homelessness, increasing the supply of and access to affordable housing, reducing lead paint hazards by building local capacity to address those hazards, increasing non-profit capacity, and engaging with the public to identify and address emerging community needs.

Actions planned to address obstacles to meeting underserved needs

The primary mission of ACCGov is to provide federal funding for the creation and rehabilitation of affordable housing, foster and coordinate services for disadvantage populations, and promote economic mobility among residents of Athens-Clarke County. Our plan includes increasing affordable housing activities and production through an ongoing and continuously updated strategic planning process that may result in greater funding opportunities, increased affordable housing inventory and increased community awareness of housing programs and services. The Athens Housing Authority, the Athens Land Trust, Athens Area Habitat for Humanity, Athens Community Council on Aging, and Historic Athens (formerly the Athens-Clarke Heritage Foundation) all work to create or improve affordable housing that benefit ACC low-income households.

Actions planned to foster and maintain affordable housing

ACCGov will continue to foster and maintain affordable housing through the mechanisms provided from federal funding programs like CDBG and HOME. Additionally, nearly \$30 million dollars have been invested in affordable housing projects through ARPA. In FY25, ACCGov has allocated nearly \$6 million dollars in local funds to support the development and preservation of affordable dwellings, including \$1 million dollars to develop acquisition strike fund, \$2 million dollars to start a single-family affordable housing fund, and \$2.4 million for gap financing on future LIHTC projects. Revenues from the voluntary inclusionary zoning ordinance for multi-family units will flow into the multi-family LIHTC fund. The inclusionary zoning funds paired with the competitive advantage of being a certified GICH alumni community should help Athens develop more multi-family housing projects in coming years.

ACCGov is working with local and state partners toward reinvigorating our Land Bank Authority as the vehicle to direct and manage these funds. Additionally, the burgeoning Land Bank Authority will help ACCGov identify and offload parcels of land owned by the local government suitable for affordable housing developments. Finally, HCD has begun regular conversations with local Tax Allocation Districts (TADS) interested in using increased property tax revenue to attract affordable housing projects that serve the needs of those areas. The goal is for all these efforts to dovetail and overlap into more and varied affordable housing opportunities for our

community.

Actions planned to reduce lead-based paint hazards

HCD was awarded the Lead Hazard Reduction Capacity Building Program Grant which will run through August 2027. During the final six months of the program, we will focus on reducing lead-based paint hazards by conducting lead risk assessments, implementing lead-safe work practices, and providing remediation or abatement in affected homes, particularly those occupied by low-income families and young children. Additionally, we will use the grant to certify more professionals to perform lead hazard intervention work, expanding local capacity for long-term lead safety efforts. During the duration of the program, we will promote public awareness through education and outreach while coordinating with local agencies to equip the community with the resources and knowledge to identify and reduce risk of exposure.

Actions planned to reduce the number of poverty-level families

ACC addresses poverty with funding for affordable housing and economic mobility, and by supporting programs that help individuals overcome barriers to employment and homelessness. In FY25, ACC launched the Community Partnerships Program (CPP) to competitively grant up to \$1 million in local funds to non-profit agencies focused on neighborhood revitalization, poverty reduction and economic strength activities, intervention and prevention programs, and homeless services case management.

Initiatives like the Neighborhood Leaders Program, provides navigation, case management, and referrals for residents across Athens-Clarke County to address poverty and barriers to prosperity. Additionally HCD continues to offer training opportunities and comprehensive technical assistance to established and emerging non-profits whose missions are anchored reducing poverty within ACC.

Actions planned to develop institutional structure HCD partners with a variety of community groups to provide essential services to very low, low, and moderate-income households in Athens-Clarke County to improve the delivery system through the network of working relationships established with other not-for-profit organizations and units of government.

The institutional structure includes private industry, nonprofit organizations, and public institutions. HCD is responsible for identifying problems and needs that exist in the community as well as identifying and securing resources needed to effectively address them. HCD encourages efforts to enable, empower, and involve the disadvantaged, address the causes of crime, work to enhance the quality of life of all citizens, and to help ensure that the ACC government will be responsive to the needs of all citizens. HCD supports the mission to provide affordable housing, economic opportunities, and a suitable living environment. HCD contracts

with various nonprofit and faith-based organizations to carry out their mission. HCD also works with private businesses for the development and creation of jobs and for housing construction, rehabilitation, and repairs. Contracts for the delivery of housing and community development services are performance-based and adhere to HUD regulatory guidelines. In addition, HCD administers CDBG to assist low-mod income ACC residents in demolishing dangerous structures.

HCD recently received a lead-hazard capacity building grant from HUD which will help us build institutional structure to reduce and abate lead paint hazards in conjunction with our current homeowner rehabilitation activities. In FY26, this program will focus on community outreach and needs assessment, which will assist us in identifying risk, gaps, and barriers as it pertains to lead hazards.

ACC has used its ARPA funding to implement the strategies identified in the Strategic Plan to Reduce and Prevent Homelessness. One of the main strategies identified was to strengthen our CoC through the local Homeless Coalition, who has already begun instituting activities such as increasing efficiency of coordinated entry activities, a lived experience committee, and a homeless flex fund.

Additionally, a local banking institution recently became a CDFI. HCD already partners with the bank on the implementation of an ARPA-funded down payment assistance program for low to moderate income households, and will continue to identify additional collaboration opportunities.. Our community outreach will extend to community organizations who may be interested in becoming CHDOs or CBDOs, so as to not overburden or overwhelm our existing CHDO and CBDO. ACC has been growing, and the need for additional organizations to support community development activities will only grow along with our population.

Actions planned to enhance coordination between public and private housing and social service agencies

Athens-Clarke County will continue to participate in the Homeless Coalition planning processes for the Continuum of Care and to participate as a member of the Georgia Initiative for Community Housing (GICH) Athens Team.

Discussion:

Housing needs include affordable rental and owner-occupied housing, housing rehabilitation, weatherization, and lead-based paint hazard control. The development of new affordable housing continues to be limited to the availability of land near community resources and necessary infrastructure. Each activity in the Action Plan addresses obstacles to meeting

underserved needs. ACC will continue to support non-profit agencies, the local housing authority, homeless service providers, and special needs groups to meet the needs of the underserved persons in the community. Consolidated Plan housing activities will foster and maintain affordable housing projects that include new construction, acquisition, rehabilitation, home repair, in-fill housing, first-time home buying, down payment assistance, fair housing education, and housing counseling services. With the partnership of several non-profit/for profit partners to assist with this mission, new and rehabilitated rental and homeownership opportunities will continue to be focused in low to moderate income areas and marketed to low and moderate income residents. Many LMI families who rent are significantly cost burdened, so Athens-Clarke County will continue to assist with the development of affordable rental opportunities along with homeownership opportunities. Neighborhood Revitalization areas will be given priority regarding housing developments, while home rehabilitation will focus on the neighborhood revitalization areas and LMI homeowners county-wide.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction: Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed: \$0
 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan: \$0
 3. The amount of surplus funds from urban renewal settlements: \$0
 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan: \$0
 5. The amount of income from float-funded activities: \$0
- Total Program Income: \$0

Other CDBG Requirements

1. The amount of urgent need activities
0

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows: Athens-Clarke County does not perform any activities not included in 92-205.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows: Athens-Clarke County Unified Government HOME Program or its Sub-recipients, CHDOs, Owners, Developers or Sponsors utilize the resale/recapture methods for HOME homebuyer

programs in accordance with 24 CFR 92.254(a)(5). Specifically, all HOME-assisted homebuyer housing must have an initial purchase price that does not exceed 95% of the median purchase price for the area, be the principal residence of an owner whose family qualifies as low-income at the time of purchase, and be subject to either resale or recapture provisions. These provisions are imposed for the duration of the period of affordability on all HOME-assisted homebuyer projects through a written agreement with the homebuyer, and enforced via lien, deed restrictions, or covenants running with the land. The resale or recapture provisions are triggered by any transfer of title, either voluntary or involuntary, during the established HOME period of affordability. Athens-Clarke County has defined Development Subsidy, Direct Subsidy and Net Proceeds within the written resale/recapture provisions

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows: HOME rule at 24 CFR 92.254(a)(4) establishes a period of affordability for homebuyer housing. ACC calculates the amount of HOME assistance per unit and the applicable period of affordability depending on whether the unit is under resale or recapture provisions. Under resale, the period of affordability is based on the total amount of HOME funds invested. Any HOME program income used to assist the project is included when determining the period of affordability. The resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. For HOME-assisted homebuyer units, under the recapture option, the period of affordability is based upon the HOME funded Direct Subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. The recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. Sale during the affordability period results in repayment of the subsidy. The amount is limited to the proceeds from the sale. The original buyer is not required to sell the unit to a low-income buyer. If insufficient equity exists in the unit to allow for return on investment and recapture, the amount may be reduced based on the length of occupancy and the affordability period. If there are insufficient proceeds at sale, ACC is not required to repay the difference between the subsidy and the recaptured amount. A written agreement imposes the requirements in HOME-assisted projects under recapture provisions. If the unit is not the principal residence during the affordability period and is sold the subsidy minus principal payments is due. In the event of foreclosure the attempt to recoup proceeds may be available through the foreclosure sale. Recaptured funds must be used to assist other HOME program beneficiaries. If the unit is no longer the principal residence it will be available for sale. The subsequent purchaser must be income eligible and buy the unit at a reasonable price, occupy the property as a principal residence, and assume the remainder of the affordability period. The repayment of the loan does not end the affordability period. The requirement ensures the price at resale provides the original owner a fair return on investment and ensures the housing will remain affordable. Resale provisions are waived during the affordability period if the owner defaults on the mortgage and foreclosure

proceedings are initiated. Appreciation during the term of ownership is shared by ACC and the owner. **Fair Return on Investment:** ACC's Resale Provisions shall ensure that, if a property is sold during the period of affordability, the price at resale provides the original HOME-assisted homebuyer a fair return on investment (including the original homebuyer's initial investment and any capital improvement). The value of capital improvements is defined by the County as the actual, documented costs of permanent structural improvements or the restoration of some aspect of a property that either will enhance the property value or will increase the useful life of the property. To be considered by the County in determining fair return on investment, the actual costs of the capital improvements must be documented with receipts, cancelled checks, or other documents acceptable to Athens-Clarke County. The Fair return will be based upon an objective standard or publicly available index. The objective standard will be a percentage of the change in median sales prices over the period of ownership or the appraisal-based resale method. The public available index is the Housing Price Index (HPI) calculator of the Federal Housing Finance Agency and will be used to calculate the percentage of change. The forgiveness of some interest and/or principal and interest is more efficient for Athens-Clarke County to implement than committing new HOME funds for the subsequent purchaser. If new HOME dollars are provided to the subsequent purchaser to render the PITI affordable it would require that the affordability period start again. An updated analysis is not warranted by any changes in the community's market conditions. In the absence of significant changes to the housing market, ACC will continue its use of the presumption of affordability based on the housing market analysis in the Annual Action Plan.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows: ACC has no plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). ACC has no planned HOME TBRA activity as described of the preference for persons with special needs or disabilities.
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)). N/A
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in

a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

For HOME-assisted rental housing projects, housing is limited to very low-income and low-income families. There must be a written lease between the tenant and the owner of rental housing assisted with HOME funds for a period of not less than 1 year, unless by mutual agreement between the tenant and the owner for a shorter period specified. The lease must incorporate the Violence Against Women Act (VAWA) lease term/addendum required under 92.359(e), except as otherwise provided by 92.359(b). Lease agreements may not contain any of the following prohibited lease provisions according to 92.253(b). For HOME-assisted rental housing, VAWA requirements shall apply to the owner of the housing for the duration of the affordability period. Any limitation or preference must not violate nondiscrimination requirements in 92.350.

Under the Athens-Clarke County HOME program, the Housing and Community Development Department (HCD) accepts applications from eligible non-profit organizations and select for-profit organizations to undertake affordable housing development projects that will provide decent, affordable housing for low-income residents. All projects must be located within the geographic boundaries of Athens-Clarke County, GA. ACC (HCD) must use 100% percent of its HOME funds to assist families who are below 80% of the area median income based on HUD's Adjusted HOME median income limits for Athens-Clarke County. HCD strives to target its HOME resources to provide affordable housing to low-income and very low- income families and individuals.

Appendix - Alternate/Local Data Sources

1	Data Source Name
	2024 Athens Point in Time Count
	List the name of the organization or individual who originated the data set.
	Athens-Clarke County Housing and Community Development Department
	Provide a brief summary of the data set.
	This is the annual point in time count required by HUD for the CoC funding. It was conducted on January 23, 2024.
	What was the purpose for developing this data set?
	To count the number of homeless individuals and families in Athens
Provide the year (and optionally month, or month and day) for when the data was collected.	
January 23, 2024	
Briefly describe the methodology for the data collection.	
Surveys to shelters, one-on-one interviews with unsheltered homeless, and HMIS (Homeless Management Information System) data.	
Describe the total population from which the sample was taken.	
The homeless count included the total population of homeless individuals and families in Athens-Clarke County	
Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	
The total number of respondents was 386 of which: Gender: 228 are men, 156 are women, 1 is non-binary and 1 two-spirit Age: 82% are adults, 8% are young adults (18-24), and 10% are children Race: 153 are white, 204 are African American/Black, and 29 multiracial, American Indian, Asian American, or other Of those, 24 identify as Hispanic or Latino Veteran: 14 have served in the military	
2	Data Source Name
	2018-2022 American Community Survey
	List the name of the organization or individual who originated the data set.
	American Community Survey data through the United States Census Bureau

	Provide a brief summary of the data set. The American Community Survey (ACS) helps local officials, community leaders, and businesses understand the changes taking place in their communities. It is the premier source for detailed population and housing information about our nation.
	What was the purpose for developing this data set? The American Community Survey (ACS) is an ongoing survey that provides vital information on a yearly basis about our nation and its people. Information from the survey generates data that help determine how more than \$675 billion in federal and state funds are distributed each year. Through the ACS, we know more about jobs and occupations, educational attainment, veterans, whether people own or rent their homes, and other topics. Public officials, planners, and entrepreneurs use this information to assess the past and plan the future. When you respond to the ACS, you are doing your part to help your community plan for hospitals and schools, support school lunch programs, improve emergency services, build bridges, and inform businesses looking to add jobs and expand to new markets, and more.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2018-2022
	Briefly describe the methodology for the data collection. The American Community Survey is a legitimate survey conducted by the Census Bureau. Unlike the every-10-year census, this survey continues all year, every year. It randomly samples addresses in every state, the District of Columbia, and Puerto Rico. Answers are collected to create up-to-date statistics used by many federal, state, tribal, and local leaders. Some American Community Survey questions have been asked in the decennial census since it first began in 1790.
	Describe the total population from which the sample was taken. Every year, the U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey. When you respond to the survey, you are doing your part to ensure decisions about your community can be made using the best data available.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Every year, the U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey. When you respond to the survey, you are doing your part to ensure decisions about your community can be made using the best data available.
3	Data Source Name 2019-23 American Community Survey 5-Year Estimates List the name of the organization or individual who originated the data set. 2019-2023 American Community Survey 5-Year Estimates

	Provide a brief summary of the data set. The 5-year estimates from the ACS are "period" estimates that represent data collected over a period of time. The primary advantage of using multiyear estimates is the increased statistical reliability of the data for less populated areas and small population subgroups. What was the purpose for developing this data set? The American Community Survey (ACS) is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. The ACS covers a broad range of topics about social, economic, demographic, and housing characteristics of the U.S. population. Provide the year (and optionally month, or month and day) for when the data was collected. American Community Survey 5-Year Data (2014-2018). ACS has non-overlapping datasets that allow comparisons of current ACS data to past ACS data. The 2019-2023 ACS 5-Year estimates can be compared with 2014-2018 ACS 5-Year estimates. Briefly describe the methodology for the data collection. Every year, the U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey. Describe the total population from which the sample was taken. The 5-year estimates are available for all geographies down to the block group level. In total, there are 87 different summary levels available with over 578,000 geographic areas. Unlike the 1-year estimates, geographies do not have to meet a particular population threshold in order to be published. Detail tables, Subject tables, Data Profiles, and Comparison profiles include the following geographies: nation, all states (including DC and Puerto Rico), all metropolitan areas, all congressional districts (116th congress), all counties, all places, all tracts and block groups. Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. The American Community Survey is a legitimate survey conducted by the Census Bureau. Unlike the every-10-year census, this survey continues all year, every year. We randomly sample addresses in every state, the District of Columbia, and Puerto Rico. Answers are collected to create up-to-date statistics used by many federal, state, tribal, and local leaders. Some American Community Survey questions have been asked in the decennial census since it first began in 1790.
4	Data Source Name 2017-2021 CHAS List the name of the organization or individual who originated the data set. On September 12, 2024 HUD released updated CHAS data for the 2017-2021 period.

Provide a brief summary of the data set.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.

What was the purpose for developing this data set?

The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD's programs (primarily 30, 50, and 80 percent of median income). It is also important to consider the prevalence of housing problems among different types of households, such as the elderly, disabled, minorities, and different household types. The CHAS data provide counts of the numbers of households that fit these HUD-specified characteristics in HUD-specified geographic areas.

In addition to estimating low-income housing needs, the CHAS data contribute to a more comprehensive market analysis by documenting issues like lead paint risks, "affordability mismatch," and the interaction of affordability with variables like age of homes, number of bedrooms, and type of building.

Provide the year (and optionally month, or month and day) for when the data was collected.

2017-2021

Briefly describe the methodology for the data collection.

CHAS consists of "custom tabulations" of data from the U.S. Census Bureau that are generally not otherwise publicly available. Originally, CHAS estimates were drawn from decennial census data. HUD first obtained the CHAS data after the 1990 Census and again after the 2000 Census (available here: **CHAS 2000 Data**). Since 2005, the Census Bureau has administered an annual survey called the **American Community Survey (ACS)**, which replaced the detailed survey portion of the decennial census. The ACS offers timely data for the period between censuses, allowing for a relatively current picture of local conditions. The transition from the Census long-form to the ACS forced HUD to revise the CHAS data, so the 1990 CHAS and 2000 CHAS differ in some important ways from the ACS-based CHAS data released in 2009 and later. For general information about comparing Census 2000 data to ACS data, see this **guidance from the Census Bureau**.

At various points, HUD has needed to revise CHAS data after public release to correct errors or improve usability. These changes have been logged on the CHAS **Updates page**, which also catalogs data releases and improvements to the web applications. Users should check Updates to insure that they are using the latest version of data.

	Describe the total population from which the sample was taken. CHAS consists of “custom tabulations” of data from the U.S. Census Bureau that are generally not otherwise publicly available. Originally, CHAS estimates were drawn from decennial census data. HUD first obtained the CHAS data after the 1990 Census and again after the 2000 Census (available here: CHAS 2000 Data). Since 2005, the Census Bureau has administered an annual survey called the American Community Survey (ACS), which replaced the detailed survey portion of the decennial census. The ACS offers timely data for the period between censuses, allowing for a relatively current picture of local conditions. The transition from the Census long-form to the ACS forced HUD to revise the CHAS data, so the 1990 CHAS and 2000 CHAS differ in some important ways from the ACS-based CHAS data released in 2009 and later. For general information about comparing Census 2000 data to ACS data, see this guidance from the Census Bureau. At various points, HUD has needed to revise CHAS data after public release to correct errors or improve usability. These changes have been logged on the CHAS Updates page, which also catalogs data releases and improvements to the web applications. Users should check Updates to insure that they are using the latest version of data.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. CHAS consists of “custom tabulations” of data from the U.S. Census Bureau that are generally not otherwise publicly available. Originally, CHAS estimates were drawn from decennial census data. HUD first obtained the CHAS data after the 1990 Census and again after the 2000 Census (available here: CHAS 2000 Data). Since 2005, the Census Bureau has administered an annual survey called the American Community Survey (ACS), which replaced the detailed survey portion of the decennial census. The ACS offers timely data for the period between censuses, allowing for a relatively current picture of local conditions. The transition from the Census long-form to the ACS forced HUD to revise the CHAS data, so the 1990 CHAS and 2000 CHAS differ in some important ways from the ACS-based CHAS data released in 2009 and later. For general information about comparing Census 2000 data to ACS data, see this guidance from the Census Bureau. At various points, HUD has needed to revise CHAS data after public release to correct errors or improve usability. These changes have been logged on the CHAS Updates page, which also catalogs data releases and improvements to the web applications. Users should check Updates to insure that they are using the latest version of data.
5	Data Source Name HUD FMR and HOME Rents 2025 List the name of the organization or individual who originated the data set. US Department of Housing and Urban Development

Provide a brief summary of the data set.

Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. 42 USC 1437f requires FMRs be posted at least 30 days before they are effective and that they are effective at the start of the federal fiscal year (generally October 1).

What was the purpose for developing this data set?

Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. 42 USC 1437f requires FMRs be posted at least 30 days before they are effective and that they are effective at the start of the federal fiscal year (generally October 1).

Provide the year (and optionally month, or month and day) for when the data was collected.

Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. 42 USC 1437f requires FMRs be posted at least 30 days before they are effective and that they are effective at the start of the federal fiscal year (generally October 1).

	Briefly describe the methodology for the data collection. Fair Market Rents (FMRs) are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solution Grants program, calculation of maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and calculation of flat rents in Public Housing units. The U.S. Department of Housing and Urban Development (HUD) annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county. 42 USC 1437f requires FMRs be posted at least 30 days before they are effective and that they are effective at the start of the federal fiscal year (generally October 1).
	Describe the total population from which the sample was taken. This system provides complete documentation of the development of the FY 2025 Fair Market Rents (FMRs) for any area of the country selected by the user. After selecting the desired geography, the user is provided a page containing a summary of how the FY 2025 FMRs were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the newly available 2022 American Community Survey (ACS) 1 year data and the newly available 2018-2022 5 year data, and updating to FY 2025 including information from local survey data.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. This system provides complete documentation of the development of the FY 2025 Fair Market Rents (FMRs) for any area of the country selected by the user. After selecting the desired geography, the user is provided a page containing a summary of how the FY 2025 FMRs were developed and updated starting with the formation of the FMR Areas from the metropolitan Core-Based Statistical Areas (CBSAs) as established by the Office of Management and Budget, the newly available 2022 American Community Survey (ACS) 1 year data and the newly available 2018-2022 5 year data, and updating to FY 2025 including information from local survey data.
6	Data Source Name 2023 ACS 1-Year Estimates Tables List the name of the organization or individual who originated the data set. American Community Survey, US Census Bureau Provide a brief summary of the data set. The American Community Survey (ACS) helps local officials, community leaders, and businesses understand the changes taking place in their communities. It is the premier source for detailed population and housing information about our nation.

What was the purpose for developing this data set? The American Community Survey (ACS) helps local officials, community leaders, and businesses understand the changes taking place in their communities. It is the premier source for detailed population and housing information about our nation.
Provide the year (and optionally month, or month and day) for when the data was collected. 2023
Briefly describe the methodology for the data collection. Every year, the U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey. When you respond to the survey, you are doing your part to ensure decisions about your community can be made using the best data available.
Describe the total population from which the sample was taken. Every year, the U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey. When you respond to the survey, you are doing your part to ensure decisions about your community can be made using the best data available.
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