

# 2021-2025



## Executive Summary

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

#### 1. Introduction

The 2021-2025 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 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, 2020-June 30, 2021): \$1,409,876:CDBG, \$26,000:CDBG Funds Available for Reprogramming, \$665,156: HOME, \$829,383:CDBG-CV Round 1, \$893,397:CDBG-CV Round 3, 2,506,309:HOME-ARP.** 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. ACC plans to continue

neighborhood revitalization efforts in East Athens and the Hancock Corridor for the duration of this Consolidated Plan. These strategies 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.

The achievement of HCD's mission requires a 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 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. 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 Neighborhood Revitalization Plans were approved by the Mayor and Commission in 1995 and 2000 respectively. Athens-Clarke County plans to continue neighborhood revitalization efforts in East Athens and the Hancock Corridor for the duration of this Consolidated Plan. These strategies 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.

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

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 opportunities will assist local partners with activities to assist business expansion programs through partnerships with non-profit corporations, private developers, small businesses, and lenders. Housing strategies 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 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. The plan also includes public services benefiting seniors, youth, those in need of medical assistance, counseling, and educational and training assistance. Consolidated Plan partners will use a variety of objectives to address plan goals.

Affordable Housing is Goal 1 and is designed 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. Strategies include, but are not limited to: targeting

challenged multi-family developments for major redevelopment and identify other opportunities for redevelopment, creation of mixed income affordable housing developments, promotion of home ownership through new construction of affordable housing, homebuyer assistance and housing counseling services, expansion of rehabilitation activities, promotion of housing for the homeless, preservation of existing housing, and other activities related to affordable housing creation and retention.

Economic Development is Goal 2 and is designed to promote the upward economic mobility of low and moderate income Athens-Clarke County residents through small business, entrepreneurship, and workforce development support. Strategies include, but are not limited to: educating, training and developing of young people, incentivizing neighborhood grocery stores, farmer's markets, co-ops, etc., creation of incentives to encourage revitalization in neighborhoods and commercial development, continuance of building comprehensive entrepreneur development programs, training and preparing individuals for vocational success, and other economic development related activities.

Public Services-Education and Enrichment is Goal 3 and is designed to support the educational development and growth of children in Athens-Clarke County through educational and supportive services.

Public Services-Homeless Services is Goal 4 and is designed to prevent and end homelessness through emergency shelter, permanent housing programs, prevention programs, street outreach, and other homeless services.

Public Services- Special Populations is Goal 5 and is designed to enhance the quality of life for individuals with mental illness, individuals with a substance use disorder, individuals with disabilities, individuals who are formerly incarcerated, and seniors.

Infrastructure and Public Facilities is Goal 6 and is designed to foster public infrastructure improvements that improve the lives of low and moderate income residents of Athens-Clarke County.

### **3. Evaluation of past performance**

According to the 2019 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 satisfactory and the Housing and Community Development Department has the capacity to continue implementing and administering Athens-Clarke County's Consolidated Plan program activities in accordance with the applicable statutory requirements.

Last fiscal year partners used CDBG funds to repair critical systems in 13 single-family homes owned by an elderly or disabled person through emergency assistance grants of no more than \$5,000 per unit to eliminate emergency health and safety hazards in their homes. Home repair costs average \$4,940 each. CDBG also assisted 13 homeowners repair their homes and in the process assisted 26 people.

CDBG funds were used to acquire 3 vacant lots and one dilapidated single-family house. The lots were cleaned-up and the vacant structure was demolished. Nine properties were developed for single-family homes with the support of CDBG and HOME funds including three EarthCraft certified homes in their development known as the Cottages at Cannontown. New homeowners closed on 868 Waddell Street and on 870 Waddell Street. A burned-out and dilapidated house on Paris Street was acquired and demolished and 804 and 814 Waddell Street were rehabilitated. CDBG funds assisted in constructing four single-family homes on Carpenters Circle and completed two duplex units on Simmons Street and seven handicap ramps scattered throughout the county.

Jack R. Wells Homes, a large public housing complex also known as Pauldoe, was razed and a mixed-income community was built in its place. Federal tax credits paid for 70% of the \$47 million project. ACC HCD awarded \$1.3 million in HOME funds to assist Phase I of the redevelopment project. The project has three phases of mixed income housing. HOME funds assisted Phase 1, a 100-unit senior living, affordable housing multi-family rental complex at 300 Hawthorne Avenue. Ten (10) HOME-assisted units are included in Phase I that are subject to ongoing compliance requirements for the HOME Program over an Affordability Period of 20 years. The HOME-assisted units will be made available for rental by HOME Program eligible low and moderate-income households. Phase I is complete and construction of Phase II is underway. Funding for Phase III was approved in May 2015

CDBG assisted with vendor development classes and business coaching for vendors at the West Broad Farmers Market through an eight-week program “Grow Your Business” and experience in entrepreneurship for at-risk youth from Classic City High School (ages 16-24) through the ongoing Young Urban Farmer Development Program at the West Broad Market Garden and Farmers Market and job coaching and business assistance services in East Athens. Hundreds of citizens were assisted through various public service programs that support accessing housing and expanded economic opportunities.

#### **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. A series of focus group meetings were held by the Housing & Community Development Department (HCD) to identify resources and citizen concerns regarding housing and community development needs. The focus groups were: East Athens Neighborhood Revitalization Area, Latinx Community, Vision Advisory Committee, Hancock Corridor Neighborhood Revitalization Area, Homeless Population, and Elderly and Disabled Individuals.

The focus groups were made up of community leaders, non-profit organizations, residents, and program consumers. Eighty people participated in these focus group meetings. HCD also held a Lunch and Learn Series of seminars for the public covering the following topics: Fair Housing, Economic Development, Affordable Housing, and Information/Input on Consolidated Plan Five Year Goals and Objectives. HCD sorted participant comments and concerns into four topics: social services, business and employment services, housing related services, and community improvements and identified Consolidated Plan goals and examples of CDBG eligible objectives from the information gathered.

As mentioned above, HCD staff met with the citizen advisory committee known as the Vision Committee, to identify Consolidated Plan goals and to get their views on community needs. The Vision committee is a 10-member committee appointed by the Mayor and Commission to assist HCD in recommending Action Plan activities.

HCD actively participated in the following community planning initiatives that obtained public input and produced reports and recommendations used in developing the consolidated plan goals and objectives.

Envision Athens - A year-long community planning and assessment process that developed community goals and strategies for future land use, housing, economic development, education, social services, and infrastructure. Partners included ACC Housing and Community Development, Planning and Economic Development Departments, University of Georgia, Clarke County School District and local corporations. The Envision Athens process is continuing with an implementation phase, involving the entire community.

Athens Wellbeing Project - A community - wide survey and data gathering project with the goal to empower ACC with meaningful data that will lead to more informed decision making, service delivery, and greater quality of life. Partners in this process were: 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.

ACC Comprehensive Plan -A ten year plan and strategic road map for the future required by the Georgia Department of Community Affairs to ensure the health, safety and general welfare of community development. This was developed in partnership with the Envision Athens community wide process. This report encompasses people, place, prosperity and vitality. Network for Southern Economic Mobility /-The NSEM Team is composed of representatives from the Clarke County School District, Athens-Clarke County Departments of Housing and Community Development, Economic Development, University of Georgia, Carrier Transicold, Chess and Community, and HW Creative Marketing. NSEM identified and addressed barriers to local marginalized youth's development and upward economic mobility. Georgia Initiative for Community Housing - GICH is a Georgia Department of Community Affairs statewide initiative to encourage local governments to address affordable housing issues. The Athens GICH team is made up of representatives from the following organizations: Unified Government of Athens-Clarke County (ACCGOV), Athens Housing Authority, Athens Land Trust, Athens Area Habitat for Humanity,

local realtors, Advantage Behavioral Health Systems, Athens Area Homeless Shelter, and the University of Georgia. The Athens GICH Team agreed to a series

During a Mayor and Commission Work Session regarding the Consolidated Plan, HCD staff presented:

- a. findings from the community resources and needs assessment
- b. proposed Consolidated Plan Goals
- c. proposed FY21 CDBG Application schedule

On September 3, 2019, at their monthly voting session, the Mayor and Commission approved the Consolidated Plan goals and objectives. On October 17, 2019, HCD released the FY21 CDBG funding application. HCD received 30 applications for CDBG funds seeking \$2,137,153.97. On January 16, 2020, HCD met with the Vision Committee to review, discuss, and rate each CDBG application. On February 11, 2020 at the Mayor and Commission Work Session, HCD staff presented recommendations for CDBG funding for the FY21 Annual Action Plan.

The Mayor and Commission voting meeting on May 5, 2020, included a public hearing seeking citizen comments about the Annual Action Plan recommendations. The Consolidated Plan and Annual Action Plan was available for review and comment for 30-days. According to the Citizen Participation Plan, copies were available at: [accgov.com/hcd](http://accgov.com/hcd)

ACC Housing and Community Development Department

East Athens Development Corporation - Miriam Moore Community Service Center

## **5. Summary of public comments**

The Department received no comments during the review period of the Consolidated Plan.

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

Not applicable. There were no comments or views submitted.

## **7. Summary**

Athens-Clarke County's 2021-2025 Consolidated Plan is designed to develop a viable urban community by providing decent housing, a suitable living environment, expanded economic opportunities principally for low and moderate-income persons, and programs that address the needs of homeless and near homeless persons. An approved Citizen Participation Plan was used to gather public comments through public meetings and the consultation process provided additional input. Information gathered from the public, as well as housing market, services and demographic analyses obtained from Athens-Clarke County community initiatives/assessments: Athens Wellbeing Project, Envision Athens, Network for Southern Economic Mobility and the Georgia Initiative for Community Housing and data provided by HUD were used to identify the goals and the activities in this Consolidated Plan. The planning approach included a thorough review of community indicators and a series of focus group meetings to identify community resources and neighborhood needs. Findings from the community meetings were presented

to the Athens-Clarke County Mayor and Commission which formally approved the Consolidated Plan Goals and strategies.

## 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 Department
HOME Administrator	Athens	Housing and Community Development Department

**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

375 Satula Avenue

Athens, GA 30601

706.613.3155

[accgov.com/hcd](http://accgov.com/hcd)

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

### **1. Introduction**

During the preparation of the Consolidated Plan, HCD solicited input from governmental agencies as well as various public and private agencies providing housing, public services, and economic development.

**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(l)).**

Athens-Clarke County completed the three-year program of technical assistance and cross-community sharing with community housing teams to improve the quality of life and economic vitality through the development of locally-driven housing and revitalization strategies. The ACC Georgia Initiative for Community Housing (GICH) alumni team/committee will continue to meet quarterly to plan and discuss housing issues, activities and solutions. GICH will actively work to identify and prioritize objectives to create affordable (and/or workforce) rental housing, research voluntary inclusionary zoning and seek funding options for the housing trust fund. On February 12, 2019, the Athens GICH Team presented a proposal to improve Housing Affordability in Athens, Georgia to the Mayor and Commissioners. The GICH team prepared a Affordable Housing proposal for the 2020 special purpose local option sales tax (SPLOST) campaign that would set the table to redevelop for a multi-site mixed-income development in the county. On November 5, 2019, ACC residents voted and passed the SPLOST 2020 programs which included \$44.5 million for a designated Affordable Housing project. Through its various iterations, the committee is composed of representatives from the Athens Housing Authority, (the host of the meetings), Athens Land Trust (the local Community Housing Development Organization), Athens Area Habitat for Humanity, all are non-profit organizations focusing on housing development, or maintenance and sustainability of affordable housing. Representatives from Athens Area Homeless Shelter, the local government, and academics from the University of Georgia also participate in meetings to share ideas and discuss collaborative projects. The purpose of the committee is to improve inter-agency collaboration and planning for the development of affordable housing.

The Unified Government of Athens-Clarke County and several community stakeholders began a community-wide initiative known as Envision Athens to develop a common vision and path forward for the future of the Athens-Clarke County community for the next 20 years. The focus is on public health, education, transportation, economic development, environment, land use and housing issues. It is designed to result in a visionary, yet achievable strategy to guide future community and economic development. This initiative also informed the ACC Comprehensive Planning process, and was used to fulfill the State of Georgia requirement for communities to develop a 10 year comprehensive plan for growth.

**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**

As the Collaborative Applicant, Athens-Clarke County coordinates closely with Continuum of Care members to address the needs of individuals and families who are homeless, at-risk of homelessness, and individuals who recently obtained housing after experiencing homelessness in ACC. HCD provides support to the CoC and participates in monthly meetings to facilitate interagency collaboration and planning for CoC services. The CoC works closely with the school district, family service providers, and veteran's affairs case managers to quickly identify these populations. In developing this Consolidated Plan and Annual Action Plan, HCD held a focus group with CoC providers to identify needs related to homelessness and potential strategies to address those needs. Representatives from the Salvation Army, Athens Area Homeless Shelter, Live Forward, Advantage Behavioral Health Systems, Athens-Clarke County Library, The Ark, and the Department of Veterans Affairs were some of the partners present. The meeting was open to the public; local religious organizations and individuals not affiliated with an organization were in attendance. Collaboration with these and other local, regional, and national agencies ensures that housing and services reflect local needs and are offered in a manner that best serves people who are homeless or at risk of homelessness. ACC has a successful, long-standing history of collaborative planning and coordination to reduce and end homelessness.

From a regional perspective, Athens-Clarke County collaborates with the Georgia Department of Community Affairs to facilitate service coordination, client referrals and the collection of data through a shared Homeless Management Information System (HMIS). In addition, Athens-Clarke County participates in the state's HMIS Steering Committee. The purpose of the GA HMIS Steering Committee is to collaboratively manage the implementation and administration of the shared HMIS in accordance with the requirements established by the U.S. Department of Housing and Urban Development (HUD), its Federal partners, and the shared priorities of the GA HMIS Collaborative. Additionally, the Steering Committee strives to identify ways to help provider agencies record, report, and improve their services through the shared HMIS by serving as a conduit between CoCs and the HMIS Lead. The coalition is a non-profit organization that coordinates agencies providing services and assistance for the homeless population and conducts the annual point in time count to help area shelters and soup kitchens determine the needs of the homeless population in Athens.

The Coalition's Executive Committee includes Athens Area Homeless Shelter, Georgia Department of Veteran's Affairs, Advantage Behavioral Health Systems, and HCD. This committee serves as the core-planning group for the development of housing and services targeting ACC homeless population. This body has been significant in the coordination of homeless services in ACC. The Homeless Coalition Committees have been re-structured to address the changing needs in the community. The committees now include (1) Outreach & Advocacy, (2) Community Training, and (3) Mainstream Resources and Benefits. To foster informed and data-driven decisions, the governing board has taken on the responsibilities of what was previously the HMIS committee. These committees are the foundation of community efforts 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 collaboration with the CoC and Governing Board, establishes priorities for ESG funding which correspond to the needs of the county. All agencies receiving ESG funding are required to adhere to CoC Coordinated Entry policies and procedures and follow federal guidelines in the implementation of the ESG program. ESG and CoC recipients must assure compliance with all HUD record keeping provisions, including use of the HMIS (with the exception of Victim Service Providers). The continuum uses HMIS data to evaluate agency performance and housing destination outcomes. The ACC Homeless Coalition Executive Committee meets routinely to handle the organizational aspects of the Coalition and is responsible for developing and updating policies and procedures. The Coalition, with assistance from HCD, has continued to recruit active community members and organizations into the planning process. Members of this collaborative planning body attend monthly meetings and participate in the CoC planning sessions. The County also participates in state efforts and meetings related to HMIS. The HMIS steering committee collaboratively manages the implementation and administration of the shared HMIS in accordance with the requirements established by HUD, its Federal partners, and the shared priorities of the GA HMIS Collaborative. The HMIS Data Standards are adopted by the HMIS Steering Committee. The CoC Governance Board approved the Georgia DCA to serve 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**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	ADVANTAGE BEHAVIORAL HEALTH SYSTEMS
	<b>Agency/Group/Organization Type</b>	Housing Services-Persons with Disabilities Services-homeless Services-Employment Other government - State Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	AIDS ATHENS
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs HOPWA Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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	<b>Agency/Group/Organization</b>	ATHENS HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Other government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	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.

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

Participation in planning and assessment meetings for Athens-Clarke County is publically announced and all meetings and processes are open to the public. Agencies not consulted through direct out-reach 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**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
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
Athens-Clarke County Comprehensive Plan	Athens-Clarke County Planning and Zoning Department	The plan supports a viable community with diverse housing options
Athens-Clarke County Urban Redevelopment Plan	Athens-Clarke County Housing and Community Development Department	The plan assists the development of a viable community with economic opportunity

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Athens-Clarke County Analysis of Impediments to Fair Housing and Equal Opportunity	Athens-Clarke County Housing and Community Development Department	The analysis identifies barriers to fair housing choice

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(l))**

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):**

The Consolidated Plan was made available during the 30-day public review and comment period at the Northeast Georgia Regional Commission (NEGRC). NEGRC serves 12 counties and 54 municipal governments in the Northeast Georgia Region.

## **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**

HCD uses a variety of methods to involve citizens in the decision-making process for the Consolidated Plan. The purpose is to encourage citizen participation, with particular emphasis on participation by persons of low and moderate income and residents of slum and blighted areas and areas in which community development funds are proposed to be used. All aspects of citizen participation are conducted in an open manner and every reasonable effort is made to include low and moderate income people, residents of neighborhood revitalization target areas, minorities, Latinx, and those with limited English Proficiency, the elderly, handicapped, project area residents, civic groups and nonprofit organizations who serve low income people. Notices of all public hearings are published as a block ad in the nonlegal section of the newspaper of general circulation (in this case, the Athens Banner-Herald) at least 14 days prior to the time of any public hearing. Public hearings are also advertised on the ACCgov website, email, the HCD facebook page, and other social media. The Athens-Clarke County Consolidated Plan Citizen Participation Plan can be found at the end of this document.

Approximately eighty people participated in the conplan focus group meetings. Community input meetings were also held as part of HCD's annual Lunch & Learn series. All meeting participant comments and concerns were documented. Almost 200 people participated in the Athens Wellbeing Project and Envision Athens community input meetings. Draft goals and strategies were then developed from the information gathered. Information from the community needs and resource assessment meetings and a proposed Annual Action Plan schedule was presented to the Mayor and Commission for formal approval at an advertised meeting on October 13, 2019.

## Citizen Participation Outreach

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	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing East Athens Neighborhood residents & service providers	30 people participated in the community assessment meetings.	HCD sorted participant comments on priority needs: Social Services: improved access to social services, more youth & children services; Small & Microbusiness Assistance: Job training for youth, more grocery stores & access to healthy food, link job training & entrepreneurship; employment for ex-offenders; Affordable Housing: emergency home repair; affordable rental housing, discourage housing displacement Public Infrastructure: more sidewalks & lighting; neighborhood cleanup & beautification Other priorities: more &	All comments were accepted during the focus group & public input meetings. No comments were received during the 30 day review period.	<a href="http://accgov.com/hcd">accgov.com/hcd</a>

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)
				better police presence		
2	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing  Hancock Corridor Neighborhood Revitalization Area residents & HCDC	15 people - housing partners & HCDC Executive Director	Social Services: youth activities & employment to prepare for the workplace, job skills training, health services; Public Infrastructure: street lighting, crosswalks, traffic calming & pedestrian safety; Small & Microbusiness: Credit counseling, start up loans, small business counseling; Affordable Housing: more emergency repair, fix code violations, increase the stock of affordable housing	All comments were accepted during the focus group & public input meetings. No comments were received during the 30 day review period.	<a href="http://accgov.com/hcd">accgov.com/hcd</a>

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)
3	Public Meeting	Non-English Speaking - Specify other language: Spanish	25 people participated; in attendance: LatinX Advocacy Group representatives and stakeholders	Social Services: Spanish GED, financial literacy, more interpreters in law enforcement, more service providers for LatinX community; more publicity for Latinx services; Small & Microbusiness: more access to small & microbusiness in ACC; need more outreach to Latinx by Goodwill; more translation Affordable Housing: more outreach to Latinx by affordable housing organizations; translation for real estate and homeownership, reform policies that affect housing choice. Public Infrastructure: more lighting in Pinewood Trailer	All comments were accepted during the focus group & public input meetings. No comments were received during the 30 day review period.	

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)
5	Public Meeting	Persons with disabilities  Seniors				
6	Public Meeting	Homeless Individuals				
7	Public Meeting	Non-targeted/broad community				
8	Internet Outreach	Non-targeted/broad community				<a href="http://accgov.com/hcd">accgov.com/hcd</a>

Table 4 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

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 a thorough review of community indicators and a series of six 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.

Misinterpretation of population data can have a significant impact on the accuracy of current condition assessments regarding housing, economic development, and public service planning. There are nearly 56,000 male residents and nearly 62,000 female residents living in Athens-Clarke County. The median age is 25.9 and 65.7% of the residents are white and 26.2% are black and just over 10% are Hispanic or Latino.. The citizens who participated in the Community Assessment meetings are generally representative of the broader community. The Community Assessment results include a wide range of need including:

- Small and micro-business assistance – programs that support economic security, employment, small and micro-business development, and training
- Affordable housing and shelter – programs assisting housing development and sustainability and shelter
- Social Services – all aspects of social service needs fall into this category, including childcare, training, case management, medical assistance, senior services, shelter, youth enrichment and counseling
- Public infrastructure – projects that support a suitable living environment and improve the quality of life for all ACC residents
- Other – any other issues that do not fall into one of the above categories Affordable housing development and redevelopment were also identified as important goals to pursue during the 5-year **Consolidated Plan period**. Though there are homeowners with housing problems, the greatest housing need is assisting renter households with a housing cost burden greater than 30%-50% of income. Housing services including shelter and rapid re-housing financial assistance for the homeless, housing counseling, financial literacy, and fair housing services are also considered important objectives. Community improvements such as the demolition of dilapidated structures, the elimination or reduction of factors that encourage crime and blight in neighborhoods, assistance with neighborhood preservation and enhancement of areas in transition or in need of repair, rehabilitation and redevelopment are also important areas of concern.

## 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. In order for a family within ACC to afford a two bedroom apartment at Fair Market Rent (rent & utilities), the family must earn at least \$2,533 monthly/\$30,400 annually; and according to results from the 2010 ACS, 61.44% of renters paid more than 30% of their income on monthly housing related expenses. 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. According to the U.S. Department of Housing and Urban Development (HUD) "custom tabulations" of data from the U.S. Census Bureau known as the "CHAS" data (Comprehensive Housing Affordability Strategy), based on the 2007-2011 and 2009-2011 ACS for the jurisdiction, there are 7,979 households making 30% of Area Median Income, with one or more of four housing problems; unit lacks complete kitchen facilities, lacks complete plumbing facilities, has more than one person per room, or cost burden greater than 30% of household income. There are 4,249 households making 30 to 50% of Area Median Income, with one or more of four housing problems.

Though there are homeowners with housing problems, the greatest housing need is assisting renter households with a housing cost burden greater than 30%-50% of income. There are over 10,500 cost burdened households; over 25% of all households in Athens and renter households classified as "other", (as opposed to family and elderly households) with a housing cost burden greater than 30% of household income, are more affected than family households.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	115,452	120,905	5%
Households	41,645	43,355	4%
Median Income	\$33,121.00	\$32,010.00	-3%

Table 5 - Housing Needs Assessment Demographics

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	10,895	5,815	6,634	3,760	16,255
Small Family Households	2,335	1,960	1,840	1,144	7,090
Large Family Households	509	280	299	250	720
Household contains at least one person 62-74 years of age	699	784	698	598	3,774
Household contains at least one person age 75 or older	437	523	707	268	1,320
Households with one or more children 6 years old or younger	1,375	1,088	773	565	1,453

Table 6 - Total Households Table

Data Source: 2011-2015 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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	110	40	80	10	240	4	0	15	0	19
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90	20	10	35	155	0	35	0	0	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	175	95	130	50	450	20	65	19	25	129
Housing cost burden greater than 50% of income (and none of the above problems)	5,829	1,885	260	105	8,079	655	575	343	49	1,622
Housing cost burden greater than 30% of income (and none of the above problems)	420	1,565	2,115	555	4,655	203	244	658	365	1,470

	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
Zero/negative Income (and none of the above problems)	2,265	0	0	0	2,265	180	0	0	0	180

Table 7 – Housing Problems Table

Data 2011-2015 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	6,209	2,045	480	200	8,934	680	675	373	64	1,792
Having none of four housing problems	1,194	2,209	3,920	2,209	9,532	373	884	1,854	1,285	4,396
Household has negative income, but none of the other housing problems	2,265	0	0	0	2,265	180	0	0	0	180

Table 8 – Housing Problems 2

Data 2011-2015 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	1,190	1,179	580	2,949	219	238	404	861
Large Related	335	175	109	619	45	70	40	155
Elderly	484	490	168	1,142	261	294	276	831

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	4,500	1,770	1,614	7,884	360	275	289	924
Total need by income	6,509	3,614	2,471	12,594	885	877	1,009	2,771

Table 9 – Cost Burden > 30%

Data 2011-2015 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,020	464	55	1,539	205	174	150	529
Large Related	265	70	10	345	20	55	0	75
Elderly	359	250	10	619	168	185	88	441
Other	4,370	1,165	185	5,720	290	220	109	619
Total need by income	6,014	1,949	260	8,223	683	634	347	1,664

Table 10 – Cost Burden > 50%

Data 2011-2015 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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	230	105	140	20	495	20	75	4	25	124
Multiple, unrelated family households	35	4	0	65	104	0	25	15	0	40
Other, non-family households	20	0	0	0	20	0	0	0	0	0
Total need by income	285	109	140	85	619	20	100	19	25	164

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS  
Source:

	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	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

The American Community Survey indicates that 13,267 (32.4%) Athens residents live alone. Housing cost burden is the single most important housing problem faced by Athenians. Over 25% of all households in Athens are cost burdened so at least 3,000 single person households may face significant problems in paying rent or mortgages for housing.

According to the study, “America’s Families and Living Arrangements: 2012” by the U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, selected years, 1970 to 2012, there have been significant changes in the composition of American households: Households and families are smaller. Married households tended to be older and made up a smaller share of all households. Living alone is more common as the number of married households with children has decreased. There are approximately 31,886,794 single-person households in the U.S.; 14,119,225 males (12.3%) and 17,767,569 (15.2%) females. According to the report, “the proportion of one-person households increased by 10 percentage points between 1970 and 2012; from 17% to 27%”. Between 1970 and 2012, the average number of people per household declined from 3.1 to 2.6. The national increase in one person households is attributed to one-person households headed by men aged 15 to 64, which increased from 23% in 1970 to 34% in 2012.

**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 2018 Census data, 12.3% of Athens-Clarke County’s (ACC) population under the age of 65 have a disability; 4% of this population is under the age of 18. Of individuals over the age of 65, 36.1% have a disability. During ACC’s annual Point-in-Time count, 67 individuals were surveyed and deemed literally homeless per HUD’s guidelines. HUD considers individuals living in a public or private place not meant for human habitation and individuals in temporary shelter literally homeless. Of the surveyed population, 30 individuals (45%) confirmed they had been diagnosed with a disabling condition. Eleven of the total respondents did not answer this question leaving 16% of the disability status as unknown, of the 30 individuals with a confirmed disability 53% were 50 years of age and older. The night before the

PIT count was conducted 87% of the homeless and disabled individuals mentioned above slept outdoors while the remaining 13% slept in a vehicle.

The Georgia Bureau of Investigation reported 1,748 domestic violence incidents in 2017 resulting in 498 arrests and 265 separations in ACC. The state of Georgia reported 60,465 domestic violence incidents in 2017 resulting in 20,246 arrests and 9,950 separations. In 2019, the Athens-Clarke County Family Protection Center served 1,365 women, children, and men in the outreach office. The Family Protection Center is a single facility for collaborative services between multiple agencies that work with child abuse, sexual assault, and domestic violence cases including a forensic medical examination room, a protective services space, interview rooms, counseling rooms, a victim-witness services space, and administrative space. During 2019, Project Safe provided confidential emergency shelter to 111 victims of domestic violence. In 2016, 665 survivors of domestic violence, stalking, and violence were contacted by Project Safe's Family Protection Center from police reports that led to an arrest. During ACC's annual Point-in-Time count, 67 individuals were surveyed and deemed literally homeless per HUD's standards. Of the 67 individuals experiencing homelessness 6% (four individuals) were fleeing domestic violence; 16% (11 individuals) of respondents did not answer the domestic violence-related question leaving their situation unknown.

Athens Wellbeing Project (AWP) data, which come from a representative sample of Athens households, indicate the prevalence of Intimate Partner Violence (IPV) in the county. Analysis of AWP data revealed that Athens-Clarke County (ACC) reflected the national average of reported IPV rates with one in three women and one in four men experiencing at least one form of IPV in their lifetime. Using a multivariate regression to control for covariates, we found that neighborhood interaction, social interaction, extracurricular activity, religiosity, and civic engagement each showed to have no significant impact on a respondent's likelihood of reporting having experienced IPV. Race, ethnicity, class, education and age also had no significant impact. Among the 29% of men and women who reported experiencing IPV of some kind, 83% reported being insulted or talked down to, 69% reported being screamed/cursed at, 10% report being threatened with harm, and 13% report being physically harmed. Qualitative data collected from interviews with community stakeholders reinforced this finding and suggested social capital may play a role in leaving IPV situations. It does not, however, reduce an individual's chance of experiencing IPV.

### **What are the most common housing problems?**

The most common housing problem identified in the 2006 - 2010 CHAS 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, the greatest area of need is assisting the 6,657 renter households with a housing cost burden greater than 50% of income and the 4,024 households with a housing cost burden greater than 30% of income. There are over 10,500 cost burdened households; over 25% of all households in Athens. Worst Case Housing Needs are defined as renters with very low incomes (below half the median in their area) who do not receive government housing

assistance and who either paid more than half their monthly incomes for rent, lived in severely substandard conditions, or both.

See Percent Renter Units Affordable to 80% HAMFI map.

See HUD Assisted Housing map.

In East Athens' Census Tract 301 there are 1,065 low income households, 44.60% of the low income households are severely cost burdened, as are 37.26% of the moderate income households. In tract 302 38.46% of the low income households are severely cost burdened and 32.35% of the moderate income residents.

For tract 6 in the Hancock Corridor, 25% of the low income households are severely cost burdened and 21% of the moderate income households are severely cost burdened. For tract 9, 42.74% of the low income households are severely cost burdened and 35.48% of the moderate income households are severely cost burdened.

There are 7,482 renter households making 80% or less of the area median income that have one or more of the four standard housing problems and 1,893 home owners making 80% or less of the area median income that have one or more of the four standard housing problems. That totals 9,375 households making 80% or less of the area median income living with at least one of the standard housing problems.

There are 6,873 renter households classified as "other", (as opposed to family and elderly households) with a housing cost burden greater than 30% of household income. There are also 2,494 small related renter households with a housing cost burden greater than 30% of household income. 9,367 renter households in Athens have a housing cost burden greater than 30% of household income.

As with renter households classified as other with a housing cost burden of 30% of household income, the 4,909 other households with a housing cost burden of 50% of household income compose the largest segment of the housing cost burdened population in this category at nearly 12% of all households in the jurisdiction.

There are 14,276 households composed of non-related individuals considered housing cost burdened. That is 35% of all households in Athens-Clarke County.

Crowding is not a significant problem in Athens households as most are composed of just slightly more than 2 people per household on average.

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

The 6,873 renter households classified as "other", (as opposed to family and elderly households) with a housing cost burden greater than 30% of household income are more affected than other households.

As with renter households classified as other with a housing cost burden of 30% of household income, the 4,909 other households with a housing cost burden of 50% of household income compose the largest segment of the housing cost burdened population in this category at nearly 12% of all households in the jurisdiction.

There are 14,276 households composed of non-related individuals considered housing cost burdened. That is 35% of all households in Athens-Clarke County.

**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**

About 13% of Athens households have one or more children 6 years of age or younger. That is 1,375 extremely low income households. CHAS data indicates that the greatest housing need is assisting cost burdened renter households. Though homeowners do have housing problems, the greatest housing need is assisting renter households with a housing cost burden greater than 30%-50% of income. There are over 10,500 cost burdened households; over 25% of all households in Athens and renter households classified as "other," (as opposed to family and elderly households) with a housing cost burden greater than 30% of household income, are more affected than family households. The 2019 PIT Count of sheltered and unsheltered homeless people in ACC revealed that 30% of the homeless population are under the age of 18. This population % consists of 20 households in ACC emergency shelter.

Households that pay 30% or more of their income on housing costs are considered cost-burdened. The FY20 Fair Market Rent (FMR) as determined by HUD for a two-bedroom apartment is \$848 monthly. In order for a family within ACC to afford a two bedroom apartment at FMR (rent & utilities), the family must earn at least \$2,833 monthly/\$34,000 annually; and according to results from the 2014-2018, ACS reports that costs-burdened households in ACC account for 27.1% of owners with a mortgage, 15.5% percent of owners without a mortgage, and 58.1% of renters. These results clearly indicate renters have the greatest burden in household cost.

The most significant factor contributing to homelessness is the scarcity of affordable housing. Low-income families may become homeless due to an unexpected financial crisis such as a medical emergency or loss of employment. These unexpected hardships create significant financial and emotional strain preventing families from maintaining stable housing.

ConPlan and CoC 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. Families with children who are at imminent risk of becoming homeless are in need of prevention and stabilization services, including financial assistance for housing. These families require intensive case management and client commitment to create a comprehensive service

plan addressing the underlying issues contributing to the housing crisis. Often, the head of household is in need of financial literacy, credit and budget counseling, and assistance with relief from predatory lending. Financial education and assistance is only the first step in addressing the housing crisis faced by families. Case managers must identify and initiate necessary referrals to address client mental and physical health. Families should be linked to the appropriate school social worker, to ensure that attendance and course work is minimally impacted. Generally speaking, families in a housing crisis need calm, professional, client centered intervention that seeks to stabilize the family through comprehensive service goals and set them on a course to sustained independence.

Families that are nearing the end of rapid rehousing assistance are in need of a comprehensive exit plan that includes a viable budget, referral information for more permanent or future community support and preferably an identified safety net of family and friends. To best meet family needs, program discharge should be gradual, allowing the client to adjust to the idea of and realistically prepare for independence. Follow up services greatly increase the likelihood of permanence and sustained client success. Follow up care should include limited case management support and referrals for any needed community services.

**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:**

Athens-Clarke County does not provide estimates of the at-risk population.

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

The Urban Institute recognizes residential instability as a common occurrence for US families. Residential, or family instability, can be defined as a household or individual moving from their primary residence to another residence; when the frequency of residential mobility in a household or individual is high or occurs over short intervals. Residential mobility rates are higher among certain populations, especially low-income households. Households below the federal poverty level moved at nearly twice the rate of more financially stable counterparts during a one-year period.

The Georgia Department of Community Affairs (DCA) states overcrowding, frequent moves, and low-income levels have been found to contribute to housing instability and increased risk of homelessness. While the rate of overcrowding in Georgia is low, cost burdens may force families to move more frequently and thus contribute to housing instability. In addition, people experiencing extreme poverty can become homeless due to lack of income, unemployment, or scarcity of available affordable housing. Many low-income individuals and families have personal vulnerabilities that place them at significant risk of becoming homeless. These factors include mental illness, substance abuse, developmental disabilities, physical disabilities or chronic medical problems, family violence, prior evictions, poor credit, or a criminal background.

Poor housing conditions such as overcrowding, housing cost burden, or poor relationships with landlords creates stress that affects one's health. Physical and mental health problems interfere with the ability to work and deplete financial resources. Physical and mental problems further isolate individuals and often reduce social support creating instability and placing the individual or family at risk for homelessness.

The prevalence of certain risk factors in individuals such as lack of educational attainment, lack of work history, poor health status, domestic violence, mental illness, and substance use exacerbate the likelihood of housing instability. From a community perspective, these characteristics emphasize the need for more safe and affordable housing options.

## **Discussion**

Families and household composition change along with changes in the economy and labor markets. A household is composed of one or more people living in a housing unit. The householder is someone who owns or rents the residence. Family and household composition includes two types of households: family and nonfamily. A family household has two or more related members, one of whom is the householder. A nonfamily household is either a person living alone or a householder who shares the house with nonrelatives or roommates. Family households are maintained by married couples or by people living with other relatives, with or without children. A nonfamily household is maintained by people with no relatives in the home. The average household size in Athens is 2.35 and the average family size is 2.95. Household size has remained consistent in Athens at below 3 persons per household despite national changes in household size.

The CHAS reports a total of 41,342 households. Nearly 24% of all households make 30% or less of the median family income for the community. 12.44% of all households make between 30% to 50% of the median family income and 14% make between 50% and 80% of the median family income for Athens. Half of the households living in Athens are eligible for CDBG and HOME assistance while the other half of all households makes 80% or more of the median family income. 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 agencies, but Athens-Clarke County still has a diverse and healthy manufacturing base. The county's unemployment rate is consistently less than most of the surrounding counties and less than the State of Georgia as a whole.

## **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.

HUD's 2020 Median Family Income for ACC is estimated at \$65,600, and the 2014-2018 American Community Survey (ACS) reports the ACC median income limit as \$36, 889. A comparison between HUD and ACS data denotes approximately 69.45% of the population of ACC residents fall below the \$65,600 HUD median income level, and 48.4% fall below the ACS median income level. ACS reports that with owner-occupied home values estimated at \$163,700. Sixty-two percent (62%) of owner-occupied homes have a mortgage, and 37.8% own their homes without a mortgage or loan on the house. The median monthly housing costs for owners with a mortgage is \$1,257 and for owners without a mortgage, costs are \$454. For renter-occupied houses, the median gross rent for ACC is \$845. Gross rent includes monthly contracted rental payments, and also includes any monthly payments made for gas, water and sewer, electricity, and any other fuels used to heat the house.

Households that pay thirty percent or more of their income on housing costs are considered cost-burdened. The FY2020 Fair Market Rent (FMR) as determined by HUD for a two bedroom apartment is \$848 monthly. In order for a family within ACC to afford a two bedroom apartment at FMR (rent & utilities), the family must earn at least \$2,833 monthly/\$34,000 annually; and according to results from the 2014-2018, ACS reports that costs-burdened households in Athens-Clarke County account for 27.1% of owners with a mortgage, 15.5% percent of owners without a mortgage, and 58.1% of renters. These results clearly indicate renters have the greatest burden in household cost.

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 13, 865 renters and 2,700 homeowners in ACC making 0%-80% of the Area Median Income have experience with one or more of the four housing problems.

Based on CHAS data for those making 30%-50% of Area Median Income, nearly 62% are white, 25% are black, and 7% are Hispanic. Minority populations often experience a greater likelihood of having more housing problems and a greater cost burden than white residents.

See African American Households map.

See Hispanic Households map.

See Housing Cost Burden map.

### 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	7,503	947	2,445
White	4,129	399	1,440
Black / African American	2,298	477	730
Asian	251	24	200
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	600	25	79

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 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	4,525	1,288	0
White	2,360	507	0
Black / African American	1,489	540	0
Asian	104	10	0
American Indian, Alaska Native	0	0	0

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
Pacific Islander	0	0	0
Hispanic	539	214	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source: 2011-2015 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	3,634	3,008	0
White	2,098	1,404	0
Black / African American	1,009	1,063	0
Asian	160	95	0
American Indian, Alaska Native	15	15	0
Pacific Islander	0	0	0
Hispanic	329	354	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source: 2011-2015 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	1,190	2,579	0
White	570	1,484	0
Black / African American	395	689	0

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
Asian	10	135	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	0	0
Hispanic	160	235	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source: 2011-2015 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

Per the 2018 ACS data, 63.2% of Athens-Clarke County residents are white, 27.9% are Black and 10.9% are of Hispanic or Latino heritage. Fifty-five percent (55%) of those making 30% or less of the area median income are White, while 32% are Black and 6% are Hispanic. Approximately 53% of those only making between 30% and 50% of the area median income are White, while 34% are Black and 8% are Hispanic. Sixty-six percent (66%) of those making 50% to 80% of the area median income are White, while 34% are Black and 8% are Hispanic.

HUD's 2020 Median Family Income for ACC is estimated at \$65,600, while the 2014-2018 American Community Survey estimates AMI at \$36,889. The 2018 American Community Survey (ACS) reported ACC median home values at \$163,700 with a median home sales price, per Zillow, at \$203,705. Additionally, the 2014-2018 ACS reflects that 42.6% 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 \$848 monthly. In order for a family within ACC to afford a two bedroom apartment at FMR (rent & utilities), the family must earn at least \$2,833 monthly/\$34,000 annually; and according to results from the 2014-2018 ACS, 58.1% of renters paid more than 30% of their income on monthly housing related expenses. Renters have the greatest burden in household cost.

The African American Households map indicates that the two Neighborhood Revitalization Plan areas and rural areas in the center and northern half of the county have significant concentrations of African American Households. See African American Households map.

When reviewing the housing cost burden map for Athens we see high concentrations of cost burdened households in the Neighborhood Revitalization Plan areas (East Athens and Hancock Corridor) that are predominately black and in areas around the University of Georgia and south with mostly white student residents. There is also a high concentration in the north-east of low-income households of mostly

Hispanic ethnicity. The maps indicate that a majority living in the south and western part of the county are white and a majority who are black live in the north and eastern parts of the county. The central and southeastern portion of the county is home to the University of Georgia and many large, predominantly white college student oriented apartment complexes. Roughly 25% of Athens-Clarke County residents are students, mostly white and poor in terms of actual income. When students are removed from the analysis data indicates a significant number of black residents (especially renters) have a greater need for assistance in comparison to the needs of the general population and non-college student 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. 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 economic trends. Misinterpretation of the demographic data can have a significant impact on the accuracy of current condition assessments regarding housing problems.

HUD's 2020 Median Family Income for ACC is estimated at \$65,600, while the 2014-2018 American Community Survey estimates AMI at \$36,889. The 2018 American Community Survey (ACS) reported ACC median home values at \$163,700 with a median home sales price, per Zillow, at \$203,705. Additionally, the 2014-2018 ACS reflects that 42.6% 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 \$848 monthly. In order for a family within ACC to afford a two bedroom apartment at FMR (rent & utilities), the family must earn at least \$2,833 monthly/\$34,000 annually; and according to results from the 2014-2018 ACS, 58.1% of renters paid more than 30% of their income on monthly housing related expenses. Renters have the greatest burden in household cost.

CHAS data indicates that for those making 0%-30% of Area Median Income experiencing one or more of the four housing problems, 55% are White, 32% are African American/Black, and 6% are Hispanic.

For those making 30%-50% of Area Median Income experiencing one or more of the four housing problems, 49% are White, 35% are African American/Black, and 13% are Hispanic.

For those making 50%-80% of Area Median Income experiencing one or more of the four housing problems, 53% are White, 31% 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, and make up 45% of those making 80% and below the AMI with one or more of the four housing problems, especially once student housing numbers are removed from the tabulations.

See African American Households map.

See Housing Cost Burden map.

## 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	6,889	1,567	2,445
White	3,850	672	1,440
Black / African American	1,973	803	730
Asian	251	24	200
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	580	45	79

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 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	2,720	3,093	0
White	1,545	1,317	0
Black / African American	835	1,194	0
Asian	64	50	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	250	494	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 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	853	5,774	0
White	393	3,103	0
Black / African American	220	1,843	0
Asian	65	185	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	170	513	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 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	264	3,494	0
White	59	1,999	0
Black / African American	110	969	0
Asian	10	140	0
American Indian, Alaska Native	0	0	0
Pacific Islander	4	0	0
Hispanic	85	315	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 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

Approximately 62.9% of Athens-Clarke County residents are White, 27.6% are Black, and 10.7% are of Hispanic or Latino heritage. Fifty-five percent of those making 30% or less of the area median income are White, while 32% are black and 6% are Hispanic. Forty-nine percent of those only making between 30% and 50% of the area median income are White, while 35% are Black and 13% are Hispanic. Fifty-three percent of those making 50% to 80% of the area median income are White, while 31% are Black and 10% are Hispanic.

HUD's 2020 Median Family Income for ACC is estimated at \$65,600, while the 2014-2018 American Community Survey estimates AMI at \$36,889. The 2018 American Community Survey (ACS) reported ACC median home values at \$163,700 with a median home sales price, per Zillow, at \$203,705. Additionally, the 2014-2018 ACS reflects that 42.6% 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 \$848 monthly. In order for a family within ACC to afford a two bedroom apartment at FMR (rent & utilities), the family must earn at least \$2,833 monthly/\$34,000 annually; and according to results from the 2014-2018 ACS, 58.1% of renters paid more than 30% of their income on monthly housing related expenses. Renters have the greatest burden in household cost.

The African American Households map indicates that the two Neighborhood Revitalization Plan areas and rural areas in the center and northern half of the county have significant concentrations of African American Households, while the northeast has a disproportionately high concentration of the Hispanic population. See African American Households map. See Hispanic Households map.

When reviewing the housing cost burden map for Athens we see high concentrations of cost burdened households in the Neighborhood Revitalization Plan areas that are predominately black and in areas around the University of Georgia and south with mostly white student residents. The maps indicate that a majority living in the south and western part of the county are White, and a majority who are Black and Hispanic live in the north and eastern parts of the county. The central and southeastern portion of the county is home to the University of Georgia and contains many large, predominantly white college student oriented apartment complexes. Roughly 25% of Athens-Clarke County residents are students, mostly white and poor in terms of actual income, and dependent upon parental income. When students are removed from the analysis, data indicates a significant number of Black and Hispanic residents (especially renters) have a greater need for assistance in comparison to the needs of the general population and non-college student residents.

In addition to the demographic indicators presented here, an examination of survey data from the Athens Wellbeing Project, a representative sample of Athens-Clarke County households, shows that 6.9% of the population has an imminent fear of eviction (in the next 90 days). When examining these survey data by socioeconomic status and race, those that fear eviction are more likely to be African American or Latinx, and are predominantly low income.

## 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:

In assessing the need of any racial or ethnic group that has disproportionately greater need with regards to housing cost burden in comparison to the needs of that category of need as a whole, the White group at the 0% to 30% AMI and 30% to 50% AMI levels has a disproportionately greater need. This is due to the group's overrepresentation, including the predominantly White college student population, in having housing cost burdens at those income levels in comparison to the percentage of the White population to the overall jurisdiction's population in the 2010 U.S. Census.

In assessing the needs of the respective racial or ethnic groups that have disproportionately greater needs with regards to severe housing problems in comparison to the needs of that category of need as a whole, one racial group has disproportionately greater needs identified in ACS and CHAS data across income levels ranging from 0% to 100% of the Area Median Income. Black/African American residents have a disproportionately greater need for housing assistance.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23,427	7,210	10,217	2,520
White	15,089	3,928	5,915	1,440
Black / African American	5,564	2,213	2,998	770
Asian	745	169	303	230
American Indian, Alaska Native	40	25	30	0
Pacific Islander	0	0	4	0
Hispanic	1,529	768	705	79

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

### Discussion:

County demographics and housing burden by race shows significant disparity. 63.2% percent of Athens-Clarke County residents are White, 27.9% are Black and 10.9% are of Hispanic or Latino heritage.

Analyzing housing cost burden by race indicates that most people living in the south and western part of the county are White while those who are cost burdened and Black or Hispanic predominantly live in the north and eastern part of the county, including the urban areas around the central business district. The

southern and eastern portion of the county is home to the University of Georgia and contains many large, predominantly white college student oriented apartment complexes. Roughly 25% of Athens-Clarke County residents are students, mostly White and poor in terms of actual income, and dependent upon parental income. When students are considered in the analysis it becomes clear that Black and Hispanic residents (especially renters) have a disproportionately greater need for assistance in comparison to the needs of the general community.

## **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. A comparison of the Low Income Households map with the African American Households map reveals a correlation between the two datasets. 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. See the African American Households map and Hispanic Households map.

## **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 1,261 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

	Certificate	Mod-Rehab	Public Housing	Program Type				Special Purpose Voucher		
				Vouchers			Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing
# of units vouchers in use	0	0	1,226	0	0	0	0	0	0	0

Table 22 - 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

	Certificate	Mod-Rehab	Public Housing	Program Type				Special Purpose Voucher		
				Vouchers			Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing
Average Annual Income	0	0	10,128	0	0	0	0	0	0	0
Average length of stay	0	0	6	0	0	0	0	0	0	0
Average Household size	0	0	2	0	0	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	271	0	0	0	0	0	0	0
# of Disabled Families	0	0	246	0	0	0	0	0	0	0

	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	
# of Families requesting accessibility features	0	0	1,226	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 24 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type				
				Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	
White	0	0	127	0	0	0	0	0
Black/African American	0	0	1,086	0	0	0	0	0
Asian	0	0	5	0	0	0	0	0
American Indian/Alaska Native								
Pacific Islander	0	0	8	0	0	0	0	0
Other	0	0	0	0	0	0	0	0

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

Table 25 – 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			Total	Project - based	Tenant - based	Special Purpose Voucher		
				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *				Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	14	0	0	0	0	0	0	0	0	0
Not Hispanic	0	0	1,212	0	0	0	0	0	0	0	0	0

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

Table 26 – 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 1,235 families on the waiting list of the Athens Housing Authority, only two (2) families have reflected that they need a 504 mobility accessible unit on their pre-application and none are requesting accessible features for the hearing and visually impaired.

Of the 1,122 current households, only three (3) are currently on the waiting list for a mobility accessible unit and none are requesting features for the hearing and visually impaired.

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. 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 1,235 families on the housing authority wait list, 88% have incomes of less than 30% of median; 2% have incomes of greater than 30%, but less than 50% of median; and 10% have incomes of greater than 50% but less than 80% of median. The waiting list also reflects that the elderly (age 62 or greater) comprise 3% of the total number needing affordable housing with 17% listed as "non-elderly and/or disabled" families. The Georgia Department of Community Affairs administers the Section 8 rental assistance program in 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 2010 Median Family Income for ACC is estimated at \$58,600; the 2010 American Community Survey (ACS) reported ACC median home value at \$160,200 with a median home sales price at \$118,500. Additionally, the 2010 ACS reflects that 35.1% of ACC homeowners with 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 \$768 monthly. In order for a family within ACC to afford a two bedroom apartment at Fair Market Rent (rent & utilities), the family must earn at least \$2,533 monthly/\$30,400 annually; and according to results from the 2010 ACS, 61.44% of renters paid more than 30% of their income on monthly housing related expenses. 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. There are over 10,500 cost burdened households; over 25% of all households in Athens and renter households classified as "other", (as opposed to family and elderly households) with a housing cost burden greater than 30% of household income, are more affected than family households.

### **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 1,235 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. An evaluation of the housing need related to bedroom size reveals that the greatest need is for one and two bedroom units. Forty-seven percent of those on the waiting list are eligible for an efficiency or one bedroom unit and 43% are eligible for a two bedroom unit. Only 10% 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 most often, immediately housed.

Census reports 631,345 disabled Georgians, or about 10% of the population. Clarke County, GA CHAS Data reveal there are 940 elderly renter households with housing problems and 775 renter households where a member is disabled. It is estimated that 11,170 Athens-Clarke County residents are in need of some form of supportive housing. Combining supportive services, such as counseling, transportation, medical care, supervised living situations, and personal care are identified as part of the housing continuum to assist people with disabilities.

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The ACC Continuum of Care (CoC) has advanced from simply identifying the chronically homeless population to confronting the challenge to end chronic homelessness by developing strategies and strategic partnerships within the CoC. The development of the ACC CoC has increased in scope and knowledge so that participants have been able to develop a system that allows for effective collaborative efforts to facilitate the development of programs targeting both the chronic and general homeless population. With this in mind, the lead entity that generates this collaboration and homeless service provider planning process is the ACC Homeless Coalition (HC) in close collaboration with ACC Housing and Community Development Department (HCD).

The ACC HC, an umbrella organization which has expanded its partnerships with organizations and individuals, holds alternating monthly meetings for its general membership, committees, and governing board, to share information about services, resources, and community needs. These meetings include speakers who are given the opportunity to address relevant issues affecting the local homeless population. The monthly meetings allow the coalition to provide an important forum for ACC CoC agencies and regional partners participating in the Georgia CoC. The ACC HCD, the CoC's administrative entity, works hand in hand with the Coalition to support the continuum by providing technical assistance, grant writing, and by acting as a liaison to the local government and elected officials.

One of the most significant aspects of the planning process continues to be determining how to fill gaps in the CoC for homeless services. One way to determine where gaps are is to determine need. HCD and ACC HC administer an annual point in time (PIT) count of the sheltered and unsheltered homeless individuals in ACC. The overall count of homeless individuals has been inconsistent over the last few years - the increase and decrease has been fluctuating almost yearly. In 2018, homeless respondents decreased by 27; 2019 respondents increased by 25.

However, over the last 10-years ACC has made a significant impact in the homeless population; 2010 had 496 respondents, whereas, 2019 only surveyed 237. This is a 48% decrease from 2010 to 2019; 2020 data is still being processed, however, 210 is the projected number of respondents which would align with the overall downward trend.

The 2019 PIT Count surveyed 55 unsheltered homeless respondents and 182 sheltered homeless respondents. Of the 182 respondents 38, or 21%, are considered chronically homeless; 29% are adults with serious mental illness; 24% suffer from substance abuse disorder; 15% were actively fleeing a domestic violence situation; 7% are veterans and 2% have a positive HIV/AIDS status. A review of the 2019 PIT data highlights gender disparities, 79% of respondents were males with 101 of these individuals in emergency shelters and 42 unsheltered. Of the 2019

respondents, only a slight difference was apparent regarding race with 60% identifying as white and 66% identifying as black. Of the 183 individuals surveyed, 106 of black respondents (88%) and 70 white respondents (64%) were in an emergency shelter overnight.

The 2019 PIT did not identify homeless children during the count. ACC School District (CCSD) works closely with the CoC to identify and assist homeless or doubled-up families. CCSD reported 628 students, totaling 310 families as homeless. These families are living in shelters, at imminent risk of homelessness, or living in doubled-up housing. These housing situations are not recognized by HUD as being literally homeless which creates a service barrier for needy families. The unduplicated count is the foundation of the homeless services planning for the provision of emergency shelter, transitional housing, substance abuse counseling, and job training to assist homeless individuals and families become self-sufficient.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	55	182	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	55	106	0	0	0	0
Chronically Homeless Individuals	29	7	0	0	0	0
Chronically Homeless Families	0	2	0	0	0	0
Veterans	6	6	0	0	0	0
Unaccompanied Child	0	7	0	0	0	0
Persons with HIV	1	3	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

**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 16% 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 68% of the total homeless population highlighting a need for increased single-occupant housing opportunities. During the ACC 2019 PIT Count, no veterans, veterans with families, or unaccompanied youth were counted. 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	70	39
Black or African American	106	15
Asian	1	0
American Indian or Alaska Native		
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	6	1
Not Hispanic	176	54

Data Source

Comments:

### 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 2019 homeless Point-in-Time Count, Athens had 182 sheltered individuals and 55 unsheltered individuals on the night of January 24, 2019. 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 2018 to 2019. 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:**

Although the non-homeless special needs population is difficult to enumerate, it is estimated that over 10,000 Athens-Clarke County residents may need some form of supportive housing based on disability data in the 2018 ACS. Other types of families in need of housing assistance include 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.

One of the outcomes of the Continuum of Care's focus group meeting was to 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, persons with mental and physical disabilities, persons with drug or alcohol addictions, persons with HIV/AIDS, and persons living in public housing.

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.

### **Describe the characteristics of special needs populations in your community:**

Over 7,000 people with a disability are between 18 and 64 years old including 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. There are 5,292 households containing at least one person 62-74 years of age. There are 3,068 households containing at least one person age 75 or older. About 11% of the county's population has a disability with nearly 4,000 who are 65 years or older and who have a disability. Only 3% of the disabled population are 18 years or younger. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

The Georgia Bureau of Investigation reported 1,748 domestic violence incidents in 2017 resulting in 498 arrests and 265 separations in ACC. The state of Georgia reported 60,465 domestic violence incidents in 2017 resulting in 20,246 arrests and 9,950 separations. In 2019, the Athens-Clarke County Family Protection Center served 1,365 women, children, and men in outreach offices. The Family Protection Center is a single facility for collaborative services between multiple agencies that work with child

abuse, sexual assault, and domestic violence cases including a forensic medical examination room, a protective services space, interview rooms, counseling rooms, a victim-witness services space, and administrative space. During 2019, Project Safe provided confidential emergency shelter to 111 victims of domestic violence. In 2016, 665 survivors of domestic violence, stalking, and violence were contacted by Project Safe's Family Protection Center from police reports that led to an arrest. During ACC's annual Point-in-Time count, 67 individuals were surveyed and deemed literally homeless per HUD's standards. Of the 67 individuals experiencing homelessness 6% (four individuals) were fleeing domestic violence; 16% (11 individuals) of the surveyed individuals did not respond to the domestic violence-related question leaving their situation unknown.

The only local, direct measure of the prevalence of Substance Use Disorder and Alcohol Use Disorder comes from sample data in the Athens Wellbeing Project. In a representative household of Athens households, respondents were asked to report whether anyone in the household had been told by a healthcare provider that they had SUD or AUD. Approximately 3% of Athens households indicated that they had at least one person in the household with a diagnosed SUD or AUD.

The jurisdiction has limited data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems-limitations of the survey data above are that the estimates are at a household level and thus it is not possible to have a count of individuals self-reporting Substance Use Disorder or Alcohol Use Disorder. In addition, because of the stigma of SUD and AUD, households are less likely to report the presence of such illness in the household. However, various organizations and bodies have supplied figures on this topic from a national perspective. The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 has a drinking problem and that six percent of women over the age of 18 have this problem. These estimates mean that in Athens-Clarke County an estimated 8,960 males and 3,720 women are in need of supportive services for alcohol alone.

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

The elderly, especially in very low-income households, face housing difficulties based on housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden and the fact that most live on limited by fixed incomes. The Frail Elderly, those 75 and over, may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures. Private-sector corporations continue to build assisted living establishments to serve the nearly 10% of the population that is over 55 in the area. Currently, a majority of the assisted living establishments take private pay clients only and have spaces available. Assisted nursing homes that serve the oldest and more debilitated elderly are typically filled to capacity.

The Arc of the United States (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be

categorized as developmentally disabled is two and one-half to three percent of the population. By this calculation, there are an estimated 3,484 developmentally disabled persons in the jurisdiction. The preferred housing options for the developmentally disabled are those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms. Wheels of Hope, a new organization located in ACC, provides low-cost transportation and hope to people who are visually impaired, disabled, or who no longer drive because of age or health issues. According to Wheels of Hope 800,000 individuals in Georgia lack the ability to drive due to visual impairments; 12% of Georgia residents experience a disability which prevents them from driving and 30% of medical appointment cancellations are due to lack of transportation.

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, Senior Center facility, a Retired Senior Volunteer Program, Senior Companions, Adult Day Care, Long Term Care Counseling, Senior Community Service Employment Program, and Community Education.

Advantage Behavioral Health Services 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, Athens Recovery Center operates transitional facilities specifically for individuals needing substance abuse treatment and case management to assist in the development of independence and housing stability.

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

Figures for HIV/AIDS are not available for the jurisdiction specifically. However, data was available for the 10 counties in Health District 10 - Barrow, Clarke, Elbert, Greene, Jackson, Madison, Morgan, Oconee, Oglethorpe and Walton. According to data published by Georgia Department of Public Health in 2019 1007 people in the region that the Northeast Health District reported are infected with HIV. Live Forward serves 350 consumers each year. Over half (51.14% or 179) of the agency's consumers are Athens-Clarke residents; the next-largest group is from Walton County, where 10.57% or 37 of the consumers live. Over half (63.8%) are African American; 60.8% percent are men. The agency employs 10 people and a host of volunteers who support people with HIV and AIDS and their families.

**Discussion:**

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

### **Describe the jurisdiction's need for Public Facilities:**

The public facilities and improvements component of the community development strategic plan is to improve the quality of life in neighborhoods by constructing or improving public infrastructure that directly supports 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.

### **How were these needs determined?**

Athens-Clarke County's non-housing community development needs were determined through citizen participation in the community resources and needs assessment meetings held in May-June 2014. The primary needs identified by the community are youth services and employment assistance.

Athens-Clarke County's non-housing community development needs were determined through citizen participation in the focus group and needs assessment meetings as well as community-wide processes: Athens Wellbeing Project, Envision Athens, DCA's Georgia Initiative for Community Housing, Vision Advisory Committee, and the Network for Southern Economic Mobility (NSEM). The primary non-housing community development needs identified by the community are youth services, education and enrichment, homeless services, special populations, economic development and workforce development, and public infrastructure.

The series of focus meetings identified community resources and needs of the particular population and geographic areas covered. The Vision Advisory Committee meeting provided input on the overall Con Plan goals and objectives for the plan. Upon completion of these meetings, HCD staff sorted and consolidated the comments and concerns of the meeting participants into six topics: affordable housing development and redevelopment, economic development and workforce development, education and enrichment focusing on youth, homeless services, special populations and public infrastructure. Each focus group provided input and recommendations in each of these areas. Draft goals and objectives were then developed from the information gathered from the community input and the community data gathering initiatives.

### **Describe the jurisdiction's need for Public Improvements:**

Public Infrastructure Improvements was identified as a non-housing goal. Objectives include assistance with neighborhood preservation and enhancement areas in transition or in need of repair, rehabilitation and redevelopment, the construction of accessibility enhancements including the removal of architectural barriers that restrict the mobility and accessibility of elderly or severely disabled persons and the improvement of park facilities and community centers in low income neighborhoods. These improvements benefit the quality of life for low income people, the elderly, and disabled and provide recreation and services for youth. Public facility improvements in low income block groups also creates much needed equity in infrastructure, parks, facilities and available programming among all of the neighborhoods.

### **How were these needs determined?**

These needs were determined through the focus group, public input and Vision Committee meetings previously described. The ACC Leisure Services Department also extensively surveyed the public regarding their needs. Leisure Services staff met with residents in a series of meetings in their own neighborhoods to get their input regarding facilities needed. HCD works closely with Leisure Services to use CDBG to fund eligible projects that most benefit low income neighborhoods.

### **Describe the jurisdiction's need for Public Services:**

Through the extensive public input, focus group input, and data gathering/analysis from Athens Wellbeing Project, Envision Athens, Network for Southern Economic Mobility, Georgia Initiative for Community Housing, and Homeless Point in Time Count, the resulting public services component of the Consolidated Plan provides services to: support the educational development and growth of children and youth in Athens-Clarke County through educational, enrichment, and supportive services; prevent and end homelessness through emergency shelter, permanent housing, prevention, street outreach, and other homeless services; To enhance the quality of life for individuals with mental illness, individuals with a substance disorder, individuals with disabilities, individuals who are 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 and extensively investigated and researched by the community initiatives described above. These needs were also identified in the final reports from the local initiatives: Network for Southern Economic Mobility (NSEM), Athens Wellbeing Project (AWP), and Envision Athens.

# 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 125,964 per American Community Survey (ACS) 2014-2018. With Census 2010 population figures as the base year, 115,452 of Athens population grew 9%. Although moderate employment growth and increasing student enrollment at the University of Georgia fueled population growth, the university has approached its maximum size. UGA and its large student population have a major impact on the housing market. UGA reported its population in 2017-2018 as 37,606, including 28,848 undergraduate and 8758 graduate students, approximately 30% of ACCs total population.

ACS indicates 39% of housing units are owner-occupied with 61% renter occupied. ACS estimates 5,386 (10.2%) of total vacant units are owner-occupied and rentals. Of the owner-occupied units, 15% are valued between \$50,000-\$100,000. About 42% of all owner units are valued between \$100,000-\$200,000 and 30% between \$200,000-\$500,000. Nearly 25.7% of housing units were built prior to 1970 and over 79% were built prior to 2000. Approximately 20.8% of the housing units were built since 2000. The 2007–2011 ACS reports Median Home Value went from \$145,900 in 2000 to \$234,400 in 2011, a 61% increase in median value. ACS reports Median Contract Rent in 2000 as \$485 and \$650 in 2011, a 34% increase in median rents.

With over 52,610 housing units and median house values near \$163,700, ACC home prices are near state average. Single-family detached homes are the most common housing type, accounting for nearly half of all housing units. Other prevalent types include apartment complexes/high rise apartments (26%), duplexes, homes converted to apartments or other small apartment buildings (15.2%), and mobile homes or trailers (4.8%). A significant amount of housing was built from 1970-1999 (53.3%). There are a large number of homes built between 1940-1969 (20.7%). Lesser numbers of housing stock were constructed between 2000-later (20.8%).

Per local real estate reports, median sales prices for homes in February 2018 were approximately \$171,000 with median list prices of \$181,000. In February 2020, median list prices of homes were approximately \$230,900, trending up 10.5% year-over-year. Median sales prices were \$205,900. Based on housing market trends on single family houses, condo, and townhome properties sold over the previous 3 years, the average sales price of homes increased from \$113,000 in 2017 to \$205,900 in 2020. Median per square feet was \$120 and realtors predict values will keep rising next year. With median family incomes of \$32,162, an affordable home price is between \$130,000- \$150,000 and affordable rent is \$804.

Per ACS 2017, ACC renter-occupied housing is above 61%. ACC has near twice as many renters compared to state averages, with rent averages of \$910 for 2 bedroom apartments in 2019 and averages of 4% annual rent increases. Affordable rent at minimum wage (\$7.25 per hour) is \$377, nearly \$400 less than the FMR in ACC, \$783. Almost half of ACC, 49.6%, who rent housing pay above 30% gross income in rent. While this number is relatively unchanged from 2000, it is 4-5 points higher than national and state averages. Median rent prices are below some cities in Georgia (Alpharetta and Roswell), but significantly more than Augusta, Columbus and Valdosta. Nearly 50% of the population are housing burdened, paying more than 30% of income for rent. ACC has one of the highest poverty rates in the nation for a City of comparable size-28%, not counting college students.

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

### Introduction

The ACS table below indicates there are 52,610 housing units in Clarke County and developers continue to build. The largest group of housing units is single-family detached, accounting for 47.6% of the occupied housing stock. Multifamily follows with 22,230 units and the construction of new multi-family complexes focusing on the student population continues at a fast pace in the downtown and central business district. A variety of amenities included in student oriented new housing developments entice students to the newer developments, and the older complexes that are vacated begin a cycle of deterioration through deferred maintenance. Any new large scale non-student multifamily developments aren't likely to have subsidies attached, and usually don't include affordable housing units.

According to 2014-2018 American Community Survey data, the median home size in Clarke County is five (5) total rooms, and usually with three (3) bedrooms. Approximately 89.8% of the population is occupying households. (The remaining residents are either institutionalized occupants or homeless families and individuals residing in shelters, "doubled up", or in places not meant for human habitation). Nonfamily households make up 50.6% of all total households, with families making up 49.4% and the average household size is approximately 2.41.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	250,590	80%
1-unit, attached structure	37,233	12%
2-4 units	7,535	2%
5-19 units	8,423	3%
20 or more units	5,272	2%
Mobile Home, boat, RV, van, etc	2,598	1%
<b>Total</b>	<b>311,651</b>	<b>100%</b>

Table 31 – Residential Properties by Unit Number

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	55	0%	815	3%
1 bedroom	230	1%	4,429	17%
2 bedrooms	2,630	15%	11,435	44%

	Owners		Renters	
	Number	%	Number	%
3 or more bedrooms	14,634	83%	9,120	35%
<b>Total</b>	<b>17,549</b>	<b>99%</b>	<b>25,799</b>	<b>99%</b>

**Table 32 – Unit Size by Tenure**

**Data Source:** 2011-2015 ACS

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

There are eight assisted housing developments in Athens-Clarke County not managed by the Athens Housing Authority providing 824 affordable units. All of these units are affordable to low income residents with rents below fair market rates. The Athens Housing Authority owns approximately 1,122 affordable units.

In addition to these developments, ACCGov assisted Habitat for Humanity with CDBG and HOME for the acquisition and rehabilitation of twenty affordable duplex-type and quadruplex-type rental units, Magnolia Terrace, with the rehabilitation of a quadruplex rental unit at Hawthorne Extension and with development of two homebuyer units at New Hope Drive. ACCGOV assisted the Athens Land Trust with CDBG and HOME to acquire and develop fifteen homebuyer units known as Cottages at Cannontown, two homebuyer units at Paris Street, two homebuyer units at West Henderson Extension, one at Head Street, and one acquisition and rehabilitation of a homebuyer unit at Fuller Street. Athens Land Trust also continues to uphold maintenance and management for eight HOME assisted units at Waddell. ACCGOV provided HOME funding assistance to the Athens Housing Authority to demolish an existing public housing development and replace it with 370 mixed income multi-family housing units in three phases, including a dedicated senior housing apartment complex with 100 units. CDBG and HOME funds have also assisted in the acquisition and future new development of two homebuyer units. Anticipated new construction activities by housing partners seeking CDBG and HOME assistance include a new development project to include thirteen new homebuyer units, a new development project to include up to seven new homebuyers units, a rehabilitation project to include four rental units, and two new developments to include four rental units. A major project under the management of Athens Housing Authority will likely utilize HOME funds for demolition of an existing multi-family housing complex and public housing complex, and major redevelopment as a mixed-income, mixed-use multi-family complex with a one-to-one replacement ratio and expansion for market rent units.

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

Athens-Clarke County is unaware of any plans to lose any units from the affordable housing inventory.

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

ACCGov has an estimated 9,000 households with 3 or more persons. This translates to 27,000 renters, or 56% of the total rental population that requires a unit with 3 or more bedrooms. The average poverty rate in ACC is estimated between 31.6% and 38.5%. This translates to 2,128 households in ACC that may need rental assistance. There are over 1,100 units owned by the Athens Housing Authority. There are approximately five hundred and fifteen 2 and 3-bedroom units identified as assisted in the table above. This leaves a gap of 413 units to be covered by the Georgia Department of Community Affairs provision of rental subsidies to ACC residents through the Section 8 program, which is working from an extensive waiting list containing thousands of applicants.

### **Describe the need for specific types of housing:**

Households that pay 30% or more of their income on housing costs are considered cost-burdened. In 2014-2018, cost-burdened households in Athens-Clarke County accounted for 27.1% of owners with a mortgage, 15.5% of owners without a mortgage, and 58.1% of renters. Per 2014-2018 ACS data, there were 47,224 households in Athens-Clarke County. The average household size was 2.41 people. Families made up 49.4 percent of the households in Clarke County, Georgia. This figure includes both married-couple families (33%) and other families (16.4%). Female householder families with no husband present and with their own children under 18 years are 6.6% of all households. Nonfamily households made up 50.6% of all households in Athens-Clarke County. 23.2% of all households have one or more people under the age of 18 while 19.9% of all households have one or more people 65 years and over.

### **Discussion**

With 58.1% of all households paying more than 30% of their income towards housing (this includes students dependent upon parental income), more affordable homebuyer and rental units is a priority housing need, but one that cannot be met without private sector involvement. Through the utilization of low income housing tax credit developments, with emphasis placed on very low income families and households, an impact can be made in reducing this burden. This will, in turn, allow the CDBG and HOME funds to be used in “gap financing” to address homeownership issues in Athens-Clarke County. While there is an adequate housing inventory in Athens-Clarke County, many single family homes are used as student rental properties, increasing the need for affordable homes for non-student buyers and renters. As market conditions continue to increase the value of existing and new construction units, there is a proportional increase of the effect on housing options for low to moderate income families and households that would like to purchase a home or rent an affordable unit. The greatest areas of need are assisting renter households with a housing cost burden and creating more affordable housing options for homebuyers.

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

### Introduction

Median Home Values have increased by 61% between 2000 and 2011 while median contract rents have increased by 34% during that same period. Eighty-eight percent of rents are below \$1,000 per month.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2018	% Change
Median Home Value	161,200	163,700	2%
Median Contract Rent	587	845	44%

Table 33 – Cost of Housing

**Alternate Data Source Name:**

2018 American Community Survey 5-Year Estimates

**Data Source Comments:**

Rent Paid	Number	%
Less than \$500	2,347	28.2%
\$500-999	17,048	58.4%
\$1,000-1,499	6,569	9.4%
\$1,500-1,999	1,378	3.2%
\$2,000 or more	629	0.9%
<b>Total</b>	<b>27,971</b>	<b>100.1%</b>

Table 34 - Rent Paid

**Alternate Data Source Name:**

2018 American Community Survey 5-Year Estimates

**Data Source Comments:**

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	14,785	No Data
50% HAMFI	4,880	2,250
80% HAMFI	2,480	1,380
100% HAMFI	No Data	10,930
<b>Total</b>	<b>22,145</b>	<b>14,560</b>

Table 35 – Housing Affordability

**Alternate Data Source Name:**

2006-2016 CHAS

**Data Source Comments:** <30% HAMFI data for owner units is 1270.>100% HAMFI data for renter units is 5455.

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	690	723	848	1,150	1,362
High HOME Rent	690	723	848	1,082	1,188
Low HOME Rent	575	615	738	853	951

Table 36 – Monthly Rent

Alternate Data Source Name:  
HUD FMR and HOME Rents 2020

Data Source Comments:

## Is there sufficient housing for households at all income levels?

The ACS data indicates there are 52,610 housing units and 47,224 occupied housing units in Athens-Clarke County. 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?

The 2014 –2018 American Community Survey (ACS) reports the Median Home Value of owner-occupied housing units went from \$164,100 in 2000 to \$234,400 in 2011, resulting in a 61% increase in media value. ACS also reports the Median Contract Rent in 2000 was \$485 and in 2011 it was \$650 representing a 34% increase in median rents. Increasing home values may spur an increase in rents as fewer households buy homes and more renters enter the market. More households are choosing to rent due to economic conditions, employment problems, and stricter mortgage guidelines increasing demand for rental units in the market. The increase in property values indicates an improving economy housing market, increased property values lead to increased acquisition costs to develop affordable 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?

The FY2020 Fair Market Rent (FMR) as determined by HUD for a two bedroom apartment is \$848 monthly compared to \$785 for FY2019. In order for a family within ACC to afford a two bedroom apartment at FMR (rent & utilities), the family must earn at least \$2,825 monthly/\$33,900 annually. HUD uses the 2013-2017 5-year American Community Survey (ACS) estimates of 2-bedroom adjusted standard quality gross rents calculated for each FMR area used as the new basis for FY2020 provided the estimate is statistically reliable.

The FY2020 base rent of Athens-Clarke County, GA MSA is \$737. According to ACS: 5 year estimated data, the 2018 area median rent is \$848. Fair market rent for an efficiency unit or a one-bedroom unit is less than the median rent. The FY2019 Fair market rents for an efficiency unit or a one-bedroom unit is the same as the FY2019 HOME rents for an efficiency unit or a one-bedroom unit. The FY2020 fair market rent for a two-bedroom unit is exactly the same as the 2018 area median rent. The 2018 and 2019 High HOME rents are about 110% lower than the area median rent for a two-bedroom unit. As of April 1, 2020, the FY2020 HUD HOME rents have not been released.

The 2014-2018 ACS reports there were 47,224 households in Clarke County. The average household size was 2.41 people. Families made up 49.4% of the households. This figure includes both married-couple families (33%) and other families (16.4%). Nonfamily households made up 50.6% of all households in Clarke County. Most of the nonfamily households were people living alone, but some were composed of people living in households in which no one was related to the householder.

## Discussion

Zillow reports data through February 2020 that the median home value in Athens is \$203,705. Athens home values increased 8.9% over the past year and Zillow predicts they will rise 6.3% within the next year. Zillow goes on to report that the median list price per square foot in Athens is \$120, which is lower than the Athens-Clarke County Metro average of \$125. The median price of homes currently listed in Athens is \$219,000 while the median price of homes that sold is \$178,700. Mortgage delinquency is the first step in the foreclosure process. This is when a homeowner fails to make a mortgage payment. The percent of delinquent mortgages in Athens is 0.6%, which is lower than the national value of 1.1%. With U.S. home values having fallen by more than 20% nationally from their peak in 2007 until their trough in late 2011, many homeowners are now underwater on their mortgages, meaning they owe more than their home is worth. The percent of Athens homeowners underwater on their mortgage is 5.8%. This is a significant decrease of 16.7% since 2014.

The HUD User FY 2020 Income Limits Documentation System reports that the Athens-Clarke County Metropolitan Statistical Area median income is \$65,600. The Extremely Low (30%) Income Limit is \$26,200 and the Very Low (50%) Income Limit for a family of four is \$32,800. The Low (80%) Income Limit is \$52,500. The American Community Survey data reports the Median Contract Rent in 2018 was \$845 compared to \$774 in 2011 representing a 9.2% increase in median rents. Approximately 60% of all renter households are paying over 30% of their household incomes for housing as compared to nearly 30% of all owners.

Home listings for sale and apartments for rent are often comparable to the area's Fair Market Rents and Standard Mortgage Rates but continue to be priced out of range of those families earning 30% or less of

the median area family income. Therefore, only those families earning at least 50%-80% of the median area family income are able to afford to buy a home at the average sales price.

Athens-Clarke County will continue to assist local non-profit developers with acquisition, rehabilitation, and construction of affordable housing; both owner-occupied single-family homes and multi-family rental opportunities.

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

### Introduction

Housing quality is complex to measure, both in terms of perception and reality. Athens Wellbeing Project data, a representative sample of Athens households, included measures that captured housing quality. To capture some aspects of housing quality, the AWP survey did include validated measures from the American Housing Survey that asked respondents about a host of potential problems they might experience or observe in their home. This question asked "Does your home have any of the following problems?" The answer categories included: Exposed electrical wiring, Open crack/holes in the floors, wall, or ceilings, Missing shingles or roofing materials, Outside walls that lean or slant, Broken or boarded windows, Peeling paint, Health hazards such as lead paint or radon, Pests such as rats or cockroaches, Mold, My home does not have any of the problems listed above

The most common problems reported were pests, peeling paint, cracks in the walls, and mold. Each of these problems were more commonly reported (at statistically higher rates) for families below the local median income. Problems such as pests or mold in the home are associated with issues such as compromised indoor air quality, which can have adverse effects on adult and child health. Additional analyses were conducted by ownership type.

Families who rent their home were more likely to say that they had home problems with cracks in the walls or ceiling, mold, and pests in the home (statistically significant,  $p<.01$ ). Finally, the AWP survey included a measure for families to rate their home as a place to live on a scale from 1 to 10 (with 1 being the worst place to live and 10 being the best place to live). The full sample average was 7.8, with those falling below 80% LMI scored their home slightly lower with an average of 7.3. Additional data on housing quality and conditions come from the American Community Survey, as seen in the tables below. Over one quarter of the owner units in Athens are reported to exhibit one of the four selected conditions while over half of the renter units exhibit one of the conditions. Seventy-three percent of the owner units exhibit no condition problems as opposed to just under half of the rental units having condition problems. Fifty-three percent of the owner housing units were built after 1980 while about thirty-six percent are between thirty and sixty years old. Eighty-one percent of the rental units were built before 2000 but there is significant new construction of college student oriented rental housing under construction in the downtown area near the University of Georgia.

ACC administers a code enforcement program supported by CDBG and local funds to assist with the demolition of substandard properties. HCD uses CDBG to assist in the repair of owner-occupied homes and uses CDBG to acquire and rehabilitate affordable housing and HOME to construct new affordable housing.

### Definitions

Athens-Clarke County defines standard condition as a housing unit that meets all local and state codes as applicable.

## Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,010	23%	13,230	51%
With two selected Conditions	100	1%	670	3%
With three selected Conditions	0	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,435	77%	11,875	46%
<i>Total</i>	<b>17,545</b>	<b>101%</b>	<b>25,800</b>	<b>100%</b>

Table 37 - Condition of Units

Data Source: 2011-2015 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,619	21%	4,949	19%
1980-1999	5,869	33%	10,723	42%
1950-1979	6,298	36%	8,534	33%
Before 1950	1,745	10%	1,606	6%
<i>Total</i>	<b>17,531</b>	<b>100%</b>	<b>25,812</b>	<b>100%</b>

Table 38 – Year Unit Built

Data Source: 2011-2015 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	8,043	46%	10,140	39%
Housing Units build before 1980 with children present	3,393	19%	1,265	5%

Table 39 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 40 - Vacant Units**

Data Source: 2005-2009 CHAS

### **Need for Owner and Rental Rehabilitation**

The data suggests a continued need to provide CDBG and HOME funds to assist affordable housing development and rehabilitation projects. Over half of the renter units exhibit one of the housing condition problems. Nearly half of the rental units have condition problems associated with them and one-third of the owner units are between thirty to sixty years old. Eighty-one percent of the rental units are over 15 years old.

HCD's owner-occupied emergency home repair program assists elderly and/or disabled homeowners and homeowners with young children by assisting with the repairs of hazardous conditions in homes. Repairs are limited to \$5,000 per unit. HCD also provides CDBG to assist owner-occupied rehabilitation and accessibility home-related repair projects.

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

Athens-Clarke County will coordinate efforts for lead paint identification and abatement with other local agencies including the Athens Housing Authority, Athens Land Trust, and Habitat for Humanity and Historic Athens. A primary focus of the housing activity in Athens-Clarke County is in the Neighborhood Revitalization Area Census Tracts 6, 9, 301 and 302, but assistance is available to all homeowners that qualify for assistance. For all existing properties built prior to 1978, a presumption of Lead-based Paint is activated and safe practices methods are activated. For projects exceeding \$5000, an investigation must be completed according to EPA and HUD guidelines on properties that fall under the requirements of these agencies. If activities trigger the requirement, a Qualified Environmental Professional must be consulted for recommendations for the management or abatement of these materials according to all EPA and HUD guidelines. The federal government banned the use of lead-based paint in 1980 and children under the age of six are at most risk for long term health problems relating to lead-based paint.

### **Discussion**

Of all the housing units in the County, approximately 18,183 were built prior to 1980 and are in the Revitalization census tracts, meaning these units carry a risk of lead hazard. Prior to initiating housing activity involving CDBG and HOME funds for projects over \$5,000, a professional assessment of the home is done to determine the presence and/or level of lead-based and work write-ups prepared to

reflect this assessment. Housing providers such as Athens Housing Authority, Athens Land Trust, Habitat for Humanity, and Historic Athens implement Interim Controls and Safe Work Practices for each project in order to reduce human exposure to lead-based paint hazards. The department consulted with the Clarke County Health Department and the Centers for Disease Control and Prevention (CDC) in Atlanta, Georgia to ensure compliance with LBP regulations.

## 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. See Public and Assisted housing map. Between these eight developments and the Athens Housing Authority's 1,261 units there are 2,050 affordable housing units in the jurisdiction. ACC has an estimated 7,600 households with 3 or more persons. This translates to 29,257 renters or 56% of the total rental population that requires a unit with 3 or more bedrooms. The average poverty rate in ACC is 28% that translates to 2,128 households in ACC that may need rental assistance. There are over 1,200 units owned by the Athens Housing Authority. There are 360 2 and 3-bedroom units identified as assisted in the table above. This leaves a gap of 568 units to be covered by the Georgia Department of Community Affairs provision of rental subsidies to over 600 ACC residents through the Section 8 program. In addition ACC is assisted with HOME funds in the construction of the Fourth Street Village development that is a 120-unit mixed-income, multi-family community consisting of one, two and three bedroom units. The development targets families with incomes between 30% Area Median Income (AMI) to 60% AMI. Market Rate units will also be available. Rents will range from \$205/month (30% AMI – 1 bedroom) to \$805/month (Market Rate – 1 bedroom).

Of the 1725 families currently on the AHA's wait list and selected roles, 84% have incomes of less than 30% of median; 13% have incomes of greater than 30%, but less than 50% of median; and 3% 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 9% of the total number needing affordable housing with 12% listed as "non-elderly disabled" families. It is important to note that when the "near elderly" (those age 50 – 61) are included, 41% of those waiting for housing are age 50 and above and/or are disabled. Seven percent (7%) of those on the waiting list indicate their requirement for a "504" mobility accessible apartment. An additional four percent (4%) of families currently on the waitlist have requested an apartment with hearing and/or visually accessible appointments.

## Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type						
				Vouchers			Special Purpose Voucher			
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers available			1,255							
# of accessible units										

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

Table 41 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

## Describe the supply of public housing developments:

### 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 1,261 units in Athens Clarke County. 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

Table 42 - 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, HVAC and plumbing projects are projected at a cost of nearly \$1.8 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 enable the success of customers. AHA staff works with the Clarke County School District (CCSD) and other youth organizations (Boys and Girls Club, Athens Tutorial, East Athens Development Corporation, 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 youth. AHA is partnering with the United Way's Dolly Parton Imaginary Library Program to provide books for children 0-5 years old. AHA provides funding for each child who registers and children receive an age appropriate book on a monthly basis. AHA works with parents and other family members to encourage family literacy growth through Wee Read, Books for Keeps and Family Fun Nights programs.

CCSD and Parental Involvement: Resident support staff and property managers work with the school Attendance Panel (AP) and Drop out Reduction Program through the school district to afford AHA youth the opportunity to stay in school and graduate. The AP 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 work closely with principals to proactively address education 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 parents may need to ensure their child's success. AHA staff collaborates with UGA and other institutions to provide unique learning opportunities and experiences within AHA communities for families (Parkview Literacy Outreach Program, Women to the World's GED), life skills and entrepreneurial opportunities. Parental involvement in children's academic success is encouraged during meetings and activities. The Resident Support Department offers Active Parenting Classes for parents of children and youth ages 0-12. The goal is to support growth and development of children through family structure to prepare them to survive and thrive in society.

Employability: AHA employs 3 residents in property maintenance. As new employment training opportunities evolve in the community, AHA creates new partnerships to provide families with greater

employability skills and career advancement. Currently AHA is working with the NEGA Goodwill, Athens Technical College Manufacturing Program and the Classic Center's Hospitality Program.

Network with the Inter Community Council (ICC) to provide resident-to-resident support: ICC as an incorporated resident organization provides support programs for residents and is currently assessing its programming capabilities to partner with community-based organizations to promote successful families with a focus on education. ICC's Cameron-Mattox Resource Center, named after two outstanding resident leaders, is utilized as a site to hold parenting and other training programs and family activities. 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 annually as a member of AHA's Board of Commissioners and the ICC 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 a comprehensive approach to promote affordable homeownership in Athens-Clarke County through various partnerships with Athens-Clarke County government, local lenders, and private 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 an 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 four member agencies: the Athens Area Homeless Shelter, Advantage Behavioral Health Systems, 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)	95	0	24	91	0
Households with Only Adults	70	0	0	162	0
Chronically Homeless Households	0	0	0	27	0
Veterans	120	0	0	120	0
Unaccompanied Youth	0	0	0	0	0

Table 43 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

**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 1) food assistance through SNAP, WIC and other emergency food assistance programs 2) health care assistance through Medicaid, SCHIP and ACA insurance policies 3) housing assistance through PHA and Section 8, rapid-rehousing and VASH vouchers 4) income assistance through SSI, SSDI, and employment programs and 5) other assistance such as child care assistance, bus passes, clothing vouchers, refurbished computers, and bicycles.

To assist in helping individuals and families access mainstream resources the Georgia Department of Community Affairs developed a single application form for multiple mainstream resources. In addition, most Athens homeless shelter and service providers use the Homeless Management Information System which has the capacity to screen clients for mainstream programs and make referrals.

The ACC Homeless Coalition invites staff from mainstream resource service providers to present their programs at general meetings to homeless service providers to help their clients receive non-cash mainstream benefits. The coalition also has a committee designated to assist with identifying mainstream benefits and developing contacts for a smooth referral process for clients.

**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.**

services specifically address the needs of these populations.

For Chronically Homeless individuals and families, two agencies, Live Forward and Advantage Behavioral Health Systems (ABHS) provide permanent supportive housing apartments. In order to improve housing stability and positive outcomes for their Chronically Homeless clients, both agencies provide intensive support. The Live Forward 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-lead support group to assist chronically homeless clients with life skills, problem solving skills and skills to become self-sufficient while in the permanent housing program. Helping clients become proficient in these skills has yielded the tangible result of a higher percentage of clients 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 through the ACC Coordinated Entry team.

For veteran families, ACC receives VASH vouchers for homeless veterans. The Oconee County DAV chapter has funded moving expenses for many Veterans with the DAV Veteran's Relief Fund and the Athens VA Clinic provides free van service to the VA hospital in Augusta. The local VA Advocate, an active member of the Continuum of Care, regularly meets with homeless veterans at the local soup kitchen, Our Daily Bread, to identify their needs and make referrals. The Athens Continuum of Care identifies homeless veterans using HMIS and non-VA programs including Habitat for Humanity's housing program, which has given preference to Veterans in Athens, and Advantage Behavioral Health's housing program, which has funded move-in expenses and several months of rent for several homeless Veterans.

## **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 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) is a strong partner providing CDBG and HOME funds in the last five years for affordable housing and outreach. The AHA offers a variety of programs and services to aid the community while preserving well maintained multi-family housing and affordably priced rents. Children and youth have access to computer labs, after-school tutoring, and leadership development programs. Adults may participate in money management, GED, and job skills assessment classes as well as the Inter-Community Council, a resident-run organization. The AHA works closely with its residents to ensure that they remain housed and do not become homeless. Going beyond rental housing, they have developed the ACT I Homes program to promote first-time homeownership. Through ACT I Homes, low to moderate-income families are now able to purchase a home of their own.

Live Forward offers a wide range of housing programs. The homeless programs funded under HOPWA are Emergency Motel Shelter Voucher, Transitional Housing (TH), and Permanent Housing Placement. The agency also offers three permanent supportive housing programs for the homeless individuals: **Shelter plus Care, HOPWA Master Leasing, and Supportive Housing Program.** Homeless prevention is provided through Short Term Rent Mortgage and Utility Assistance and Tenant Based Rent Assistance helps households to increase their financial stability. Live Forward works very closely with the Specialty Care Clinic, District 10 Public Health Ryan White Clinic, and other providers to provide HIV health care for consumers. Consumers without health insurance can also receive primary care from the clinic.

Advantage Behavioral Health Center 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. **Acceptance Recovery Center (ARC) offers long-term transitional housing for individuals which require evidence-based substance recovery assistance.** ARC is certified through Transitional Housing for Offenders Reentry, Georgia Association of Recovery Residences, and Reentry Partnership Housing. Men and women are housed in different facilities and complete a five-phased program which takes no less than 12 months for completion. People Living in Recovery (PLR) Athens offers services and provides a peer-led support group for individuals recovering from addiction.

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

Supportive housing is frequently a need for people with mental health and substance abuse disorders after being discharged from inpatient treatment in order to prevent homelessness. Local service providers are well-networked and often make referrals to one another to provide shelter, temporary food, clothing, and other immediate services. The local hospitals social workers maintain contact with HCD and service providers to facilitate their client's transition into supportive housing. Through the Coordinated Entry System individuals are assessed and prioritized based on need.

Athens-Clarke County's individuals with HIV/AIDS are served through Housing Opportunities for Persons with HIV/AIDS (HOPWA) program. HOPWA funding provides housing assistance and related supportive services. HOPWA funds may also be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services. Advantage Behavioral Health Systems also has supportive housing opportunities for individuals with disabling conditions. The entry point to service providers and needs assessment would be through the Coordinated Entry System. It is by VI-SPDAT assessment, phone or in-person, that client full scope of needs and risk are identified. This score demonstrates the severity of the client's needs and will determine where they are placed on the prioritization list.

**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.

Athens-Clarke County plans include continued collaboration with non-profit agencies to continue to assist with programs for senior citizens, including the Athens Community Council on Aging Center for Active Living Plus and ACTION, Inc. emergency repair program for elderly and disabled home-owners. Additionally, Athens-Clarke County plans to increase the availability of affordable permanent rental housing units for elderly households through the new construction of a minimum of 100 units using a mix of public and private financial assistance for the redevelopment of the Jack R. Wells public housing complex now known as Columbia Brookside. The county also intends to provide supportive services to eligible senior citizens and those with special needs in the areas of housing, transportation, financial literacy training, Medical and Social Services Navigator to assistance, and Job skills education, case management, and job placement through participation with non-profit agencies.

**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))**

It is estimated that 11,170 Athens-Clarke County residents are in need of some form of supportive housing.

#### 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, Acceptance Recovery Center (ARC) provides residential support for clients with chemical dependency while People Living in Recovery (PLR) provides a peer-led support group within the community.

#### Supportive Housing for People with Mental Disabilities and Severe Emotional Disabilities

Advantage Behavioral Health Systems provides permanent supportive housing for individuals with disabilities via an apartment and wraparound services. ABHS has seen a steady growth in the number of individuals who require this additional support. 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.

#### Consumer Directed Community Support

Georgia Options is an agency founded in 1991 that supports people with disabilities to live in their homes and have typical life experiences. The organization grew from a group of people with disabilities, families, and advocates who were concerned about the living options available to people with developmental disabilities in Georgia. Counties served include Clarke, Oconee, Walton, Elbert, Greene, Madison, Oglethorpe, Jackson, Morgan, Barrow Where the people Georgia Options supports those who choose to live in their own apartments, condominiums, or houses. Georgia Options funding comes from Medicaid waivers, state funding, and private contributions.

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

Project Safe is a local organization that works to end domestic violence through confidential shelter, crisis intervention, ongoing supportive services, prevention and education, and advocacy. 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

A barrier to affordable housing (**AH**) is public policy such as land use plans, property taxes, zoning ordinances, building codes, fees and charges, growth limits and other policies. Since cost reduction opportunities in housing can be found in areas other than public policy, HCD reviews potential barriers to AH construction. To distinguish a barrier to AH from an impediment to fair housing choice, one must consider a barrier as activities or circumstances that are not necessarily unlawful. The lack of AH stock, in and of itself, is a barrier to AH. There are both supply and demand-side factors that constrain or limit AH. Supply-side barriers to AH include the lack of available land or available property in ACC. Clarke is the smallest county in size in GA. This limitation constitutes a barrier, along with the substantial volume of housing that has been bought and redeveloped specifically for college students living in ACC. A predictable market response to very limited housing supply is to increase the price of housing. These barriers combined with thin profit margins explain why many developers choose not to build AH. Such barriers contribute to the reasons many property owners don't renew expiring rental subsidy contracts. Often, property owners choose to convert previously affordable units to market-rate sale or rental housing. The AH issue in ACC is complex. In addition to the supply-side factors outlined in the paragraph above, there are also several factors contributing to the lack of available units on the demand side. Examining housing costs relative to monthly income for the average family shows that many ACC households don't meet the criteria of being in AH (spending <30% of gross monthly income on housing). It's challenging for families earning \$30,000 a year in ACC to find apartments or homes. Housing experts have determined families should not spend more than 30% of their income on rent or mortgage. For a family earning \$30,000 annually, that is \$9,000, or \$750 a month. Given that many families are low-income and the average fair market value of housing in ACC is over \$700 per month, many families find affordable housing to be completely out of reach. UGA's student market plays a significant role in making housing prices and rents unaffordable in ACC. Single-family homes have become lucrative investment properties. Our challenge is to create viable incentives to encourage construction of more affordable housing for people in the community who are not making enough money to purchase or rent the majority of ACCs' housing stock. ACC is committed to reducing barriers to AH. Despite ACCs' strong economy and growing housing demands, the market is not responding to needs of lower-income households to the degree needed. The inventory of AH continues to deteriorate, while the production rate of new AH units can't meet demand. Zoning regulations that prescribe minimum lot sizes, minimum setbacks and other requirements may necessitate the need for larger lots, which drive up the cost of housing making it less affordable. Zoning regulations may prohibit the development of ancillary dwelling units, even if such units do not impose a significant cost on other community residents. Ancillary dwelling units (in-law apartments/grandparent apartments) are an important tool to increase the supply of AH for moderate-income households. Previous zoning practices have contributed to increasing housing costs, effectively excluding prospective moderate-income households from locating AH for purchase or rent. Separation of residential from non-residential uses exacerbates traffic problems since most employees must then drive to work. Higher income residents may bid up housing prices near

places of employment, forcing lower-income residents to live farther from centers of employment and amenities.

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

### Introduction

Athens-Clarke County Labor Force 2018 annual activity averages 60,535 for Clarke County and 177,291 for Clarke area. The Unemployment Rate (Clarke area 3.5%) continues to stay below average for the State of Georgia 3.9%. However, the unemployment rate for Clarke County is slightly above the State of Georgia at 4.0%. According to Georgia Labor Force estimates as of February 2020, Athens-Clarke County MSA averages 100,234 Civilian Labor Force, 96,960 employed. The civilian labor force is a term used by the Bureau of Labor Statistics to refer to Americans either employed or unemployed; military personnel, federal government employees, retirees, handicapped or discouraged workers, and agricultural workers are not part of the civilian labor force. The Athens Network of Southern Economic Mobility (NSEM) reports indicates the most common employment sectors are educational services (12,075), mainly due to the proximity of University of Georgia, accommodation and food service (7,717), retail trade (6,720), healthcare and social assistance (6,055), and manufacturing (4,167). Manufacturing, although the fourth largest sector in the local economy, has seen a decline in jobs while health-care related jobs increased. Some fast-growing service related industries pay higher wages than manufacturing, but require advanced education. According to NSEM, only 58% of Athens workers live in Athens-Clarke County. Athens-Clarke County MSA Super Sector Industries include Healthcare and Education, Leisure, Retail and Hospitality, Professional and Business Services, Trade, Transportation and Utilities, Manufacturing and Financial Services.

### 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	236	89	1	0	-1
Arts, Entertainment, Accommodations	5,569	8,078	18	19	1
Construction	1,267	1,403	4	3	-1
Education and Health Care Services	5,372	9,998	18	23	5
Finance, Insurance, and Real Estate	1,859	2,847	6	7	1
Information	515	535	2	1	-1
Manufacturing	4,342	6,054	14	14	0
Other Services	1,050	1,621	3	4	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	2,023	1,940	7	4	-3
Public Administration	0	0	0	0	0
Retail Trade	4,938	6,664	16	15	-1
Transportation and Warehousing	945	1,067	3	2	-1
Wholesale Trade	2,004	3,209	7	7	0
Total	30,120	43,505	--	--	--

**Table 45 - Business Activity**

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	63,356
Civilian Employed Population 16 years and over	60,000
Unemployment Rate	5.30
Unemployment Rate for Ages 16-24	33.70
Unemployment Rate for Ages 25-65	21.20

Table 46 - Labor Force

Alternate Data Source Name:

2018 ACS 1-Year Estimates Tables

Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	26,027
Farming, fisheries and forestry occupations	248
Service	12,820
Sales and office	8,285
Construction, extraction, maintenance and repair	3,043
Production, transportation and material moving	9,577

Table 47 – Occupations by Sector

Alternate Data Source Name:

2018 ACS 1-Year Estimates Tables

Data Source Comments:

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	45,719	81%
30-59 Minutes	6,875	12%
60 or More Minutes	3,581	6%
<i>Total</i>	<i>56,175</i>	<i>100%</i>

Table 48 - Travel Time

Alternate Data Source Name:

2018 ACS 1-Year Estimates Tables

Data Source Comments:

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	3,063	485	2,100

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
High school graduate (includes equivalency)	7,644	767	3,300
Some college or Associate's degree	9,528	217	4,025
Bachelor's degree or higher	20,504	197	3,910

**Table 49 - Educational Attainment by Employment Status**

**Alternate Data Source Name:**

2018 ACS 1-Year Estimates Tables

**Data Source Comments:**

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	0	0	0	0	0
9th to 12th grade, no diploma	1,148	0	0	0	0
High school graduate, GED, or alternative	6,933	18,321	12,838	19,024	12,238
Some college, no degree	21,897	0	0	0	0
Associate's degree	0	0	0	0	0
Bachelor's degree	5,058	9,878	5,528	9,297	6,435
Graduate or professional degree	0	0	0	0	0

**Table 50 - Educational Attainment by Age**

**Alternate Data Source Name:**

2018 ACS 1-Year Estimates Tables

**Data Source Comments:** ACS 2018 1-Year Estimates do not include data for blank tables.

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,117
High school graduate (includes equivalency)	24,657
Some college or Associate's degree	30,060
Bachelor's degree	37,563
Graduate or professional degree	51,361

**Table 51 – Median Earnings in the Past 12 Months**

**Alternate Data Source Name:**

2018 ACS 1-Year Estimates Tables

**Data Source Comments:**

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

Fourteen (14%) of Athens' labor force is employed in Manufacturing and Athens is home to 4 different colleges, including the University of Georgia. Athens is also home to several nationally regarded restaurants, including Five & Ten (helmed by James Beard Award winner Hugh Acheson) and the National. Other highlights include: Athens tops at Fodor's list of Top Places to Go in USA & Canada, Nov. 2019, "Best College Towns for Startups", ranked #8, Athens CED, September 20, 2019, "College Football's Greatest College Towns, " ranked #2, Sports Illustrated, August 12, 2019, Athens ranked #2 "25 Best Places to Retire 2018" (fourth consecutive year), Forbes, April 23, 2018, "Greenest City" Award, Insurify, April 2018, "50 Best (smaller) College Towns with the Best Music Scenes," GoodDeedSeats.com, February 2018. On June 11, 2018, Creature Comforts Brewery at Southern Mill celebrated the grand opening of a new production facility. A historic Mill complex off North Chase Street was redeveloped into a mixed-use development to house a second facility. With an investment of \$11 million into the 40,000-square-foot historic building, the new state-of-the-art equipment includes a fully automated dual 85-barrel brewhouse, a 24-head rotary filler for canning, and 50,000 barrels worth of initial annual fermentation capacity. Private sector construction has also continued to improve with the addition of developments such as the Mark, in downtown Athens. The Mark, a higher standard of luxury living student housing development, 928 beds and 370,000 square feet of residential space, opened in the fall of 2017 off of Oconee street downtown. In April 2019, The Mark will expand with 446 new beds and about 160,000 square feet of new residential area is planned. Scheduled to be completed and ready to lease by August 2020, "Phase II" of the development will also add 20,000 square feet of commercial retail space to its current 80,000. Rent prices at the Mark are around \$1,000 for a studio and up to \$900 per person in a five-bedroom apartment unit.

In June 2019, Wayfair, an e-commerce company announced occupant of a redevelopment project at the old General Times factory on Newton Bridge Road. This new "customer support facility" (call center) promises to bring 500 good paying wage jobs. It is expected that Wayfair plans to spend about \$8 million in construction at the site and start operations by September 2020. Approximately, 95% of the jobs will be full-time. The approved plan also included 60,000 square feet of warehouse and packing space for the Coors-owned Terrapin Beer brewery, which has a facility across the road, along with a grocery, restaurant, and other shop. In July 2019, Athens-Clarke County Commissioners approved plans for a new 10,000-seat amphitheater. The 93 acres of land near the intersection of Commerce Road and the Athens Perimeter was rezoned to make way for this venue on Boley Drive and Commerce Road. The amphitheater is expected to have nearly 3,500 parking spots. The new venue will be a "mid-range" size amphitheater.

### **Describe the workforce and infrastructure needs of the business community:**

Athens-Clarke County residents make up a diverse workforce.

Area Labor Force by the numbers

Athens-Clarke County: 58,766 workers

Median Household Income: \$36,637

Population estimates, July 1, 2018: 125,964 Unemployment Rate: 3.0 percent

Education of Labor Force:

High school graduate or higher, (age 25 years+, 2014-2018) - 90.1% Bachelor's degree or higher, (age 25 years+, 2014-2018) - 42.7%

Occupational Profile of Athens-Clarke County residents:

Total civilian workforce: 54,698

Education and health care services: 32%

Professional industry: 6%

Service industry: 17% Arts, Entertainment, recreation and accommodations: 17.6%

Administrative support: 14%

Sales/Retail industry: 10.5%

Management, business and financial industry: 10.8%

The state of Georgia provides workforce training and assistance programs at little or no charge to help businesses develop their employees' skills. In addition, Athens-Clarke County benefits from the Small Business Development Center. This center offers assistance in the creation and expansion of small businesses throughout the area. It comprises four programmatic divisions: Business Expansion Support Services, Economic Development Services, Minority Business Development, and the Small Business Development Center.

**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.**

Athens-Clarke County has seven special tax zones for small businesses when they create two or more jobs. By creating these zones, Athens provides an opportunity for businesses to take advantage of the state's highest Job Tax Credit of \$3,500 per job. The tax credit may be claimed up to five years as long as the jobs are maintained. This tax credit complements the Growth Fund job creation requirements. HCD worked with the Georgia Department of Community Affairs (DCA), the Georgia Department of Economic Development to establish the local Opportunity Zones.

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

Athens is a traditional college town and the University of Georgia is the major employer. Educational attainment levels for the general population are well suited to the needs of the major employer.

**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.**

Athens-Clarke County is a Georgia Work Ready Community. The designation from the Governor's Office of Workforce Development indicates that the county has the skilled workforce needed to meet business demands and drive economic growth, as well as the educational foundation to provide employees to create business success. Work Ready communities must improve the high school graduation rate, improve its high school attendance rate and improve its post-secondary enrollment rate. Community leaders created a team of economic development, government and education partners to meet the certification criteria. Earning designation involved the collaboration of officials from the county government, the school district and Athens Technical College.

Several activities in the Consolidated Plan address business and job development and assistance programs such as the Athens Land Trust microenterprise training for the Young Urban Farmer Development program, the East Athens Development Corporation job training and placement program, and the Salvation Army job skills education, case management, and job placement program. East Athens Development Corporation works closely with the Workforce Investment Board to offer training in the East Athens Neighborhood Revitalization Plan area.

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

Yes

**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.**

Athens-Clarke County is a participant in the Northeast Georgia Comprehensive Economic Development Strategy administered by the Northeast Georgia Regional Commission.

**Discussion**

Goal A: Planning for these key elements, at the state, regional, and local levels of government, will be integrated and balanced so that strategies to enhance or improve one element do not negatively affect others.

Policy A-4: Economic development decisions should be made with consideration of their effect on affordable housing and the effects of the available housing market on them.

Policy A-5: Tools used to control growth should be developed with consideration of their effect on affordable housing.

## **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. See LMI Households With Any of the 4 Severe Housing Issues map.

When reviewing the housing cost burden map 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 white student residents. See Housing Cost Burden map.

Concentration for this section is defined as areas that report greater than 45% of households with housing problems reported as indicated by the Housing Cost Burden map.

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

The African American Households map indicates that 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 Hispanic Households map indicates the northeast area of the County has a significant concentration of Hispanic households in that area. See African American Households map. See Hispanic Households map.

### **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. East Athens is identified as Census Tracts 301 and 302 and has approximately 3645 households. Census tract 301 has a poverty rate of 54.54%, with 1092 of 2014 (54.2%) households identified as minorities. Census tract 302 has a poverty rate of 47.94%, with 1099 households of 1640 (67.04%) identified as minorities. Census Tracts 6 and 9 are identified as the Hancock Corridor. Census Tract 6 has a poverty rate of 61.12%, with 226 households of 1086 (20.82%) identified as minorities, and Census Tract 9 has a poverty rate of 55.09%, with 975 households of 1295 (45.61%) identified as minorities. Census Tract 1404 is not currently a part of approved revitalization areas, but is under consideration for inclusion as a result of the high concentration of poverty, especially amongst the Hispanic populations. Census Tract 1404 has a poverty rate of 51.39%, with 515 households of 1129 identified as Hispanic. 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.

These historically African-American neighborhoods have recently seen a lot of real-estate pressure from investors and university students desiring housing near the University of Georgia and downtown Athens. Many families who have lived in these neighborhoods for generations are low to moderate income and cannot financially compete with investors and students. As the property taxes in this neighborhood have increased tremendously over time, many of these families have been forced to move. Private developers have purchased large numbers of parcels in these recognized areas, demolishing existing structures and constructing newer, student-rental units that are larger than existing homes, creating a gentrification effect on historical African-American neighborhoods and further impacting the financial wellbeing of already recognized housing burdened homeowners and renters.

### **Are there any community assets in these areas/neighborhoods?**

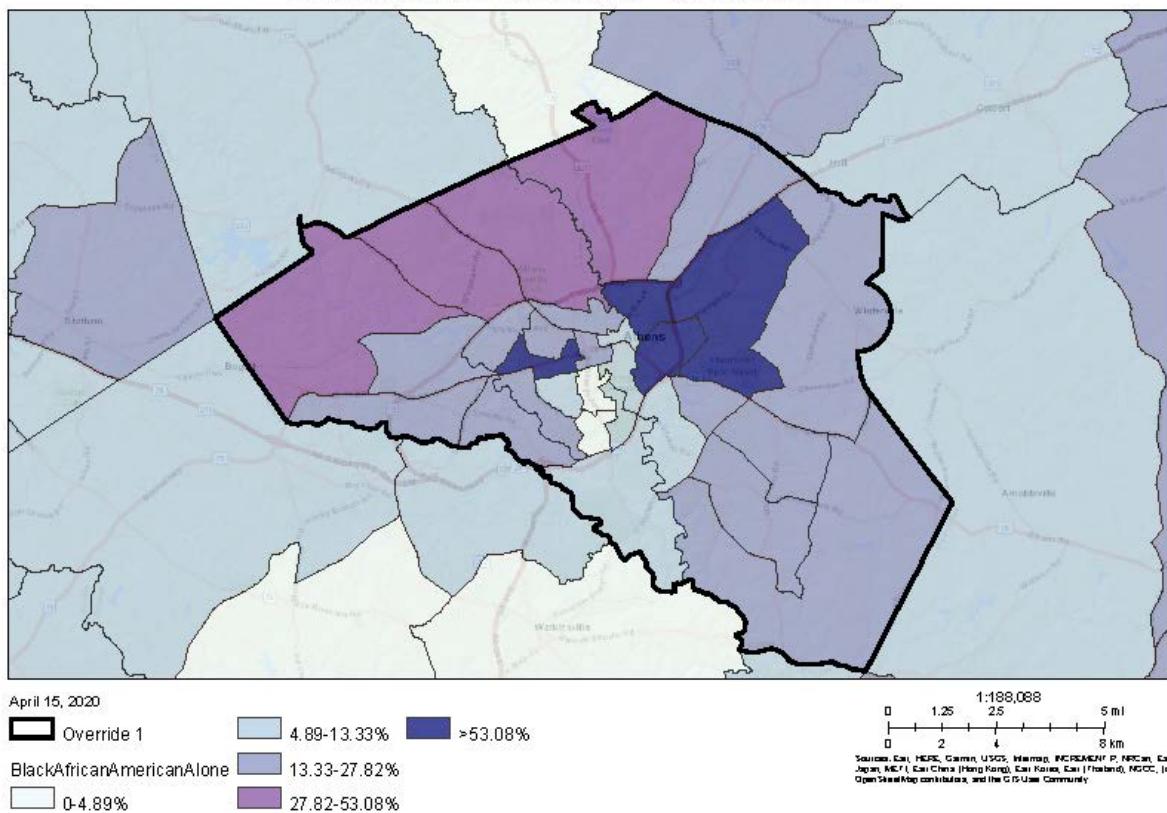
East Athens community assets include a rehabilitated commercial district at Nellie B and Vine Street and the East Athens Elementary School that was renovated into the Miriam Moore Community Service Center, home to the East Athens Development Corporation, the Clarke County Health Department, and the Athens 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 new East Athens Dance Center. The East Athens Community Center is next door to the Miriam Moore Community Service Center and the Boys and Girls Club headquarters building on Fourth Street is another new asset in the area.

The Hancock community assets include Rocksprings Park and Community Center, 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.

### **Are there other strategic opportunities in any of these areas?**

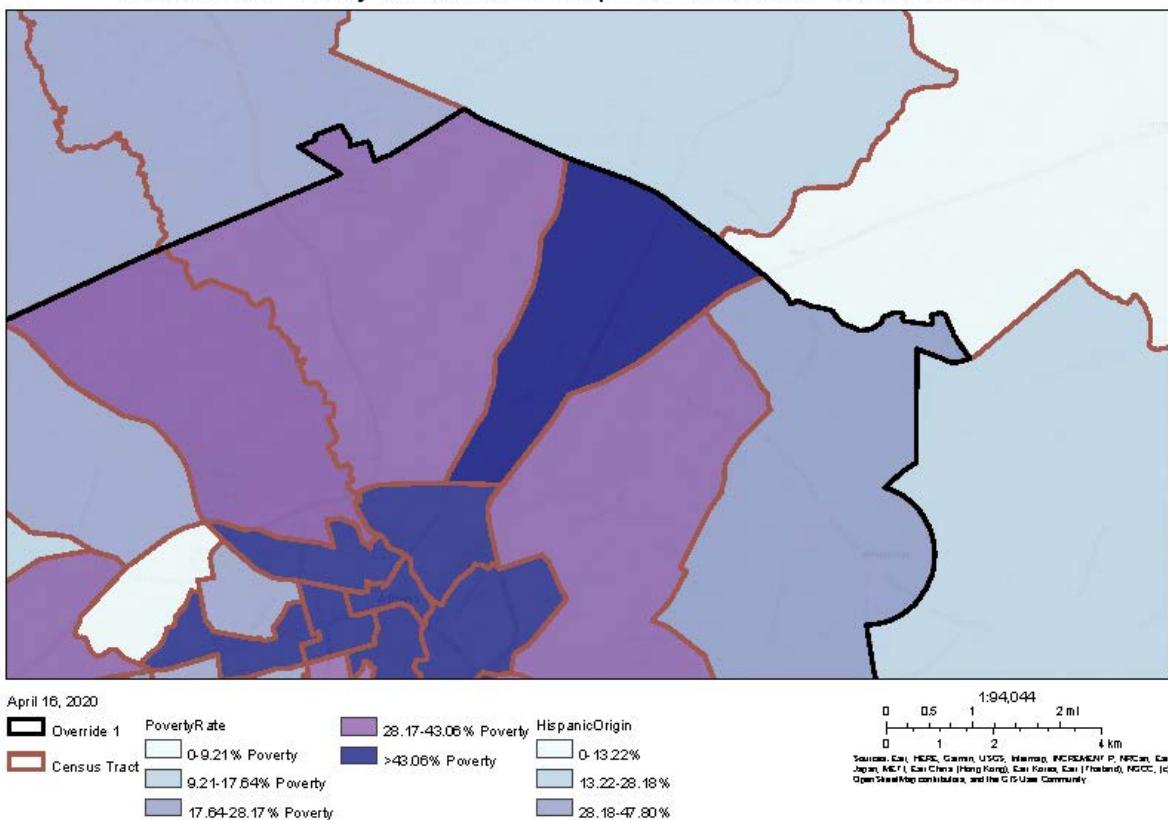
Both the East Athens and the Hancock Corridor Neighborhood Revitalization Plan areas have strategic opportunities for new infill housing construction, housing rehabilitation, street and sidewalk improvements, park improvements, and continued code enforcement efforts.

### African American Households - Consolidated Plan



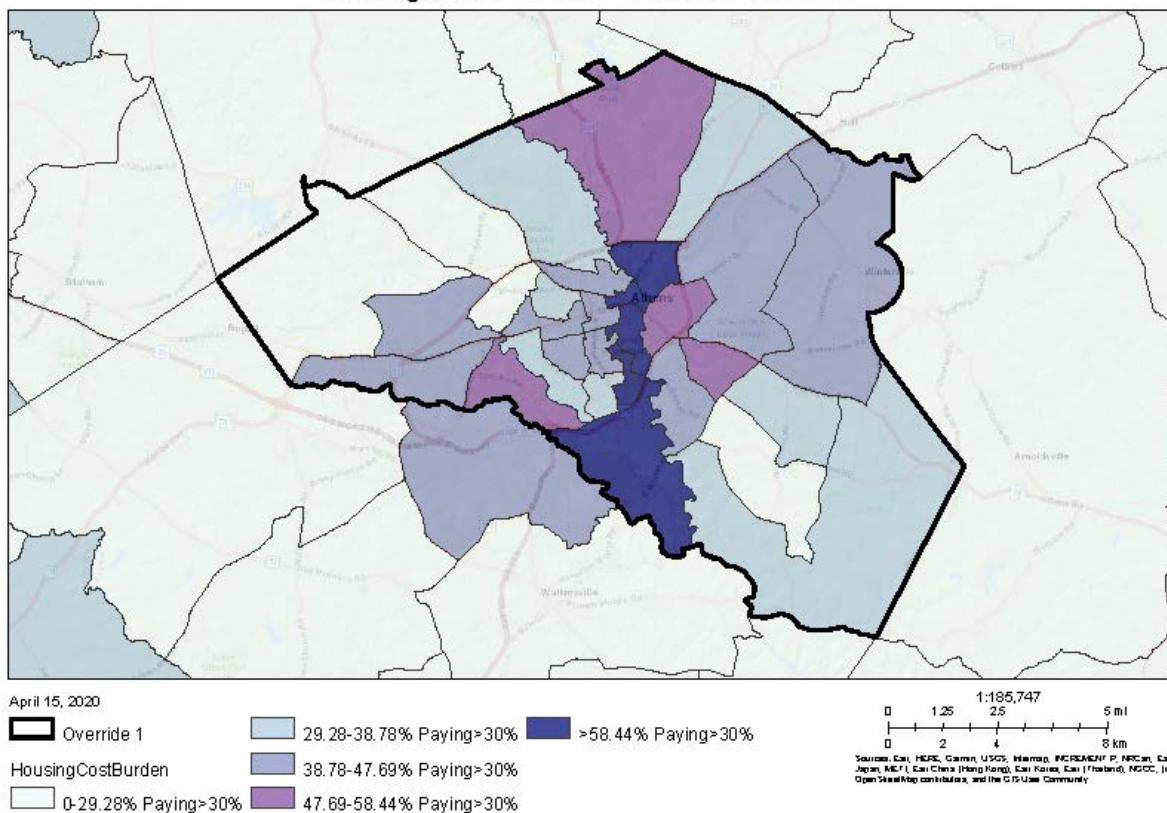
### African American Households

### Census Tract Poverty Concentration- Hispanic Households - Consolidated Plan



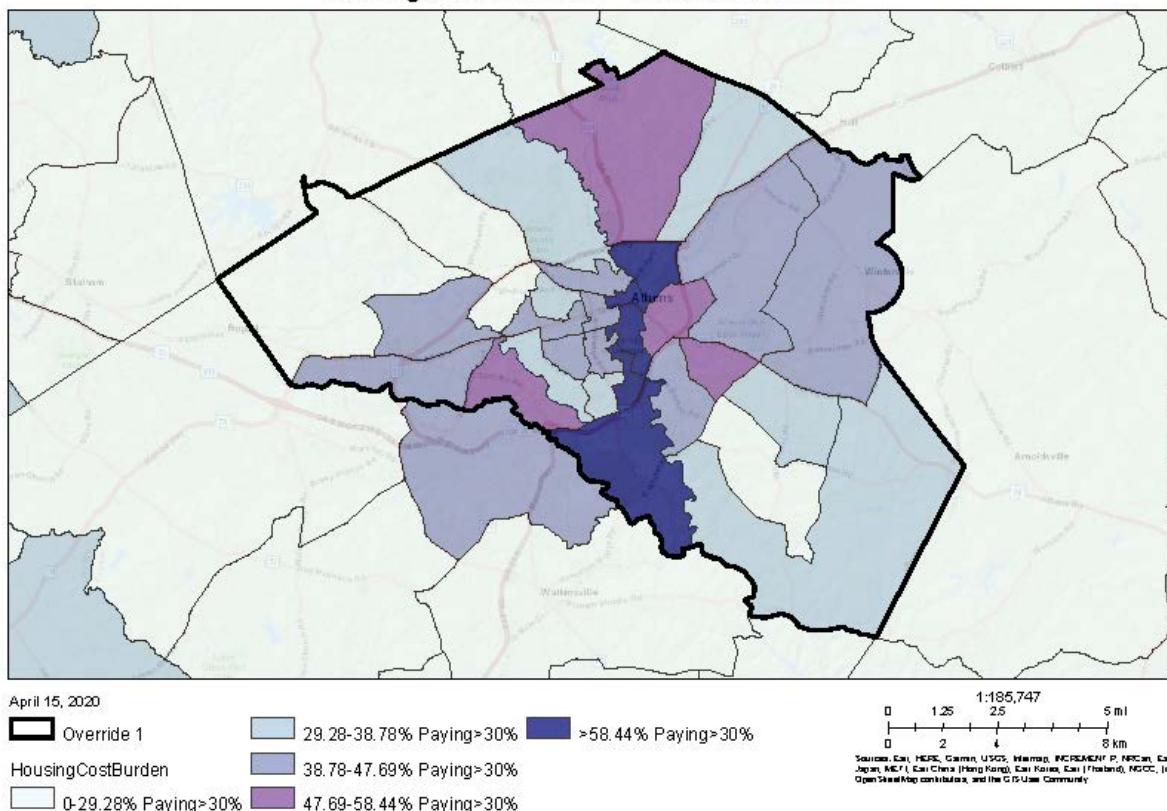
### Hispanic Households Map

### Housing Cost Burdened - Consolidated Plan



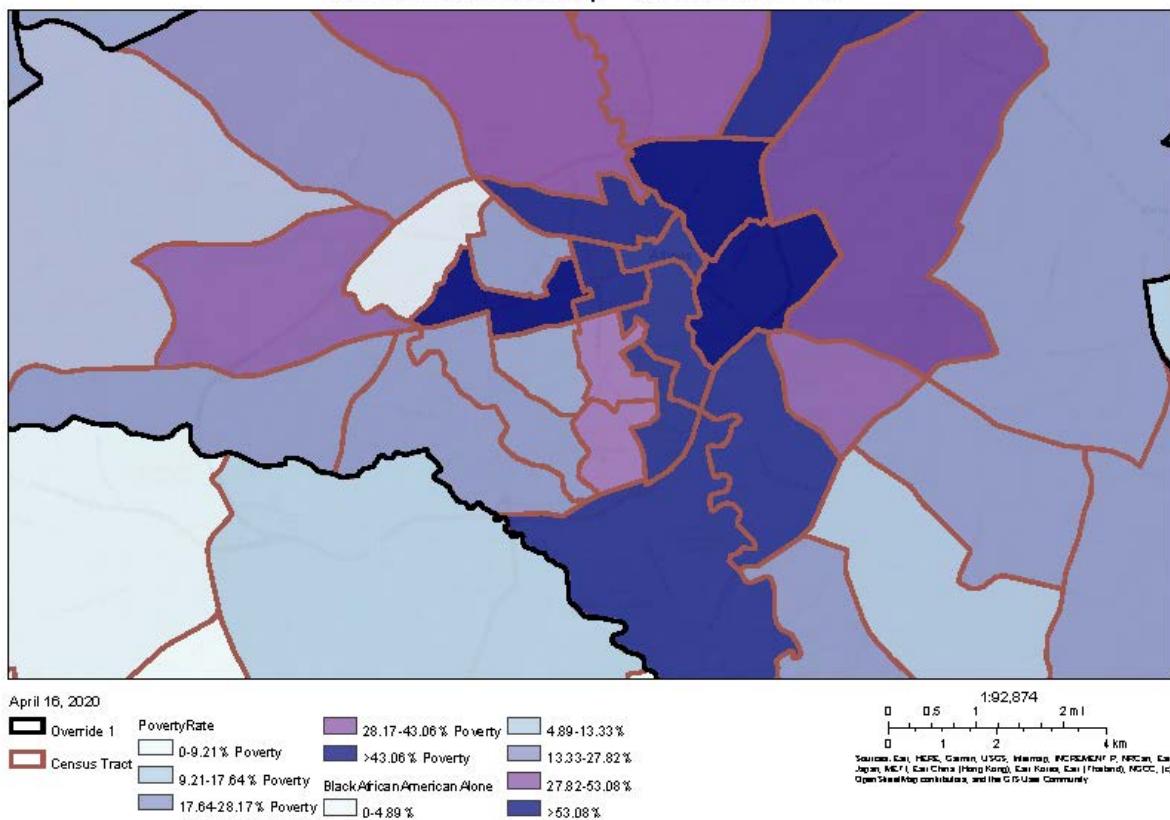
### Housing Cost Burden Map

### Housing Cost Burdened - Consolidated Plan



### Households with 4 or More Housing Issues

### Revitalization Area Map - Consolidated Plan



### Revitalization Area Map

## **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.**

Broadband internet access is widely available for households in Athens-Clarke County, but affordability is certainly an issue for low and moderate income households. There are many households that do not have broadband at present. If you look across the county, at the neighborhood elementary school attendance zone level, there is a range of between 56% and 86% of households that have broadband access.

Percentage of households that have broadband internet access, by neighborhood zone: Alps Road: 57%, Barnett Shoals Road: 78%, Barrow: 755, Chase Street: 66%, Choice Zone-East: 82%, Choice Zone-West: 72%, Cleveland Road: 75%, Fowler Drive: 56%, Gaines: 58%, Howard B Stroud/Alps: 62%, Judia Jackson Harris: 59%, Oglethorpe: 71%, Timothy Road: 78%, Whit Davis: 86%, Whitehead Road: 84%, Winterville: 67%.

There is an acute need for expanding broadband wiring and connections in Athens-Clarke County for low and moderate income households and neighborhoods. The Athens Housing Authority's (AHA) housing communities are lacking in this area. The AHA has explored installing broadband in all resident units, however, the overall cost is prohibitive. AHA residents do have access to Broadband either through Charter Spectrum or through the A T & T program which has special rates for those qualified for food stamps. The other affordable housing partners also assist clients with obtaining high speed from other funding sources.

The recently approved Special Local Option Sales Tax initiative will eventually provide broadband access to the internet to all Athens-Clarke County residents. Voters and local elected officials recognize that there is a digital divide in the community. Providing digital inclusion programs designed to bridge the digital divide in housing communities, businesses, educational programs, and access to government services is a top Athens-Clarke County priority. Improved public safety and communication will also benefit low income people. Finally, having a technologically advanced community will make Athens-Clarke County more appealing to businesses, fostering aggressive and sustainable economic development, leading to more employment for low to moderate income people.

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

Charter Spectrum is the main provider in the ACC jurisdiction. However, with more competition and broadband internet providers, the price of the product would decrease and give consumers more

options. This is an important need for low to moderate income households, especially. At present, many low to moderate income households only have internet access through their wireless phone carrier (cell phone) service provider.

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

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

Increased natural hazard risks associated with climate change for this region of the Southeastern United States include increased probability of hurricanes, and resulting tornadoes and flooding, and increased probability in droughts. It is more common in this region to experience heavy rainfall and tornadoes as a result of a hurricane or weather patterns that produce unexpected tornadoes. These risks have increased over time as the frequency of such storms have increased significantly.

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

As in every other category (affordability, quality, safety, access), low and moderate income households are more vulnerable to natural hazard risks associated with climate change. Specifically, substandard structures or dwellings, especially mobile homes, are more vulnerable during tornadoes and severe weather more generally. Likewise, flooding that occurs because of storms (including hurricane weather bands and other severe flash floods), are more damaging for low and moderate income households who might be renting instead of owning their home due to the fact that many low income renters cannot afford renter's insurance. These renters would lose substantial amounts of personal belongings in such situations that are difficult to recover from financially. Even low to moderate income homeowners are more vulnerable to such risks given that their homeowners insurance may not cover the total amount of losses, and due to the deductible that many households would not be able to afford to access the financial risk mitigation offered by the homeowners policy in the event of such loss due to a natural disaster.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

ACCGOV Department of Housing and Community Development (HCD) is responsible for administering Housing and Urban Development (HUD) funded Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. In doing so HCD partners with private developers and non-profit corporations to improve neighborhood viability 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. Each Annual Action Plan will assist job creation, home-ownership, and improved rental opportunities. The following are priorities for Action Plan I: Affordable Housing Development and Redevelopment, Economic Development and Workforce Development, Education and Enrichment, Homeless Services, Special Populations, Public Infrastructure. HCD provides funding to local partners to address elements of the strategic plan. Community partners addressing Affordable Housing Development and Redevelopment include Athens Area Habitat for Humanity, Athens Housing Authority, and Athens Land Trust. These agencies will acquire vacant or dilapidated properties for development or redevelopment of owner-occupied single-family housing and multi-family rental housing. Athens Area Habitat for Humanity and Historic Athens will provide Housing Services including repairs of owner-occupied homes. HCD administers a voluntary and court ordered demolition program to remove slum and blight from low and moderate income neighborhoods. Community partners assisting Business and Job Development include Goodwill of Northeast GA, Athens Land Trust and East Athens Development Corporation (EADC) that will provide microenterprise, job training, and job placement programs. HCD administers a small business revolving loan fund. Several community partners will provide public services that address Business and Job Development, Affordable Housing Development and Redevelopment, Housing Services, and Community Improvements including Athens Community Council on Aging, Athens Area Homeless Shelter, Athens Nurses Clinic, AIDS Athens, Young Women's Christian Organization of Athens, YWCO Summer Girls Club, Athens Tutorial Program, Project Safe, The Salvation Army, ACTION, Inc., and Athens Land Trust. EADC will partner with Athens Tutorial and Chess and Community Conference to provide youth services beyond the 15% annual public service cap for youth residing in the East Athens Neighborhood Revitalization Plan area. To maximize the impact of HOME program funds and leverage public and private resources, HOME funds will be available as "gap financing" for eligible housing activities under the HOME Investment Partnership Program. In order to maintain compliance with HOME regulations and utilizing the maximum allowable subsidy for individual units, HOME funds may also be made available to open projects that are approaching non-compliance with portions of the recently revised HOME Final Rule. Applications for HOME funds will be accepted on a "first come, funds available" basis on affordable housing developments where: the proposed property site has been identified, total development costs have been projected (including

sales price and/or rental rates), additional financial resources have been secured and committed. This will enable HCD to determine the actual investment of HOME funds required to make the development financially feasible and provide increased housing opportunities for decent, safe, and affordable housing for low to moderate income households in Athens-Clarke County. HOME instructions and applications can be found at the Housing and Community Development Department's website: <https://www.acgov.com/5553/HOME-Program>

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

### Geographic Area

Table 52 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	East Athens Neighborhood Revitalization Plan
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	7/1/1993
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	Census Tracts 301 and 302
	<b>Include specific housing and commercial characteristics of this target area.</b>	The area is primarily residential. Most of the housing is renter occupied. 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.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Census Tracts 301 and 302 have 7,795 residents. 78% of the residents were considered to be of low or moderate incomes and over 78% are reported as minorities.
<b>2</b>	<b>Identify the needs in this target area.</b>	Housing and public services.
	<b>What are the opportunities for improvement in this target area?</b>	Unemployment is the area is much higher than the level in the greater community.
	<b>Are there barriers to improvement in this target area?</b>	Low educational attainment and criminal histories keep many of the East Athens residents out of the job market.
	<b>Area Name:</b>	Hancock Corridor Neighborhood Revitalization Plan
	<b>Area Type:</b>	Strategy area
	<b>Other Target Area Description:</b>	

<b>Other Revital Description:</b>	
<b>Identify the neighborhood boundaries for this target area.</b>	Census Tracts 6 and 9
<b>Include specific housing and commercial characteristics of this target area.</b>	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 business located in the area.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Census Tracts 6 and 9, the Hancock Corridor, have 5,695 residents and approximately 60% are reported as minority. When the percentage is averaged between the two census tracts over 86% of the residents of Census Tracts 6 and 9 have low to moderate incomes.
<b>Identify the needs in this target area.</b>	Affordable housing and employment opportunities.
<b>What are the opportunities for improvement in this target area?</b>	Quality affordable housing.
<b>Are there barriers to improvement in this target area?</b>	Low educational attainment of the residents and criminal histories keep many residents unemployed.

## 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.

See Low to Moderate Income Census Tracts map.

In general, the lowest income households are found in and around the central business district in the four census tracts that have been the foci of Athens-Clarke County's CDBG and HOME housing and community development activities.

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.

See Low Income Households map.

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. Along with the establishment of neighborhood revitalization areas, Athens-Clarke County has worked to improve 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 Neighborhood Revitalization Plans were approved by the Mayor and Commission in 1995 and 2000 respectively. Athens-Clarke County plans to continue neighborhood revitalization efforts in East Athens and the Hancock Corridor for the duration of this Consolidated Plan. These strategies 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.

#### General Allocation Priorities

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

Table 53 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Families with Children
	<b>Geographic Areas Affected</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Associated Goals</b>	Affordable Housing Development and Redevelopment Homeless Services HOME Administration and Planning HOME HOME CHDO Set-aside HOME CHDO Operating
	<b>Description</b>	<p>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 six in the Community Resources and Needs Assessment meetings held as part of the consultation and citizen participation process.</p> <p>The most common housing problem identified in the 2006â€‘2010 CHAS 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, the greatest area of need is assisting the 6,657 renter households with a housing cost burden greater than 50% of income and the 4,024 households with a housing cost burden greater than 30% of income. There are over 10,500 cost burdened households; over 25% of all households in Athens.</p>

	<b>Basis for Relative Priority</b>	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 a thorough review of community indicators and a series of six 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	<b>Priority Need Name</b>	Homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill veterans Persons with HIV/AIDS Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Associated Goals</b>	Homeless Services
	<b>Description</b>	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.

	<b>Basis for Relative Priority</b>	Although the non-homeless special needs population is difficult to enumerate, it is estimated that 11,170 Athens-Clarke County residents are in need of some form of supportive housing. One of the outcomes of the Continuum of Care meeting was to 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	<b>Priority Need Name</b>	Non-housing Community Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Associated Goals</b>	Economic Development & Workforce Development Public Infrastructure Education and Enrichment Special Populations
	<b>Description</b>	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.

<b>Basis for Relative Priority</b>	<p>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.</p> <p>Although the non-homeless special needs population is difficult to enumerate, it is estimated that 11,170 Athens-Clarke County residents are in need of some form of supportive housing. One of the outcomes of the Continuum of Care meeting was to 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.</p> <p>The needs assessment results include a wide range of need including:</p> <p>Small and micro-business assistance – programs that support economic security, employment, small and micro-business development, and training</p> <p>Affordable housing and shelter – programs assisting housing development and sustainability and shelter</p> <p>Social Services – all aspects of social service needs fall into this category, including childcare, training, case management, medical assistance, senior services, shelter, and counseling</p> <p>Public infrastructure – projects that support a suitable living environment</p> <p>Other – any other issues that do not fall into one of the above categories</p> <p>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.</p> <p>Community partners and HCD will provide Microenterprise training, Economic Development loans, and Public Services to assist business and employment opportunities.</p>
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## **Narrative (Optional)**

The Strategic Plan identifies the priority needs of Athens-Clarke County and describes strategies the jurisdiction will undertake to serve the priority needs. CDBG and HOME are very important resources for Athens-Clarke County.

The strategic plan goals address: Affordable Housing Development and Redevelopment, Economic Development and Workforce Development, Education and Enrichment, Homeless Services, Special Populations, Public 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 six in 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, 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 a thorough review of community indicators and a series of six 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.

## 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 seven assisted housing developments in Athens-Clarke County comprising 824 housing units for low and extremely low income families. There are over 1,200 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 over 600 ACC residents through the Section 8 program.
TBRA for Non-Homeless Special Needs	Relating to 504 accessible units, of the 1,235 families on the waiting list of the Athens Housing Authority, only two (2) families have reflected that they need a 504 mobility accessible unit on their pre-application and none are requesting accessible features for the hearing and visually impaired. Of the 1,122 current households, only three (3) are currently on the waiting list for a mobility accessible unit and none are requesting 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	Over half of the renter units have housing condition problems. Fifty-three percent of the owner housing units were built after 1980 while about thirty-six percent are between thirty to sixty years old. 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 opportunities.

Table 54 – 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	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,409,661	0	22,251	1,431,912	1,431,912	Public Services: \$149,000 Neighborhood Revitalization and Economic Development: \$302,000 Affordable Housing Development: \$631,854 Public Facilities and Improvements: \$45,047 CDBG Administration and Planning: \$281,760

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	665,003	0	0	665,003	665,003	Affordable Housing: \$465,503 Administration and Planning: \$66,500CHDO Set-aside: \$99,750CHDO Operating: \$33,250
Other	public - federal	Other	1,723,320	0	0	1,723,320	0	Cumulative CDBG-CV Total: \$1,723,320CDBG-CV1 Total: \$829,383 Admin-CV Round 1: \$165,876 PS-CV Round 1: \$663,507CDBG-CV3 Total: \$893,937 Admin- CV Round 3: \$178,784 PS-CV Round 3: \$715,153

Table 55 - 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 approximately \$282,000 in 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.

The HOME allocation for the fiscal year is \$665,003. The 25% match requirement will be fulfilled through donated properties and properties acquired below market value (donation of the difference in values for affordable housing). Sub-recipient agencies will fulfill match requirements through various means such as bond funded loans to low and moderate income residents, below market interest rate loans, donated buildings, materials and supplies, and labor.

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

## **Discussion**

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

## 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	Jurisdiction
ATHENS HOUSING AUTHORITY	Non-profit organizations	Ownership	Jurisdiction
ATHENS LAND TRUST	Non-profit organizations	Ownership Rental	Jurisdiction
ATHENS AREA HABITAT FOR HUMANITY	Non-profit organizations	Ownership Rental	Jurisdiction

Table 56 - Institutional Delivery Structure

### Assess of Strengths and Gaps in the Institutional Delivery System

The Athens-Clarke County Homeless Coalition identifies gaps in services and conducts periodic assessments of the local homeless population. The surveys include questions needed for the annual homeless count and locally developed questions that help the Continuum of Care better understand community needs and gaps in services. Having more qualitative data has helped the coalition advocate for homelessness prevention and additional focus on mental health and substance abuse. Point-in-Time data has highlighted a pattern of homeless individuals experiencing homelessness for the first time, having a disability, mental illness, and/or substance abuse issue which propelled them into homelessness.

The Georgia Department of Community Affairs (DCA) administers ESG funds to Athens Continuum of Care agencies. The ACC Housing and Community Development Department (HCD) and the Athens-Clarke County Homeless Coalition (HPC) meet with DCA representatives to plan the annual public input meeting with the Athens Continuum of Care, surrounding Continuums of Care, and those agencies applying through Balance of State. The meeting consists of goal setting, gaps analysis, and ultimately, consensus on funding priorities. HCD and the Homeless Coalition will then assist local agencies in coordinating services and applying for ESG from DCA.

### 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
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
<b>Other</b>			

Table 57 - 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 includes goals and strategies that encourage agencies to apply for CDBG funds for programs that provide services to homeless individuals and people with HIV/AIDS. Current CDBG funding supports three programs for the homeless: a financial literacy program, a rapid-rehousing program for homeless individuals with a disability, and another rapid-rehousing project 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 identifies gaps in services and conducts periodic assessments of the local homeless population. The surveys include questions needed for the annual

homeless count and locally developed questions that help the Continuum of Care better understand community needs and gaps in services.

The Georgia Department of Community Affairs (DCA) administers ESG funds to Athens Continuum of Care agencies. The ACC Housing and Community Development Department (HCD) and The Athens-Clarke County Homeless Coalition meet with DCA representatives to plan the annual public input meeting with the Athens Continuum of Care, surrounding Continuums of Care, and those agencies applying through Balance of State. The meeting consists of goal setting, gaps analysis, and ultimately, consensus on funding priorities. HCD and the coalition will then assist local agencies in coordinating services and applying for ESG from DCA.

One issue the CoC has struggled with is landlord engagement and retention. Rapid Re-Housing programs struggle to find landlords that are willing to work with the program. The Homeless Coalition is currently working on a landlord retention partnership and researching ways to mitigate landlords concerns such as damage to property.

**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 partners with a variety of community groups to provide essential services to very low, low, and moderate income households in Athens-Clarke County to address potential gaps in its delivery system through the network of working relationships established with other not-for-profit organizations and units of government. ACC has exhibited persistent poverty rates higher than the national average over the course of thirty years. Although there is a strong continuum of housing and community development services available in ACC through several mature nonprofit organizations and faith-based groups, ACC has gaps in service delivery due to the scale of need by our lowest income residents. Envision Athens is a community-wide effort to develop a common vision for the future of the ACC community. Driven by a 38-member citizen steering committee and facilitated by a planning consulting team, this process and resulting implementation plan is informing community development planning and how gaps in community needs are addressed. The Athens Wellbeing Project (AWP) is a collaboration between the ACC government, the Clarke County School District, and the University Of Georgia School Of Social Work. This project administered surveys across ACC to quantify community development needs and wellbeing. This information is being utilized in community development planning in consultation 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	Economic Development & Workforce Development	2020	2024	Non-Housing Community Development	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Non-housing Community Development	CDBG: \$30,200	Public service activities other than Low/Moderate Income Housing Benefit: 465 Persons Assisted  Jobs created/retained: 50 Jobs  Businesses assisted: 87 Businesses Assisted
2	Affordable Housing Development and Redevelopment	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	CDBG: \$631,854 HOME: \$665,156	Homeowner Housing Rehabilitated: 59 Household Housing Unit  Buildings Demolished: 1 Buildings  Other: 50 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Education and Enrichment	2020	2024	Non-Housing Community Development	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Non-housing Community Development	CDBG: \$79,000	Public service activities other than Low/Moderate Income Housing Benefit: 460 Persons Assisted
4	Public Infrastructure	2020	2024	Non-Housing Community Development	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Non-housing Community Development	CDBG: \$45,047	Other: 1 Other
5	Homeless Services	2020	2024	Homeless	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing Homelessness	CDBG: \$30,000	Homelessness Prevention: 40 Persons Assisted
6	Special Populations	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Non-housing Community Development	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 237 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	HCD Administration and Planning	2020	2024	Administration and Planning	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan		CDBG: \$281,760	Other: 1 Other
8	HOME Administration and Planning	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	HOME: \$66,500	Other: 1 Other
9	HOME	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	HOME: \$465,503	Other: 1 Other
10	HOME CHDO Set-aside	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	HOME: \$99,750	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	HOME CHDO Operating	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	HOME: \$33,250	Other: 1 Other

Table 58 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Economic Development & Workforce Development
	<b>Goal Description</b>	Microenterprise Programs: Job Coaching/Job Training Placement Program; Business Coaching Vendor Development, Young Urban Farmer Development Program; Certified Nursing Assistant skills training.
2	<b>Goal Name</b>	Affordable Housing Development and Redevelopment
	<b>Goal Description</b>	CDBG: Emergency home repairs; Support for acquisition, rehabilitation, demolition and new construction to increase affordable rental and homeownership opportunities; Increase accessibility for disabled homeowners. HOME: New construction funds for HOME-assisted units, HOME Admin and planning.
3	<b>Goal Name</b>	Education and Enrichment
	<b>Goal Description</b>	To support the educational development and growth of children in Athens-Clarke County through education, enrichment and supportive services
4	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	To foster public infrastructure improvements that improve the lives of low and moderate income residents in Athens-Clarke County

5	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	To prevent and end homelessness through emergency shelter, permanent housing, prevention, street outreach, and other homeless services
6	<b>Goal Name</b>	Special Populations
	<b>Goal Description</b>	To enhance quality of life for: individuals with: mental illness, substance abuse disorders, disabilities, those who are formerly incarcerated, and seniors.
7	<b>Goal Name</b>	HCD Administration and Planning
	<b>Goal Description</b>	HCD Grant Administration and Planning
8	<b>Goal Name</b>	HOME Administration and Planning
	<b>Goal Description</b>	HOME Administration and Planning
9	<b>Goal Name</b>	HOME
	<b>Goal Description</b>	HOME Activities
10	<b>Goal Name</b>	HOME CHDO Set-aside
	<b>Goal Description</b>	HOME CHDO Set-aside
11	<b>Goal Name</b>	HOME CHDO Operating
	<b>Goal Description</b>	HOME CHDO Operating

**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 closing costs. Athens Land Trust/CHDO plan to use HOME funds for rehabilitation. HOME Funds will be used to convert a single family house into a four-unit multi-family apartment. Habitat will build four new detached single family units (2 HOME-assisted). These units will be sold to four 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 is 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 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. 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

A barrier to affordable housing (**AH**) is public policy such as land use plans, property taxes, zoning ordinances, building codes, fees and charges, growth limits and other policies. Since cost reduction opportunities in housing can be found in areas other than public policy, HCD reviews potential barriers to AH construction. To distinguish a barrier to AH from an impediment to fair housing choice, one must consider a barrier as activities or circumstances that are not necessarily unlawful. The lack of AH stock, in and of itself, is a barrier to AH. There are both supply and demand-side factors that constrain or limit AH. Supply-side barriers to AH include the lack of available land or available property in ACC. Clarke is the smallest county in size in GA. This limitation constitutes a barrier, along with the substantial volume of housing that has been bought and redeveloped specifically for college students living in ACC. A predictable market response to very limited housing supply is to increase the price of housing. These barriers combined with thin profit margins explain why many developers choose not to build AH. Such barriers contribute to the reasons many property owners don't renew expiring rental subsidy contracts. Often, property owners choose to convert previously affordable units to market-rate sale or rental housing. The AH issue in ACC is complex. In addition to the supply-side factors outlined in the paragraph above, there are also several factors contributing to the lack of available units on the demand side. Examining housing costs relative to monthly income for the average family shows that many ACC households don't meet the criteria of being in AH (spending <30% of gross monthly income on housing). It's challenging for families earning \$30,000 a year in ACC to find apartments or homes. Housing experts have determined families should not spend more than 30% of their income on rent or mortgage. For a family earning \$30,000 annually, that is \$9,000, or \$750 a month. Given that many families are low-income and the average fair market value of housing in ACC is over \$700 per month, many families find affordable housing to be completely out of reach. UGA's student market plays a significant role in making housing prices and rents unaffordable in ACC. Single-family homes have become lucrative investment properties. Our challenge is to create viable incentives to encourage construction of more affordable housing for people in the community who are not making enough money to purchase or rent the majority of ACCs' housing stock. ACC is committed to reducing barriers to AH. Despite ACCs' strong economy and growing housing demands, the market is not responding to needs of lower-income households to the degree needed. The inventory of AH continues to deteriorate, while the production rate of new AH units can't meet demand. Zoning regulations that prescribe minimum lot sizes, minimum setbacks and other requirements may necessitate the need for larger lots, which drive up the cost of housing making it less affordable. Zoning regulations may prohibit the development of ancillary dwelling units, even if such units do not impose a significant cost on other community residents. Ancillary dwelling units (in-law apartments/grandparent apartments) are an important tool to increase the supply of AH for moderate-income households. Previous zoning practices have contributed to increasing housing costs, effectively excluding prospective moderate-income households from locating AH for purchase or rent. Separation of residential from non-residential uses exacerbates traffic problems since most employees must then drive to work. Higher income residents may bid up housing prices near

places of employment, forcing lower-income residents to live farther from centers of employment and amenities.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

**Home Ownership-** HUD's 2020 Area Median Family Income for ACC is estimated at \$65,600 and the 2014-2018 American Community Survey (ACS) reports the ACC median income as \$36,889. ACS reports median home values at \$163,700, and the median home sales price, per Zillow, is \$203,700. The 2014-2018 ACS reflects that 27.1% of ACC homeowners with a mortgage, and 15.5% of homeowners without a mortgage, pay more than 30% of their income on monthly housing expenses.

**Renters-**The 2020 Fair Market Rent (FMR), as determined by HUD, for a two bedroom apartment is \$848 monthly. In order for a family within ACC to afford a two bedroom apartment at FMR (rent & utilities), the family must earn at least \$2833 monthly/\$34,000 annually. According to results from the 2014-2018 ACS, 58.1% of renters paid more than 30% of their income on monthly housing related expenses, indicating renters have the greatest burden in household cost. 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.

Athens-Clarke County's primary goal is 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. Strategies to achieve this goal are as follows:

Create nodal development tied to transportation, healthcare, schools, jobs, workforce, and housing. Target challenged multi-family developments for major redevelopment and identified other opportunities for redevelopment. Create mixed-income affordable housing developments. Expand housing rehabilitation through: rehabilitation of dilapidated vacant residential properties, repair or rehabilitation of existing housing occupied by low and moderate income households, and support of conversion and acquisition of existing structures. Promote homeownership through new construction of affordable housing, homebuyer assistance and housing counseling services. Acknowledge and develop strategies to address issues related to gentrification and combat displacement of existing neighborhood groups. Provide more affordable housing options for the homeless. Create quality housing for seniors using innovative techniques like accessory dwelling units. Preserve existing housing through Code Enforcement practices and housing repairs to ensure older units remain safe and attractive. Educate tenants about their rights and responsibilities. Develop zoning standards and incentives to develop and/or redevelop quality multi-family options for a diverse group. Establish incentives for new development to incorporate environmentally sustainable standards including, but not limited to, material reuse, responsible management of construction waste, etc. The Mayor and Commission authorized the creation of an Affordable Housing Trust Fund to develop the funding mechanism, operational policies, and oversight compliance structure of an Affordable Housing Trust Fund for Athens-Clarke County. The primary mission of a Housing Fund is to support housing production, both rehabilitation and new construction, by non-profit community development organizations and through

partnerships with for-profit developers. The creation of an Affordable Housing Fund through these partnerships will help to increase the availability of decent, safe, and accessible housing opportunities for low to moderate income families.

## **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 client's 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.

As of July 2019, ACC made additional 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. U-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. LiveForward 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**

Athens-Clarke County will coordinate efforts for lead paint identification and abatement with other local agencies including the Athens Housing Authority, Athens Land Trust, Habitat for Humanity, Historic Athens and others. The Housing and Community Development Department implements a CDBG funded voluntary demolition program with an objective to demolish and clear dilapidated single-family structures. HCD manages both the CDBG funded voluntary demolition program and a General Fund court-ordered demolition program. ACC departments work closely together to identify owners of blighted properties and find ways to resolve the issues that may be preventing either repair or demolition of troublesome units. ACC uses both an adjudicated, court-ordered demolition process and a voluntary process. Low to moderate income owners of blighted properties with clear titles may receive financial assistance in the demolition of dilapidated houses. To be eligible to benefit from CDBG funds, the owner must make less than 80% of the Median Family Income for ACC. Hazardous materials testing and demolition costs are attached to the property through a Conditional Deferred Payment Loan. The department is planning ways to further streamline the program to increase efficiency and remove blighting influences and properties that may contain hazardous materials in our neighborhoods.

The primary focus of the housing activity in Athens-Clarke County is in the Neighborhood Revitalization Area Census Tracts 6, 9, 301 and 302.

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

The federal government banned the use of lead-based paint in 1980 and children under the age of six are at most risk for long term health problems relating to lead-based paint. Of all the housing units in the County, approximately 18,183 were built prior to 1980 and are in the Revitalization census tracts, meaning these units carry a risk of lead hazard. Prior to initiating housing activities involving CDBG and HOME funds for projects over \$5,000, a professional assessment of the home is done to determine the presence and/or level of lead-based and work write-ups prepared to reflect this assessment. Housing providers such as Athens Housing Authority, Athens Land Trust, Habitat for Humanity, and Historic Athens implement Interim Controls and Safe Work Practices for each project in order to reduce human exposure to lead-based paint hazards.

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

Athens-Clarke County will coordinate efforts for lead paint identification and abatement with other local agencies including the Athens Housing Authority, Athens Land Trust, and Habitat for Humanity and Historic Athens. A primary focus of the housing activity in Athens-Clarke County is in the Neighborhood Revitalization Area Census Tracts 6, 9, 301 and 302, but assistance is available to all homeowners that qualify for assistance. For all existing properties built prior to 1978, a presumption of Lead-based Paint is activated and safe practices are implemented. For activities exceeding \$5000, an investigation must

be completed according to EPA and HUD guidelines on properties that fall under the requirements of these agencies. If activities trigger the requirement, a Qualified Environmental Professional must be consulted for recommendations for the management or abatement of these materials according to all EPA and HUD guidelines.

## **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 is to create an atmosphere conducive to employment as the vehicle through which those who are impoverished can best achieve self-sufficiency. Athens-Clarke County is the industrial and retail center for northeast Georgia and accounts for over 60% of the Metropolitan Statistical Area Labor Force. According to DATAUSA from 2016 to 2017, employment in Athens-Clarke County, GA grew at a rate of 2.74%, from 90.7K employees to 93.2k employees. However, some of these employees may live outside of Athens-Clarke County, GA. The Georgia Labor Force estimates Athens-Clarke MSA (place of residence for persons 16 and older) unemployment rate grew from 3.5% to 4.2% between March 2019-March 2020.

The local economy's future is hopeful as the focus is 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; growth was seen in all sectors. The goal is to create an economic climate that leads to the availability of a wide range of possible jobs available for area residents including those living in poverty.

Athens-Clarke County created an Urban Redevelopment Plan in 2011. It is a general plan for redevelopment and targeting of public investments that provides municipalities with powers to rehabilitate, conserve, or redevelop a blighted area. It encourages involvement of private enterprise and public/private partnerships to redevelop neglected areas of the community. The plan also permits use of tax exempt bonds for redevelopment purposes.

Athens-Clarke County also has eight Opportunity Zones associated with the Urban Redevelopment Plan. An Opportunity Zone is a job tax credit program that offers businesses that create two or more jobs a tax credit of \$3,500 per job. Opportunity Zones must be within or adjacent to one or more contiguous census block groups with a 15% or greater poverty rate and the area must display pervasive poverty, underdevelopment, general distress, and blight.

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

All of the Opportunity Zones are located in low to moderate census tracts. Consolidated Plan project areas will be predominantly low-income census tracts (which also have high minority concentrations) with priority given to Census Tracts 301 and 302, 6 and 9. Over half of the available funding in Action Plan I is allocated to the development of affordable housing, improving accessibility in owner-occupied housing, or to assisting owners with the repair of dangerous conditions in their homes. Over thirty percent of the public services provided in Action Plan I directly assist access to affordable housing.

## 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**

HCD has adopted HUD's recommended outcome performance measurements system and one of the following statutory goals will be selected for each activity: Creating suitable living environments, Providing decent housing, and Creating economic opportunities.

Once the goal is selected, a program outcome (the expected result of the objective the grantee seeks to achieve) is then identified. One of the following outcomes will be selected for each activity: Availability/Accessibility, Affordability, and Sustainability.

### Monitoring Procedures

Athens-Clarke County CDBG and HOME sub-recipient agencies are formally monitored on-site annually to provide technical assistance and ensure compliance with CDBG and HOME regulations. Agencies are also provided with on-going technical assistance as well as opportunities to attend workshops regarding issues such as procurement and contracting. 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.

### 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.

### 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

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	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,409,661	0	22,251	1,431,912	1,431,912	Public Services: \$149,000 Neighborhood Revitalization and Economic Development: \$302,000 Affordable Housing Development: \$631,854 Public Facilities and Improvements: \$45,047 CDBG Administration and Planning: \$281,760

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: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	665,003	0	0	665,003	665,003	Affordable Housing: \$465,503 Administration and Planning: \$66,500CHDO Set-aside: \$99,750CHDO Operating: \$33,250
Other	public - federal	Other	1,723,320	0	0	1,723,320	0	Cumulative CDBG-CV Total: \$1,723,320CDBG-CV1 Total: \$829,383 Admin-CV Round 1: \$165,876 PS-CV Round 1: \$663,507CDBG-CV3 Total: \$893,937 Admin- CV Round 3: \$178,784 PS-CV Round 3: \$715,153

Table 59 - 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**

CDBG and HOME will leverage approximately \$282,000 in 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.

The HOME allocation for the fiscal year is \$665,003. The 25% match requirement will be fulfilled through donated properties and properties acquired below market value (donation of the difference in values for affordable housing). Sub-recipient agencies will fulfill match requirements through various means such as bond funded loans to low and moderate income residents, below market interest rate loans, donated buildings, materials and supplies, and labor.

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

## **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	Economic Development & Workforce Development	2015	2018	Non-Housing Community Development	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Non-housing Community Development	CDBG: \$605,975 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 465 Persons Assisted Jobs created/retained: 50 Jobs Businesses assisted: 87 Businesses Assisted
2	Affordable Housing Development and Redevelopment	2015	2018	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	CDBG: \$624,105 HOME: \$665,156	Homeowner Housing Rehabilitated: 59 Household Housing Unit Buildings Demolished: 1 Buildings Other: 50 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Education and Enrichment	2015	2018	Non-Housing Community Development	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	CDBG: \$57,000 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 375 Persons Assisted
4	Public Infrastructure	2015	2018	Non-Housing Community Development	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Non-housing Community Development	CDBG: \$45,047 HOME: \$0	Other: 1 Other
5	Homeless Services	2020	2024	Homeless	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Homelessness	CDBG: \$60,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted Homelessness Prevention: 40 Persons Assisted
6	Special Populations	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Non-housing Community Development	CDBG: \$40,000	Public service activities other than Low/Moderate Income Housing Benefit: 237 Persons Assisted
7	HCD Administration and Planning	2020	2024	Administration and Planning				

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HOME Administration and Planning	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	HOME: \$66,500	Other: 1 Other
9	HOME	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	HOME: \$465,503	Other: 1 Other
10	HOME CHDO Set-aside	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	HOME: \$99,750	Other: 1 Other
11	HOME CHDO Operating	2020	2024	Affordable Housing	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan	Affordable Housing	HOME: \$33,250	Other: 1 Other

Table 60 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Economic Development & Workforce Development
	<b>Goal Description</b>	Microenterprise Programs: Job Coaching/Job Training Placement Program; Business Coaching Vendor Development, Young Urban Farmer Development Program; Certified Nursing Assistant skills training.
2	<b>Goal Name</b>	Affordable Housing Development and Redevelopment
	<b>Goal Description</b>	CDBG: Emergency home repairs; Support for acquisition, rehabilitation, demolition and new construction to increase affordable rental and homeownership opportunities; Increase accessibility for disabled homeowners. HOME: New construction funds for HOME-assisted units, HOME Admin and planning.
3	<b>Goal Name</b>	Education and Enrichment
	<b>Goal Description</b>	<p>The objective of this goal is to provide funding to:</p> <ul style="list-style-type: none"> <li>- Provide shelter and re-housing financial assistance for the homeless,</li> <li>- Provide housing counseling, financial literacy, and fair housing services, and</li> <li>- Demolish dilapidated vacation structures.</li> </ul>
4	<b>Goal Name</b>	Public Infrastructure
	<b>Goal Description</b>	To foster public infrastructure improvements that improve the lives of low and moderate income residents in Athens-Clarke County
5	<b>Goal Name</b>	Homeless Services
	<b>Goal Description</b>	To prevent and end homelessness through emergency shelter, permanent housing, prevention, street outreach, and other homeless services
6	<b>Goal Name</b>	Special Populations
	<b>Goal Description</b>	To enhance quality of life for: individuals with: mental illness, substance abuse disorders, disabilities, those who are formerly incarcerated, and seniors.

7	<b>Goal Name</b>	HCD Administration and Planning
	<b>Goal Description</b>	Administrative activities
8	<b>Goal Name</b>	HOME Administration and Planning
	<b>Goal Description</b>	
9	<b>Goal Name</b>	HOME
	<b>Goal Description</b>	
10	<b>Goal Name</b>	HOME CHDO Set-aside
	<b>Goal Description</b>	
11	<b>Goal Name</b>	HOME CHDO Operating
	<b>Goal Description</b>	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The Strategic Plan outlines SIX priority goals identified during the community resources and needs assessment planning process and the strategies for addressing these goals. The following is a summary of the goals.

Affordable Housing Development and Redevelopment

Economic Development and Workforce Development

Education and Enrichment

Homeless Services

Special Populations

Public Infrastructure

CDBG will assist:

Affordable Housing Development, repair, and rehabilitation

Neighborhood Revitalization and Economic Development projects, and

Public Services

CDBG Administration and Planning

HOME

HOME Administration and Planning

### Projects

#	Project Name
1	Athens Area Habitat for Humanity
2	Athens Housing Authority
3	Athens Land Trust
4	Historic Athens
5	Athens Land Trust
6	East Athens Development Corporation - One Family At a Time
7	East Athens Development Corporation - Job Coaching
8	East Athens Development Corporation - Youth Enrichment
9	Goodwill of North Georgia
10	Acceptance Recovery Center
11	Advantage Behavioral Health Systems
12	Athens Community Council on Aging: Transportation Demand Response Program
13	Athens Land Trust

#	Project Name
14	Casa de Amistad
15	The Ark UMOC
16	Chess and Community Conference
17	Family Connection: Education Matters
18	YWCO: Girls Club
19	Athens-Clarke County Leisure Services
20	HCD Planning and Administration
21	HOME Investment Partnership
22	CV-Public Services
23	CV-Administration

**Table 61 – Project Information**

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

Allocation priorities are based upon the Resources and Needs Assessment planning process and past demand for projects and services. For example the need for more affordable rental housing far exceeds the amount of HOME and CDBG funding available and affordable housing efforts will continue receive a majority of available funding. 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**

Consolidated Plan

Athens

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1	<b>Project Name</b>	Athens Area Habitat for Humanity
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Affordable Housing Development and Redevelopment
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$190,000
	<b>Description</b>	Complete 10 emergency home repairs projects, 10 accessibility improvements, 2 rehabs for homeownership, and manage 43 affordable rental units
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Complete ten (10) accessibility improvements/ramps, assist ten (10) houses with Brush with kindness repairs, and construct/rehab two (2) single family housing units.
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	CDBG funds to support twenty-two (22) owner-occupied rehabilitation and accessibility home related repair projects. CDBG funds will assist with additional home repair efforts and contractor related expenses.
2	<b>Project Name</b>	Athens Housing Authority
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Affordable Housing Development and Redevelopment
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$157,105
	<b>Description</b>	Acquire 2 vacant lots for future construction, acquire 1 lot with dilapidated structure, 1 demolition of dilapidated structure for future single family house development
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Forty (40) low to moderate income families will benefit from affordable housing outreach services to include housing counseling referrals and building credit for potential homebuyers. Four (4) low to moderate income families will benefit from future new affordable homes that will be built on the lots.
	<b>Location Description</b>	County-wide

	<b>Planned Activities</b>	Acquire two (2) residential lots (1 vacant lot and 1 lot with a dilapidated structure to be demolished) for future development or redevelopment of affordable housing units. CDBG will fund property acquisition, demolition costs, contract services, soft-costs for development, i.e., pre-development costs, including appraisals, title work, surveys, and infrastructure improvement. This program focuses on single-family housing construction to eliminate spot blight in neighborhood revitalization areas.
<b>3</b>	<b>Project Name</b>	Athens Land Trust
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Affordable Housing Development and Redevelopment
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$195,000
	<b>Description</b>	Acquire 2-4 properties for future affordable housing development, rehabilitate or construct 6-7 units of affordable housing, and down payment assistance for 3-6 new homeowners
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Twelve (12) low to moderate income families will benefit from the activity once all of the homes are built.
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	CDBG funds will support the acquisition, new construction or rehabilitation of single-family homes; to support the acquisition of dilapidated multi-family properties to increase the availability of affordable rental housing, to provide empowerment activities for residents of Fourth Street Village, to manage ALT's existing portfolio of 157 properties, to provide homebuyer assistance and to promote awareness for people ready to buy homes. CDBG assistance provides for property acquisitions and personnel costs to operate the program and support HOME funded new construction activities.
<b>4</b>	<b>Project Name</b>	Historic Athens
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Affordable Housing Development and Redevelopment

	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$82,000
	<b>Description</b>	Homeowner rehabilitations for 18-20 owner-occupied historic homes
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Provide minor to moderate rehabilitation services to homes owned by 18-20 low-income homeowners of primarily historic designated, historic designation eligible, or 50+ year old homes.
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Provide basic repairs to mostly historic homes owned by low-income residents. Repair 18-20 historic, historic eligible, or 50+ year old homes in neighborhood revitalization areas. This program focuses on historic homes in East Athens, the Hancock Corridor, and National Registry of Historic Places listing eligible areas.
5	<b>Project Name</b>	Athens Land Trust
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Economic Development & Workforce Development
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$62,000
	<b>Description</b>	Microenterprise/Business Development program for 45 adult vendors/microenterprise business owners and 12 youth participants
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Business coaching for 30 LMI vendors at the West Broad Farmers Market, 15 microenterprise owners/vendors, and 12 Young Urban Farmer high school students.
	<b>Location Description</b>	County-wide

<b>Planned Activities</b>	<p>ALT will provide employment and entrepreneurial opportunities at the West Broad Market Garden in the Hancock Corridor, Business workshops, technical assistance, and coaching for up to 45 low-income vendors at the West Broad Farmers Market, Young Urban Farmer Development program entrepreneurship program, and develop additional need based infrastructure such as growing space and community kitchen. ALT will continue the Young Urban Farmer Development Program with a dozen students at Classic City High School. The program provides hands-on entrepreneurial and agricultural experience at the West Broad Market Garden. The program uses the curriculum, "Entrepreneurship: Owning Your Future" from the Network for Teaching Entrepreneurship. Other activities include provision of employment and entrepreneurial opportunities, micro-enterprise assistance to West Broad Market Garden and at the Williams Farm, direct marketing for low-income vendors at West Broad Farm Market and outreach marketing to community neighborhoods and churches.</p>
<b>6</b>	<b>Project Name</b> East Athens Development Corporation - One Family At a Time
<b>Target Area</b>	East Athens Neighborhood Revitalization Plan
<b>Goals Supported</b>	Economic Development & Workforce Development
<b>Needs Addressed</b>	Non-housing Community Development
<b>Funding</b>	CDBG: \$90,000
<b>Description</b>	Certified Nursing assistant (CNA), Phlebotomy (blood draw) and Patient Care technology and medical assistance training for 50 individuals
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Nursing Assistant, Phlebotomy, Patient Care and Medical assistance trainings for 50 LMI persons living in the East Athens community
<b>Location Description</b>	East Athens Neighborhood Revitalization Plan

	<b>Planned Activities</b>	EADC is a Community Based Development Organization (CBDO). CDBG will assist EADC with conducting nursing assistant, phlebotomy, patient care and medical assistance training in East Athens. EADC will partner with Innovative Health Care Institute (IHCI) to provide courses. This program will train students to achieve the qualifications for Nursing Assistants, Phlebotomists, Patient Care Technicians and Medical Assistants. This partnership program will assist graduates in becoming certified by the Department of Community Health through the completion of the comprehensive written and skills examination and finding employment.
7	<b>Project Name</b>	East Athens Development Corporation - Job Coaching
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Economic Development & Workforce Development
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Job coaching and employment assistance for 20 residents in East Athens
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 residents in East Athens
	<b>Location Description</b>	East Athens Neighborhood Revitalization Plan Area
	<b>Planned Activities</b>	Job coaching and employment assistance for 20 residents in East Athens
8	<b>Project Name</b>	East Athens Development Corporation - Youth Enrichment
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Economic Development & Workforce Development
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	After-school and tutoring services for 100 elementary and middle school youth residing in East Athens
	<b>Target Date</b>	6/30/2021

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Tutoring and social and behavioral program for one hundred (100) youth.
<b>Location Description</b>	East Athens Neighborhood Revitalization Plan Area
<b>Planned Activities</b>	This is a collaborative program under the auspices of EADC, in partnership with Athens Tutorial Program and Chess and Community that will serve students in the East Athens Community who are experiencing academic, social, and behavioral problems. Most participants will be elementary and middle school students who live in East Athens. It will emphasize academic performance, parent involvement, life skill enrichment, financial literacy, critical thinking, and emotional intelligence. EADC will facilitate Athens Tutorial Program and Chess and Community directors and tutors provision of individualized instruction to youth in East Athens. CDBG will assist tutoring and social and behavioral programs for 100 youth in partnership with Athens Tutorial and Chess and Community Conference.
<b>9</b>	<p><b>Project Name</b> Goodwill of North Georgia</p> <p><b>Target Area</b> East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan</p> <p><b>Goals Supported</b> Economic Development &amp; Workforce Development</p> <p><b>Needs Addressed</b> Non-housing Community Development</p> <p><b>Funding</b> CDBG: \$60,000</p> <p><b>Description</b> Microenterprise training and business coaching for 30 low-income entrepreneurs and existing businesses</p> <p><b>Target Date</b> 6/30/2021</p> <p><b>Estimate the number and type of families that will benefit from the proposed activities</b> Microenterprise program for 30 people to yield 10 business start-ups/jobs created, increased revenue for 10 existing businesses, and 2 new jobs created with existing businesses.</p> <p><b>Location Description</b> County-wide</p>

	<b>Planned Activities</b>	The GoodBIZ program offers a robust 12-week curriculum that integrates business feasibility development planning, one-on-one business coaching and technical assistance opportunities for aspiring entrepreneurs and existing micro-business owners. Goodwill of North Georgia has partnered with the University of Georgia J.W. Fanning Institute for Leadership and Development. This partnership will give participants workshops and training to develop a viable business that is sustainable. Topics include Market research/analysis, marketing strategies, business technology and financial literacy.
10	<b>Project Name</b>	Acceptance Recovery Center
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Special Populations
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Alumni treatment follow-up program for 20 recovery program graduates
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low-to-moderate income ARC alumni members
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Alumni housing and continued accountability to sustain long-term recovery. The program will serve 20 program alumni
11	<b>Project Name</b>	Advantage Behavioral Health Systems
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Homeless Services Special Populations
	<b>Needs Addressed</b>	Homelessness Non-housing Community Development
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Housing assistance and supportive services to 40 households who are considered chronically homeless

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 low-to-moderate income individuals will be served
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Rapid rehousing and case management through Advantage Homeless Day Service Center
12	<b>Project Name</b>	Athens Community Council on Aging: Transportation Demand Response Program
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Special Populations
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Transportation for 217 seniors from their residence to appointments and services
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Services will be provided to 217 low-to-moderate income elderly residents in Athens-Clarke County
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Athens Community Council on Aging will meet the transportation needs of 217 Athens-Clarke County elderly residents through their Transportation Demand Response Program
13	<b>Project Name</b>	Athens Land Trust
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Affordable Housing Development and Redevelopment Homeless Services
	<b>Needs Addressed</b>	Affordable Housing Homelessness

	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	Comprehensive housing counseling and financial education for 400 low-income individuals
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	400 low-to-moderate income residents
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Provide comprehensive housing counseling services and first time homebuyer training for 400 low-to-moderate income residents
14	<b>Project Name</b>	Casa de Amistad
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Economic Development & Workforce Development
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$22,000
	<b>Description</b>	ESL and Spanish GED services for 120 individuals
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	GED and ESL classes for 80 low-to-moderate income residents
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	GED and ESL classes for 80 residents
15	<b>Project Name</b>	The Ark UMOC
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Economic Development & Workforce Development
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Financial education, counseling, and financial products for 225 individuals

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Assist 225 low-to-moderate income individuals and families
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	The Ark is an outreach center providing emergency financial assistance to the 225 low-income working population. The CommonWealth Athens (CWA) Program is an innovative financial counseling and emergency loan concept that combines best practices enhanced with a relevant financial literacy program.
<b>16</b>	<b>Project Name</b>	Chess and Community Conference
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Education and Enrichment
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Enrichment through Project Rewire that includes STEM and critical thinking programs for 50 low-income youth
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 low-to-moderate income students
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	CDBG will assist the Chess and Community Conference: Project Rewire provide educational and employment enrichment for 50 participants ages 11-13
<b>17</b>	<b>Project Name</b>	Family Connection: Education Matters
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Education and Enrichment
	<b>Needs Addressed</b>	Non-housing Community Development

	<b>Funding</b>	CDBG: \$22,000
	<b>Description</b>	Education Matters program that will work with 25 youth to promote educational opportunities and employability skills
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Education Matters will work with 25 low-to-moderate income youth, between the ages of 12-25 years old, to promote educational opportunities and build skills for employment
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	Training youth to operate a broadcast media network and conducting like skills/career exploration workshops.
18	<b>Project Name</b>	YWCO: Girls Club
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Education and Enrichment
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Summer day camp that promotes literacy and job readiness skills for 300 girls
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Summer girls club enrichment and educational program for 300 girls, ages 5-14
	<b>Location Description</b>	County-wide
	<b>Planned Activities</b>	youth enrichment, education, STEM, arts education
19	<b>Project Name</b>	Athens-Clarke County Leisure Services
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Public Infrastructure
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$45,047
	<b>Description</b>	Resurfacing of the East Athens basketball court

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This is an area benefit activity and will benefit the East Athens census tracts and surrounding block groups. The basketball court is located at the East Athens Community Center and is the focal point for youth recreation and activities. It is an integral part of the East Athens Community.
	<b>Location Description</b>	East Athens Community Center in EA neighborhood revitalization target area
	<b>Planned Activities</b>	reconstruction of basketball court
20	<b>Project Name</b>	HCD Planning and Administration
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	Economic Development & Workforce Development
	<b>Needs Addressed</b>	Non-housing Community Development
	<b>Funding</b>	CDBG: \$281,760
	<b>Description</b>	HCD Planning and Administration
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 10,000 people will benefit in FY21 from the CDBG funded activities. These activities are supported, monitored and assisted by HCD staff in all program areas of housing, economic development, public services, and public facilities and improvements.
	<b>Location Description</b>	375 Satula Avenue, Athens, GA 30601
	<b>Planned Activities</b>	Twenty percent of the CDBG allocation will be used by HCD for administration and planning
21	<b>Project Name</b>	HOME Investment Partnership
	<b>Target Area</b>	East Athens Neighborhood Revitalization Plan Hancock Corridor Neighborhood Revitalization Plan
	<b>Goals Supported</b>	HOME Administration and Planning HOME HOME CHDO Set-aside HOME CHDO Operating
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	HOME: \$665,003

	<b>Description</b>	Affordable housing construction
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Six (6) low-income family households
	<b>Location Description</b>	375 Satula Avenue, Athens, GA 30601
	<b>Planned Activities</b>	<p>HOME Investment Partnership housing</p> <p>Affordable Housing: \$465,503</p> <p>CHDO Set-aside: \$99,750</p> <p>CHDO Operating: \$33,250</p> <p>HOME Admin and Planning: \$66,500</p>
22	<b>Project Name</b>	CV-Public Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG-CV: \$1,378,660
	<b>Description</b>	CDBG-CV Round 1 Funds will be used for Financial Assistance for rental, mortgage and utility assistance. CDBG-CV Round 3 will be used for homeless housing activities. Cumulative CDBG-CV Funds Available for Programming: \$1,378,660
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
23	<b>Project Name</b>	CV-Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	

<b>Funding</b>	CDBG-CV: \$344,660
<b>Description</b>	Cumulative Total CDBG-CV Funding for Admin: \$344,660
<b>Target Date</b>	6/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
<b>Location Description</b>	
<b>Planned Activities</b>	

## 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

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). Eighty percent of CDBG funding will assist low to moderate income census tracts in Athens-Clarke County. The remaining twenty percent will be used for administration and planning. Ninety percent of HOME funds will assist low to moderate income census tracts in Athens-Clarke County. The remaining ten percent will be used for administration and planning.

ACC has focused on 2 areas for revitalization: East Athens and the Hancock Corridor. East Athens is identified as Census Tracts 301 and 302. Census Tracts 301 and 302 have 9,029 residents. 78% of the residents were considered to be of low or moderate incomes and over 60% are reported as minorities. Census Tracts 6 and 9, the Hancock Corridor, have 5,887 residents and approximately 58% are reported as minority. When the percentage is averaged between the two census tracts over 86% of the residents of Census Tracts 6 and 9 have low to moderate incomes. These Census Tracts 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 Census Tract is considered to be low or moderate income since 70% or more of its residents earn 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.

### Geographic Distribution

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

Table 62 - Geographic Distribution

## **Rationale for the priorities for allocating investments geographically**

Investments are allocated based on project need, on high priorities in this plan, and in fragile neighborhoods with a disproportionate concentration of low-income and minority populations. Projects in neighborhood revitalization are given priority over projects in other areas of the jurisdiction.

## **Discussion**

Neighborhood Revitalization and Public Services funds were allocated by analyzing local housing and community development information, utilizing Census Data, Comprehensive Housing Affordability Strategy Housing Problem data, input provided by citizens and the Vision Committee, through the planning process, and community organizations through the application for funding.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

The Athens-Clarke County Consolidated Plan for Affordable Housing fosters and maintains affordable housing in the community through several means. The most important prerequisite is an adequate supply of reasonably priced homes in Neighborhood Revitalization areas. The Athens Housing Authority, the Athens Land Trust, Athens Area Habitat for Humanity, and Historic Athens all work to construct new low-cost homes or to repair deteriorated ones. To avoid relocation and displacement issues, only vacant homes are acquired for rehabilitation and resale. Fair, unbiased access to housing is also a priority, and HCD assists community partners in the provision of housing counseling services to inform citizens of their right to fair housing. Existing housing must be free of safety hazards such as lead-based paint, which has a devastating long-term impact on the community.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	40
Non-Homeless	1,080
Special-Needs	237
Total	1,357

**Table 64 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	3
The Production of New Units	3
Rehab of Existing Units	20
Acquisition of Existing Units	2
Total	28

**Table 65 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

During the planning process, unaffordable rental and single family homebuyer units was a constant theme. The greatest needs are: renters with very low incomes and low-income families. As a result, affordable housing program activities include affordable housing construction, acquisition, rehabilitation, homeowner repairs, in-fill housing, emergency shelter, permanent supportive housing, first-time home buying opportunities, fair housing guidance, and housing counseling support.

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 to alleviate homelessness. As part of the Homeless Assistance Grant Application, HUD requires

communities to develop or have already developed a Continuum of Care Plan, which outlines the activities, and services a community offers to assist homeless individuals move from homelessness to self-reliance. Annually, the Athens-Clarke County Continuum of Care updates its plan through a public process coordinated by the Homeless Coalition and HCD. The Homeless Assistance Grant funds the development of supportive services and housing that help homeless persons transition from homelessness to independent living through permanent supportive housing. The Homeless Assistance Grant also provides funding for rental assistance, which gives applicants flexibility in obtaining appropriate housing. HCD administers these grants and service areas include case management, rapid rehousing, and permanent supportive housing assistance for homeless individuals and families.

## **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 1,725 families on the waiting list of the Athens Housing Authority, approximately 7% have indicated their need for a 504 handicapped unit on their pre-application and 3.5% 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 buys 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. Action Plan II allocates \$120,000 to the Athens Housing Authority to assist with acquisition of 1 lot and demolition of 1 dilapidated structure to clear slum and blight and allow for future redevelopment of affordable single-family homes. AHA has also been awarded HOME funds to build two new ACT I homes this year. Construction will begin in late summer.

#### **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, HVAC and plumbing projects are projected at a cost of nearly \$1.8 million per year.

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

Athens Housing Authority residents remain actively involved in the management of their public housing. Several years ago, the Inter-Community Council consisted of representatives of all AHA neighborhoods incorporated as a separate 501c3 organization. The AHA provides office space for this organization. The ICC provides a number of resident services and opportunities including scholarships and resident computer access and works closely with AHA staff. A Resident Advisory Board appointed by the ICC assists in the development of the Athens Housing Authority Five-Year and Annual Plans. Finally, a resident serves as a 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 is looking to 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 is pursuing the purchase of a dilapidated property for redevelopment / transformation in the North Downtown area. With the support of ACCUG to assist in financing the purchase and necessary infrastructure improvements an increase in affordable housing and a total transformation of this property and surrounding area is possible.

## **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 successfully 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:**

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 ones, 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 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. Strategies to achieve this goal are as follows: Create nodal development tied to transportation, healthcare, schools, jobs, workforce, and housing. Target challenged multi-family developments for major redevelopment and identified other opportunities for redevelopment. Create mixed-income affordable housing developments. Expand housing rehabilitation through: rehabilitation of dilapidated vacant residential properties, repair or rehabilitation of existing housing occupied by low and moderate income households, and support of conversion and acquisition of existing structures. Promote homeownership through new construction of affordable housing, homebuyer assistance and housing counseling services. Acknowledge and develop strategies to address issues related to gentrification and combat displacement of existing neighborhood groups. Provide more affordable housing options for the homeless. Create quality housing for seniors using innovative techniques like accessory dwelling units. Preserve existing housing through Code Enforcement practices and housing repairs to ensure older units remain safe and attractive. Educate tenants about their rights and responsibilities. Develop zoning standards and incentives to develop and/or redevelop quality multi-family options for a diverse group. Establish incentives for new development to incorporate environmentally sustainable standards including, but not limited to, material reuse, responsible management of construction waste, etc.

### **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**

The Housing and Community Development Department conducted an Analysis of Impediments to Fair Housing Choice (AI) for Athens-Clarke County (ACC) in 2020 to affirmatively further fair housing and meet federal fair housing regulations. The AI analyzes and develops strategies to overcome any impediments to fair housing choice. The AI further examines the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. An AI that identifies local impediments to fair housing choice and recommends action steps that address and/or alleviate those impediments meets the federal mandate to affirmatively further fair housing. Impediments identified within the AI for ACCGOV are based upon an analysis of ACCGOV's zoning codes, fair housing complaints, interviews with nonprofit and for profit housing developers and responses from

fair housing surveys completed by ACCGOV housing developers, nonprofit organizations, ACCGOV employees, and private citizens. ACC's Housing and Community Development Department partnered with the Athens Wellbeing Project to commence creation of its Analysis of Impediments submission in compliance with the fair housing planning process that promotes housing choice and fosters inclusive communities free from housing discrimination.

### **Discussion:**

Community partners involved in reducing barriers to affordable housing in Action Plan I include Historic Athens with funding to provide minor to moderate homeowner rehabilitation activities to 18 historic and historic eligible homes; Athens Area Habitat for Humanity with funding for acquisition, construction, minor to moderate rehabilitation , handicap accessibility improvements for 16 homes, and new construction of 2 single-family homes activities; the Athens Housing Authority with funding for acquisition of 2 lots and demolition of 1 dilapidated structure activities; and the Athens Land Trust with funding for acquisition, support of new construction/rehabilitation of 12 new single-family homes, and with maintaining operations of 170 affordable housing rental units and single family properties activities.

The primary impediment is an inadequate supply of affordable Housing in Athens-Clarke County due to the percentage of residents considered cost burdened as a result of high market rates for rental and homebuyer properties. ACCGOV will continue efforts to address the need of residents being cost burdened through the allocation of federal grant resources that assist in lowering the cost of housing and by forging strong partnerships with for profit & non-profit housing developers and other private entities that provide resources to reduce the cost of housing. ACCGOV will also continue efforts to assist the Economic Development Department with its recruitment of major employers with higher paying jobs that present more opportunities to earn increased wages and raise the average household income. ACC will also collaborate with local industries and Athens Technical College to offer viable training options to increase skill levels of workers.

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. HCD will continue to review the Zoning Ordinance definition and work to streamline processes for the issuance of 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.

## AP-85 Other Actions – 91.220(k)

### Introduction:

Athens-Clarke County continues to face challenges regarding those less fortunate. As of the 2020 Census Quick Facts, ACC has a poverty rate of 31.6%. In 2014-2018 ACS data, 31.3% of people were in poverty. An estimated 34.5% of children under the age of 18 were below the poverty level, compared with 10.6% of people 65 years old and over. An estimated 33.7% of people 18 to 64 years were below the poverty level. 14.2% of households received SNAP (the Supplemental Nutrition Assistance Program), with an understanding that a large portion of the population eligible for this assistance aren't utilizing it. An estimated 48% of households that received SNAP had children under 18, and 29.1% of households that received SNAP had one or more people 60 years and over. ACCGOV continues to experience a large population within the federal poverty guidelines, suggesting an ongoing need for expanded affordable housing options and availability and need for higher paying, living-wage jobs. Therefore, the primary obstacles to overcoming ACCGOV's underserved housing and community development needs is the lack of household income and the lack of affordable housing options. Approximately 28% of the county population lives in poverty. With the sales prices for single family homes in ACC averaging \$203,705 and rents averaging \$845 for a two-bedroom unit, the need for more affordable housing options is an ongoing issue. Despite the rate of increased construction over the past ten years, only 11% of the multifamily units erected are for non-students and meet affordability standards. From 2012-2016, renter occupied units account for 61.5% of the housed population. This reveals the lack of affordable single family homes for purchase in the county, and may be indicative of the difficulties many encounter in securing mortgages after the 2008 housing subprime lending crisis. Single-family housing construction has decreased, while surrounding counties are experiencing an increase. Workforce housing is needed as home sale prices are beyond the ability for a median income family to afford. ACC also has a 0% vacancy rate for senior housing, indicating a largely underserved, fixed income population that is growing annually. This type of housing is a valuable commodity, but also one in need of additional supply.

### Actions planned to address obstacles to meeting underserved needs

The primary mission of the Athens-Clarke County Consolidated Plan for Housing is to create, foster and maintain affordable housing in the community. ACC's plan includes increasing affordable housing activities and production through an ongoing and continuously updated strategic planning process that will result in greater funding opportunities, adequate supply of reasonably priced housing in target areas and better community awareness of all housing programs and services. The Athens Housing Authority, the Athens Land Trust, Athens Area Habitat for Humanity, and Historic Athens (formerly the Athens-Clarke Heritage Foundation) all work to improve affordable housing (to build new low-cost homes, repair deteriorating ones, and create affordable rental units). The Athens Housing Authority has created a new affordable senior housing facility, and two mixed housing multifamily units for mostly LMI persons. Athens Land Trust has created seventeen affordable single family homes for homeownership, and is preparing to complete 1 new construction and 1 reconstruction single-family affordable housing

projects. Athens Area Habitat for Humanity acquired and completed the renovation of twenty duplex and quadruplex units for affordable rental housing opportunities, with all of the completed units currently being rented to LMI households. Athens Area Habitat for Humanity is also preparing to construct 4 new affordable single-family homes (2 HOME-assisted units) in the upcoming year. Fair, unbiased access to housing is also a priority, and HCD funds housing counseling services to assist LMI persons in securing successful pathways to home ownership choices.

Consolidated Plan housing activities for Action Plan I foster and maintain affordable housing options to include new construction, acquisition, rehabilitation, homeowner repair, in-fill housing, first-time home buying, down payment assistance, fair housing, and housing counseling services.

### **Actions planned to foster and maintain affordable housing**

The Housing and Community Development Department conducted an Analysis of Impediments to Fair Housing Choice (AI) for Athens-Clarke County (ACC) in 2020 to affirmatively further fair housing and meet federal fair housing regulations. The AI analyzes and develops strategies to overcome any impediments to fair housing choice. The AI further analyzed the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. An AI that identifies local impediments to fair housing choice and recommends action steps that address and/or alleviate those impediments meet the federal mandate to affirmatively further fair housing.

Impediments identified within the AI for ACC are based upon an analysis of ACC's zoning codes, fair housing complaints, interviews with nonprofit and for profit housing developers and responses from fair housing surveys completed by ACC housing developers, nonprofit organizations, ACC employees, and private citizens. HCD maintains a link on the Athens-Clarke County web page to HUD's Office of Fair Housing: <https://www.acgov.com/4524/Fair-Housing-Choice>. Individuals may also contact HUD's Office of Fair Housing and Equal Opportunity or file a housing discrimination complaint online. HUD's online complaint form is linked from ACC's webpage and is prominently featured. ACC will thoroughly review any allegation to determine if the claims raised are jurisdictional under the Fair Housing Act.

April is Fair Housing month and the Housing and Community Development Department partners annually with its housing agencies to hold a Fair Housing workshop to raise awareness of Fair Housing rights and responsibilities. Notices are placed in the local newspaper, agencies are supplied with brochures, and notices are placed in visible county locations to ensure the public is aware of this informational session on Fair Housing. ACC also initiated a series of Lunch and Learn Sessions devoted to Fair Housing, Affordable Housing, Economic Development, and Consolidated Plan. These sessions were very well attended by nonprofit organizations and the public, and will be an ongoing event for ACC.

### **Actions planned to reduce lead-based paint hazards**

Athens-Clarke County has coordinated efforts for lead paint identification and abatement with local

housing agencies that include the Athens Housing Authority, Athens Area Habitat for Humanity, Athens Land Trust, and Historic Athens (formerly Athens-Clarke Heritage Foundation). For all properties built prior to 1978, a presumption of Lead Based Paint requires safe work practices be adopted for any rehabilitation project. Households receiving assistance are provided with the Lead Hazard Information pamphlet, and a signed form is placed in the client file indicating receipt. If a project repair disturbs any lead based paint surfaces, the following criteria will not be exceeded: Minor maintenance or repair activities where less than six square feet of lead-based paint is disturbed in a room or where less than 20 square feet of lead-based paint is disturbed on the exterior. Window replacement is not minor maintenance or repair, and therefore, is not an allowable project activity. Projects conducted on homes constructed after 1978, or activities that do not disturb lead based paint surfaces, will complete an exemption form and place it in the client file.

Any project exceeding services above the \$5,000 threshold requires the consultation and services of a Qualified Environmental Professional for recommendations of the management or abatement of lead based paint surfaces according to all EPA and HUD guidelines. Prior to initiating any housing activity involving CDBG or HOME funds, an assessment of the home must be performed by a Qualified Environmental Professional to determine the presence and/or level of lead-based paint. The QEP assessment determines the level of work required to provide necessary protection against all lead based paint exposure, including interim controls and abatement procedures. A clearance exam is also required to ensure all lead based paint surfaces have been properly controlled or abated before any rehabilitation services are provided.

### **Actions planned to reduce the number of poverty-level families**

The Athens-Clarke County anti-poverty strategy is to create an atmosphere conducive to employment as the vehicle through which those who are impoverished can best achieve self-sufficiency. Athens-Clarke County's top five industry sectors are Education, Healthcare, Retail, Hospitality, and Manufacturing; growth was seen in all sectors. The goal is to create an economic climate that leads to the availability of a wide range of possible jobs available for area residents including those living in poverty and to provide services to help those living in poverty overcome barriers to employment.

### **Actions planned to develop institutional structure**

The Department of Housing and Community Development 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. The ACC Housing and Community Development Department (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.

### **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:**

Basic public service needs including health care, home health care, transportation, child care, senior services, homeless services, and other types of assistance were identified through community assessments and surveys conducted in Athens-Clarke County. 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 for Action Plan I 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 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 people. 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. The East Athens and Hancock Corridor 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(l)(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(l)(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
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%

**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(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. If 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.

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.

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. The eligibility of households for HOME assistance varies with the nature of the funded activity, additional targeting requirements apply for rental housing. HOME dollars are allocated to qualified Community Housing Development Organizations (CHDOs), Public Housing Agencies (PHAs), Owners, Developers, and Sponsors (For-Profit and Non-Profit), Subrecipients, and Others, subject to homebuyer or rental projects. HCD Outreach efforts include but not limited to informational sessions, non-profit meetings, civic events, contacting developers, CHDO's and owners interested in increasing affordable housing for lower income households in Athens-Clarke County. HOME dollars are allocated in support of homebuyer activities, homeowner rehabilitation projects, and rental housing projects. Examples of these activities include but are not limited to acquisition, new construction, subdivision development, reconstruction and demolition. Applications are currently accepted year-round on a first come, funds availability basis. Available funds will be announced publicly through newspaper postings and website posting. Applications are subject to threshold requirements and a review process. Awards are based on fund availability and will be granted to the applicant or applicants that receive the highest score based on published scoring criteria found on the Housing and Community Development Department's website.

<https://www.accgov.com/5553/HOME-Program>

Resale/recapture continued: 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.

## Attachments

### Citizen Participation Comments

#### **Substantial Amendment to the 2021–2025 ACCGov Housing and Community Development Department Consolidated Plan and Program Year 2021 Annual Action Plan to include CARES Act Funding for CDBG and HOME (FINAL as of June 30, 2021)**

**Summary:** The Athens-Clarke County (ACCGov) Housing and Community Development Department (HCD) 2021-2025 Consolidated Plan details the funding strategy for the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) programs. The Annual Action Plan (AAP) details each year within the ACCGov HCD Consolidated Plan and outlines the implementation of annual funding, which is developed through public input, analyses, and planning.

In 2020, ACCGov HCD submitted the 2021-2025 Consolidated Plan and the PY2021 AAP to the U.S. Department of Housing and Urban Development (HUD). Additionally, HCD's Citizen Participation Plan (CPP) describes the efforts that ACCGov HCD will take to encourage its residents to participate in developing these plans. The plan also includes the public process when a substantial amendment to the Annual Plan is proposed.

Amendments to the approved Consolidated Plan are required whenever a jurisdiction makes one or more of the following decisions:

- (1) Make a change in its allocation priorities or a change in the method of distribution of funds;
- (2) Carry out an activity, using funds from any program covered by the Consolidated Plan (including program income), not previously described in the action plan; or
- (3) Change the purpose, scope, location, or beneficiaries of an activity.

This Substantial Amendment addresses the appropriation of \$1,723,320 through the first three allocations of CARES CDBG-CV funding through the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), Public Law 116-136 to allow funding for activities to prevent, prepare for, or respond to the Coronavirus.

Specifically, ACCGov HCD's amendment will:

- Add the supplemental awards and program activities for CDBG-CV provided by the CARES Act to the PY2021 AAP; and
- Add the anticipated program activities for CDBG-CV provided by the CARES Act to the 2021-2025 Consolidated Plan; and
- Add the supplemental awards and program activities for HOME-ARP provided by the American Rescue Plan to the PY2022 AAP; and
- Add the anticipated program activities for HOME-ARP provided by the American Rescue Plan to the 2021-2025 Consolidated Plan.

**Citizen Participation Plan Process:** Due to COVID-19, HUD has issued guidance that waives the Citizen Participation Plan requirements provided that: (1) no fewer than five days are provided for public comment and (2) reasonable notice and the opportunity to comment is provided. The public

comment period begin on **July 28, 2021** with the posting on the Athens-Clarke County Unified Government (ACCGov) HCD website and distribution by e-mail to program stakeholders to inform the public of the proposed Substantial Amendment and inviting comments through **August 2, 2021**.

Citizens may review the Substantial Amendment and the Citizen Participation Plan at [www.accgov.com/hcd](http://www.accgov.com/hcd) or may request a hard copy, if needed. All comments received during the public comment period will be incorporated into the final Substantial Amendment submitted to HUD.

**Changes to the 2020 Annual Action Plan and 2021-2025 Consolidated Plan:** HUD has awarded supplemental funding through the CARES Act and American Rescue Plan (ARP) that requires programming within one program year. ACCGov Housing and Community Development Department has selected the Program Year 2020 Annual Action Plan to expedite the receipt of CARES Act funds and the implementation of the programs.

HCD has received supplemental funding through the CARES Act and American Rescue Plan for the following programs: Community Development Block Grant Coronavirus (CDBG-CV), and HOME Investment Partnership Program American Rescue Plan (HOME-ARP).

The additional programming and substantial funding increase from the CARES Act and ARP depicted in the chart below require a substantial amendment and public notice as described in the Citizen Participation Plan.

#### Modifications for Program Year 2020

Proposed Activity	Ending Date	Existing Budget	New Budget
CDBG-CV Round 1	<b>12/31/2026</b>	New Funding/NA	\$ 829,383
Emergency Financial Assistance			\$ 663,506
Administration & Technical Assistance			\$ 165,877
CDBG-CV Round 3	<b>12/31/2026</b>	New Funding/NA	\$ 893,937
Homeless Services Housing Activities			\$ 893,937
<b>Total CDBG-CV CARES Act funding (Rounds 1 and 3)</b>			<b>\$ 1,723,320</b>
HOME-ARP	<b>09/30/2030</b>	New Funding/NA	\$2,506,309
Homeless Services Housing Activities			\$2,255,678
Administrative & Technical Assistance			\$250,631
<b>Total American Rescue Plan (ARP) funding</b>			<b>\$2,506,309</b>

**Proposed activity changes by Program:** HCD amends the program activity to use the CARES Act and ARP allocations to fund public assistance activities and homeless services housing activities, which includes payments to assist with short-term rental, mortgage and utility payment assistance, and homeless housing activities as necessary to “prevent, prepare for, and respond to COVID-19”.

CDBG-CV Round 1 – Financial Assistance

- o HCD will award funding to assist low-to-moderate income renters and homeowners with

rental, mortgage and utility payment assistance.

- Targeting of assistance for this category is to prevent current renters and homeowners from experiencing eviction or foreclosure due to their inability to pay bills as a result of income loss from COVID-19 related events.
- A year after the pandemic began, these factors remain as lives and livelihoods continue to be negatively impacted by COVID-19. Therefore, HCD has identified the provision of financial assistance as necessary to “prevent, prepare for, and respond to COVID-19.”
- Funded agencies will use HUD Income Limit documentation to determine income eligibility. Financial payments will be made directly to landlords, mortgage lenders and utility companies. No direct payment assistance to applicants will occur.
- Local nonprofits in Athens-Clarke County are eligible to apply for Round 1 CDBG-CV funds.

#### CDBG-CV – Round 3

- Additional funding will be focused on homeless service assistance activities, not limited to housing and other direct assistance activities.
- Add additional funding to the Department’s ESG CARES Act funding to supplement the great need Local nonprofits in Athens-Clarke County are eligible to apply for Round 3 CDBG-CV funds.

#### American Rescue Plan- HOME Investment Partnership Program

- Funding will be focused on homeless housing activities, not limited to acquisition, rehabilitation, new construction, and rental assistance.
- Eligible local nonprofits in Athens-Clarke County are eligible to apply for HOME-ARP funds.

To date, HCD has received two rounds of CARES Act funding totaling \$1,723,320 and one round of HOME-ARP funds totaling \$2,506,309. A portion of the funds will be used for the administrative costs incurred by HCD and its grantees.

Public Comments: HCD is providing notice for the following public comment period:

- **Comment Period to Add CARES Act funding and ARP funding to the FY2020 AAP1 and 2021-2025 Consolidated Plan:**

A five-day public comment period begins on **July 28, 2021** with the posting on the ACCGov and HCD websites and distribution by email to program and inviting comments through **August 2, 2021**.

The Substantial Amendment and HCD’s Citizens Participation Plan is available on the HCD website at [www.accgov.com/hcd](http://www.accgov.com/hcd). Comments and questions may be submitted:

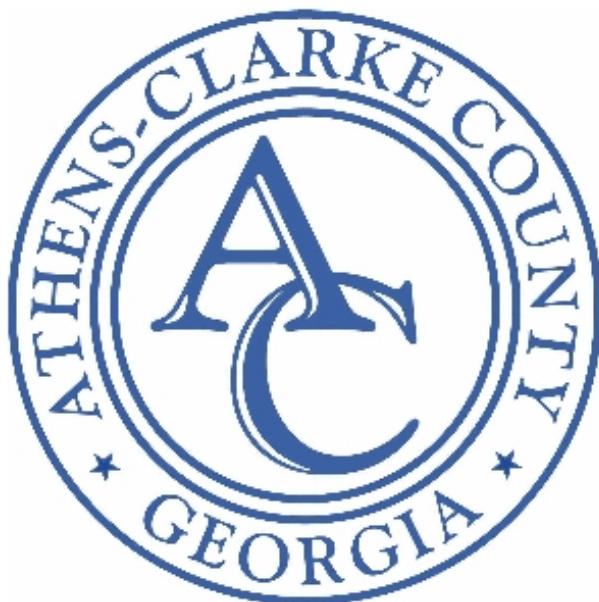
By email to: [santerica.davis@accgov.com](mailto:santerica.davis@accgov.com).

By mail to:

ACCGov Housing and Community Development Department  
375 Satula Avenue  
Athens, GA 30601

**Public Comments Received:** No public comments were received by email or in writing during the comment period of posting dated July 28, 2021 through August 2, 2021.

**Athens-Clarke County  
Annual Action Plan I  
2020 – 2021**



**Appendix**

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## Annual Action Plan V Advertisements and Public Notices

### Athens Banner Herald ACC RFP and Public Notice Advertisement (9/29/2019)

Athens Banner-Herald • Sunday, September 29, 2019 • C3

#### Community Development Block Grant (CDBG) Request for Applications and Public Notice of Funding Availability

The Athens-Clarke County Unified Government Housing and Community Development (HCD) Department announces the availability of approximately \$1,255,988 in CDBG funds for housing and community development activities beginning July 1, 2020. Approximately \$467,246 in HOME Investment Partnership Program funds will also be available in July 2020 as gap financing for eligible housing activities.

HCD will host a meeting to explain how nonprofit organizations may access these federal funds to administer programs that provide affordable housing, a suitable living environment, and expanded economic opportunities for Athens-Clarke County residents.

#### ATTENDANCE AT THIS MEETING IS MANDATORY TO APPLY FOR FUNDING.

The meeting will be held:

- Thursday, October 17, 2019 at 11:00 a.m.  
Athens-Clarke County Library,  
Multipurpose Room B  
2025 Baxter Street  
Athens, Georgia 30606

The Athens-Clarke County Library is accessible to people with disabilities.

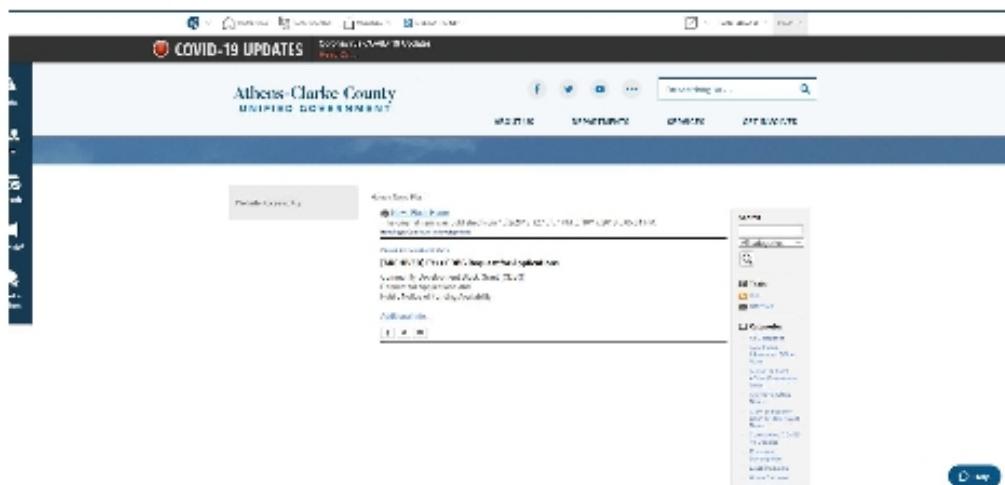
For more information or assistance, contact:

Hayley Banerjee, Interim Director  
Athens-Clarke County Housing and  
Community Development Department  
706.613.3155  
hayley.banerjee@accgov.com

En caso de requerir asistencia técnica o  
interpretativa para acceder a las enmiendas, por  
favor contacte a Hayley Banerjee en el 706.613.3155.

Notices

## ACC HCD Website RFP and Public Notice (10/2/2019)



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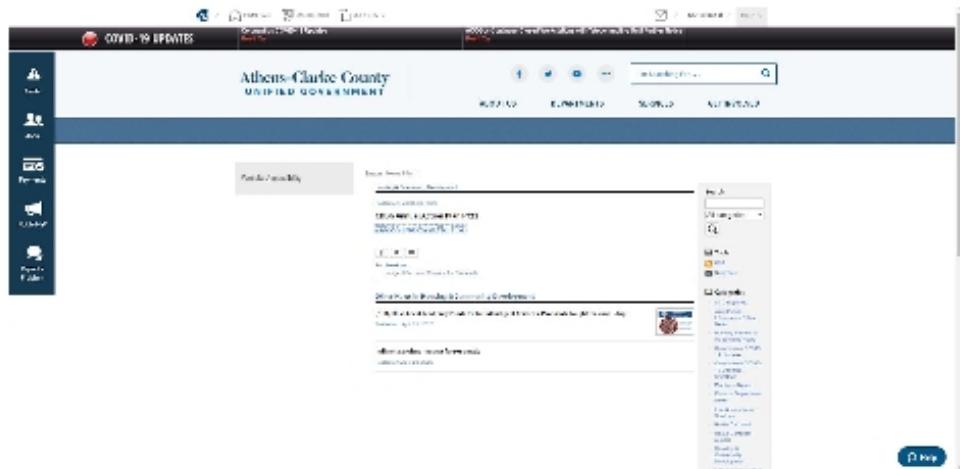
## Athens Banner Herald AAP | Public Notice (3/29/20)

Athens Banner Herald | Friday, March 27, 2020 | A5

Public Notice Athens-Clarke County Proposal July 1, 2020-June 30, 2021 Annual Action Plan for the Community Development Block Grant and HOME Programs	
<p>The Athens-Clarke County Unified Government Housing and Community Development Department is preparing the July 1, 2020-June 30, 2021 Consolidated Plan and Annual Action Plan proposed activities for the Community Development Block Grant (CDBG) and HOME Programs. The Mayor and Commission will make citizen comments on the proposed plan at a public hearing on April 7, 2020 at 6:00 pm in City Hall. City Hall is accessible people with disabilities. Written public comments concerning the plan and proposed CDBG and HOME funded activities will be received from April 10, 2020 through May 12, 2020 and must be submitted to:</p> <p><b>Athens-Clarke County Housing and Community Development Department</b> 375 South Avenue Athens, Georgia 30601</p> <p>Please note the following plan is based on an estimate of Athens-Clarke County's CDBG and HOME allocations. All proposed activities' budgets will be proportionally increased or decreased from the estimated funding levels to match total allocation amounts. The public will be notified of any changes in funding.</p> <p><b>Estimated CDBG and HOME Funding</b> Community Development Block Grant (CDBG): \$1,409,976 Supplemental CDBG Funds: \$21,251 HOME Investment Partnership Program: \$665,155</p> <p><b>Proposed FY21, July 1, 2020 – June 30, 2021 CDBG funded Housing and Community Development Activities:</b></p>	
<p><b>Affordable Housing Objectives</b></p> <ol style="list-style-type: none"> <li>1. Athens Area Habitat for Humanity ..... \$190,000 Complete 10 emergency home repair projects, 10 accessibility improvements, 2 rehabs for homeownership, and manage 43 affordable rental units</li> <li>2. Athens Housing Authority ..... \$157,105 Acquire 3 vacant lots for future construction, acquire 1 lot with 6 updated structures, 1 demolition of dilapidated structure for future single-family home development</li> <li>3. Athens Land Trust ..... \$195,000 Acquire 2-4 properties for future affordable housing development, rehabilitation of existing 6-7 units of affordable housing, and down payment assistance for 2-6 new homeowners</li> <li>4. Historic in Athens (Formerly Athens-Clarke Heritage Foundation) ..... \$82,000 Homeowner rehabilitations for 18-20 owner-occupied historic homes</li> </ol> <p><b>Total Affordable Housing</b> ..... \$624,115</p> <p><b>Micro-enterprise, Economic Development, and Neighborhood Revitalization Objectives</b></p> <ol style="list-style-type: none"> <li>1. Athens Land Trust ..... \$62,000 Microenterprise/Business Development program for 13 small, women/microminority business owners and 12 youth participants</li> <li>2. First Athens Development Corporation, Inc. ..... \$90,000 Certified Nursing assistant (CNA), Pharmacy (blood draw) and Patient Care, technology and medical assist/explaining for 50 individuals</li> <li>3. East Athens Development Corporation, Inc. ..... \$30,000 Job searching, job placement assistance for 20 residents in East Athens</li> <li>4. First Athens Development Corporation, Inc. ..... \$35,000 After-school and tutoring services for 100 elementary and middle school youth residing in East Athens</li> <li>5. Goodwill of North Georgia ..... \$60,000 Microenterprise training and business coaching for 30 low-income entrepreneurs and existing businesses</li> </ol> <p><b>Total Economic Development and Neighborhood Revitalization</b> ..... \$377,000</p> <p><b>Public Services Objectives – Subject to the 15% Cap</b></p> <ol style="list-style-type: none"> <li>1. Athens/Clarke Recovery Center ..... \$20,000</li> </ol>	

8. Adult Treatment Follow-up program for 20 Recovery program graduates	\$50,000
9. Advantage Behavioral Health Systems	\$50,000
Housing assistance and supportive services to 40 households who are considered chronically homeless	
3. Adena Community Council on Aging	\$20,000
Transportation for 317 seniors from their residence to appointments and services	
4. Athens Land Trust	\$30,000
Comprehensive housing counseling and financial education for <60 low-income individuals	
5. Casa de Amistad	\$22,000
ESL and Spanish GED services for 120 individuals	
6. The Ark UMC	\$25,000
Financial education, counseling, and financial products for 225 individuals	
7. Chess and Community Conference	\$25,000
Enrichment through Project Revive (a) includes STEM and critical thinking programs for 50 low-income youth	
8. Family Connection	\$20,000
Education Matters program that works with 25 youth to promote educational opportunities and employability skills	
9. YWCA	\$10,000
Summer day camp that promotes literacy and job readiness skills for 300 girls	
<b>Total Public Services</b>	<b>\$204,000</b>
<b>Public Facilities Objectives</b>	
1. Athens-Clarke County Leisure Services	\$45,047
Resurfacing of the East Athens basketball court	
<b>Total Public Facilities</b>	<b>\$45,047</b>
<b>Administration and Planning</b>	
2. HCD Planning and Administration	\$281,975
(20% Cpl)	
<b>Total Administration</b>	<b>\$281,975</b>
<b>Estimated HOME funds Available for FY21 (July 1, 2020 - June 30, 2021)</b>	
1. Housing and Community Development	\$538,641
Affordable housing construction	
2. Administration	\$66,515
HCD administration of HOME program (10% esp)	
<b>Total FY21 HOME Funds</b>	<b>\$605,156</b>
The Draft Annual Action Plan may be found on the Housing and Community Development website at <a href="http://www.athensgov.com/hcd">www.athensgov.com/hcd</a> .	
Hard copies will be available for review at:	
Housing and Community Development Department Office	
375 Santa Avenue	
Athens, GA 30601	
East Athens Development Corporation	
410 McKinley Drive #101	
Athens, GA 30601	
Athens Housing Authority	
360 Rock Springs Street	
Athens, GA 30606	
Athens-Clarke County Library	
2025 Butler Street	
Athens, GA 30606	
ACC GGY Mayor's Office	
301 College Avenue	
Athens, GA 30601	
All locations are in Athens-Clarke County, Georgia and are accessible to people with disabilities. We encourage ACC residents to review the Annual Action Plan. If you have questions or require special assistance, please call Housing and Community Development staff at 706-613-3155. Written comments should be submitted to the Housing and Community Development Department to <a href="mailto:sumtert.schul@athensgov.com">sumtert.schul@athensgov.com</a> no later than May 12, 2020 to be included in the Consolidated Plan Comments Section.	

## ACC HCD Website AAP I Public Notice (3/30/20)



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## ACC HCD Website AAP I Public Review Update (5/8/20)

[Home](#) > [News Flash](#)

[Housing & Community Development](#)

Posted on: May 8, 2020

### FY21 Annual Action Plan Review

Due to COVID-19 and social distancing practices, Housing and Community Development is posting the FY21 Annual Action Plan online for citizen review, as noted in our article published in the Athens-Banner Herald on April 29, 2020.

Written public comments concerning the plan and proposed CDBG and HOME funded activities will be received from May 8, 2020 through June 9, 2020 and must be submitted to: [santerica.davis@accgov.com](mailto:santerica.davis@accgov.com). Should substantial amendments be proposed to the Annual Action Plan, the public will be given a 5 (five) day notice of the public hearing and to submit comments on the amendment(s).

[FY21 Annual Action Plan Draft](#)

[Citizen Participation Plan](#)



[Next](#)

\$150,000 in Local Resiliency Funds for Initial Indigent Services. Proposals Sought for June - Aug.



### Other News in Housing & Community Development

[\\$150,000 in Local Resiliency Funds for Initial Indigent Services, Proposals Sought for June - Aug.](#)

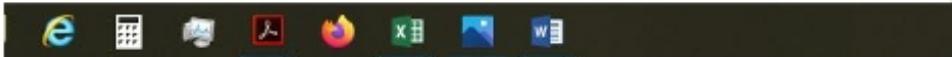
Posted on: April 23, 2020

[Indigent Services Request for Proposals](#)

Posted on: April 23, 2020

[CDBG Annual Action Plan FY21](#)

Posted on: March 30, 2020



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## Athens-Clarke County HOME Program Resale/Recapture Provisions

### **I. BACKGROUND**

Section 215 of the HOME statute establishes specific requirements that all HOME-assisted homebuyer housing must meet in order to qualify as affordable housing. 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. The HOME statute states that resale provisions must limit subsequent purchase of the property to income-eligible families, provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The HOME statute also specifies that recapture provisions must recapture the HOME investment from available net proceeds in order to assist other HOME-eligible families. The Athens-Clarke County Unified Government HOME Program utilizes the resale/recapture methods for HOME homebuyer programs in accordance with 24 CFR 92.254(a)(5).

The HOME rule at §92.254(a)(5) establishes the resale and recapture requirements HOME PJs must use for all homebuyer activities. 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.

When undertaking HOME-assisted homebuyer activities, *including projects funded with HOME program income*, the Athens-Clarke County Unified Government (ACC) HOME Program must establish resale or recapture provisions that comply with HOME statutory and regulatory requirements and set forth the provisions in its Consolidated Plan. HUD must determine that the provisions are appropriate. The written resale/recapture provisions that ACC submits in its Annual Action Plan must clearly describe the terms of the resale/recapture provisions, the specific circumstances under which these provisions will be used, and how the County will enforce the provisions.

### **II. DEFINITIONS**

**Development Subsidy** – a development subsidy is defined as financial assistance provided by the County to offset the difference between the total cost of producing a housing unit and the fair market value of the unit. When provided independently and absent any additional subsidy that could be classified a direct subsidy, development subsidy triggers resale.

**Direct Subsidy** – a direct subsidy is defined as financial assistance provided by ACC that reduces the purchase price for a homebuyer below market value or otherwise subsidizes the homebuyer [i.e. down-payment loan, purchase financing, assistance to Community Housing Development Organization (CHDO) to develop and sell unit below market, or closing cost assistance]. A direct subsidy triggers recapture.

**Net Proceeds** – the sales price minus superior loan repayment (other than HOME funds) and any closing costs.

### **III. PERIOD OF AFFORDABILITY**

The HOME rule at §92.254(a)(4) establishes the period of affordability for all homebuyer housing. How the County calculates the amount of HOME assistance in each unit and therefore the applicable period of affordability varies depending on whether the unit is under resale or recapture provisions.

#### **a. Period of Affordability Under Resale Provisions**

Under resale, §92.254(a)(5)(i) of the HOME rule states that the period of affordability is based on the *total* amount of HOME funds invested in the housing. In other words, the total HOME funds expended for the unit determines the applicable affordability period. Any HOME program income used to assist the project is included when determining the period of affordability under a resale provision.

#### **b. Period of Affordability Under Recapture Provisions**

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. Any HOME program income used to provide direct assistance to the homebuyer is included when determining the period of affordability.

The following table outlines the required minimum affordability periods.

If the total HOME investment (resale) or Direct Subsidy (recapture) in the unit is:	The Period of Affordability is:
Under \$15,000	5 years
Between \$15,000 and \$40,000	10 years
Over \$40,000	15 years

#### IV. RESALE PROVISIONS

Athens-Clarke County's Resale Provisions shall ensure that, when a HOME-assisted homebuyer sells or otherwise transfers his or her property, either voluntarily or involuntarily, during the affordability period:

- 1) The property is sold to another low-income homebuyer who will use the property as his or her principal residence;
- 2) The original homebuyer receives a fair return on investment, (i.e., the homebuyer's down payment plus capital improvements made to the house); and
- 3) The property is sold at a price that is "affordable for a reasonable range of low-income buyers."

##### a. Applicability

When provided independently and absent any additional subsidy that could be classified a direct subsidy, development subsidy triggers Resale Provisions. ACC shall apply the Resale Provisions to projects receiving development subsidies only, with no direct subsidy to the homebuyer. In the event the County provides a development subsidy (i.e. the difference between the total cost of producing the unit and the fair market value of the property) to CHDOs or sub-recipients and a direct subsidy is subsequently provided to the homebuyer, only the direct subsidy shall be considered and the Recapture (not Resale) Provisions shall be applied.

##### b. Effect

The HOME rule at §92.254(a)(3) requires that all HOME-assisted homebuyer housing be acquired by an eligible low-income family, and the housing must be

the principal residence of the family throughout the Period of Affordability. Under Resale Provisions, if the housing is transferred, voluntarily or otherwise, during the Period of Affordability, it must be made available for subsequent purchase *only* to a buyer whose household qualifies as low-income, and will use the property as its principal residence.

**c. Fair Return on Investment**

ACC's Resale Provisions shall ensure that, if the 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. Capital improvements are generally non-recurring expenses, such as the cost of an addition, a remodel, or a new roof. Repairs and regular maintenance are not capital improvements. 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.

Athens-Clarke County shall consider a fair return on investment achieved when the original homebuyer (now the seller) receives from the sale a percentage return on investment based on the change in the *Median Sale Price* for the Athens-Clarke County Metropolitan Statistical Area, as published periodically by HUD with the *FHA Mortgage Limits* (also known as the "203(b) limits").

$$\text{Fair Return} = (\text{initial investment} + \text{value of improvements}) \times \frac{\text{Median Sale Price}^c}{\text{Median Sale Price}^i}$$

Where *Median Sale Price*<sup>c</sup> is the current area median sale price at the time of resale and *Median Sale Price*<sup>i</sup> is the initial area median sale price at the time of the homeowner's original purchase transaction.

For example, in 2009 an eligible homebuyer purchases a house that has received a HOME development subsidy and is subject to Resale Provisions. The homebuyer provides \$5,000 for a down payment and in 2011 spends \$10,000 to remodel and upgrade the kitchen. In 2012 the homeowner sells the home. In 2009 the median sale price for the area was \$250,000 and in 2012 the figure is \$268,000. In this example, the fair return on investment is \$16,080.

$$Fair\ Return = (\$5,000 + \$10,000) \times \frac{\$268,000}{\$250,000}$$

**d. Continued Affordability**

In addition to ensuring that the HOME-assisted homebuyer receives a fair return on his or her investment, the County's Resale Provisions shall ensure that the housing under a Resale Provision will remain affordable to a reasonable range of low-income homebuyers. Accordingly, ACC shall ensure that the sales price of a home resold under Resale Provisions is within the maximum mortgage capacity of a target population of potential buyers with incomes ranging from 50% to 80% of the Area Median Income (AMI). More specifically, ACC defines "affordable to a reasonable range of low-income homebuyers" as a price at which a family at 50 to 80% of area median income pays no more than 30% of their income for principal, interest, property taxes, and insurance.

In the event the resale price necessary to provide fair return is not affordable to the subsequent low-income homebuyer, the County will provide additional HOME assistance to the new low-income buyer in order to ensure that the price to the buyer is affordable, and the original owner gets a fair return on investment.

**e. Presumption of Affordability**

In certain neighborhoods, housing can be presumed to provide a fair return to an original homebuyer upon sale, to be available and affordable to a reasonable range of low-income homebuyers, and to serve as the primary residence of a low-income family during the period of affordability. In such cases, the County must complete a market analysis of the neighborhood in which the housing is located, and submit the analysis for HUD review and approval.

Athens-Clarke County makes no Presumption of Affordability regarding neighborhoods in its jurisdiction.

**f. Imposing Resale Provisions**

A clear, detailed written agreement, executed before or at the time of sale, ensures that all parties are aware of the specific HOME requirements applicable to the unit (i.e., period or affordability, principal residency requirement, terms and conditions of either the resale or recapture requirement). The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. If Athens-Clarke County provides HOME funds to a sub-recipient or CHDO to develop and sell affordable housing, the County must prepare and execute the agreement with the buyer, or be a party to the agreement along with the entity it funded.

While mortgage and lien documents are used to secure repayment of the HOME subsidy, these documents are not sufficient to enforce the Resale Provisions. Separately recorded deed restrictions will be used to impose the Resale Provisions (§92.254(a)(5)(i)(A)) in HOME-assisted homebuyer projects under the resale option. The purpose of these enforcement mechanisms is to secure and retain the affordable re-use of the property, while providing a fair return to the seller.

**g. Foreclosure**

In HOME-assisted homebuyer projects, the affordability restrictions imposed by deed restrictions, covenants running with the land, or other similar mechanisms may terminate upon foreclosure, transfer in lieu of foreclosure or assignment of an FHA insured mortgage to HUD. In such cases, the termination of the affordability restrictions does not satisfy the requirement that the property remains qualified as affordable housing under §92.254 for the period of affordability.

Consequently, for HOME-assisted homebuyer housing under a Resale Provision, if the affordability is not preserved by a subsequent purchase at a reasonable price by a low-income homebuyer who will use the property as its principal residence, and who agrees to assume the remainder of the original affordability period, the County shall repay the full amount of the HOME investment.

**h. Enforcement**

In the event of non-compliance by the homebuyer which includes failure: to maintain property as principal residence, pay taxes, assessments or insurance premiums, failure to comply with any of the enforcement terms, the County will consider this as a breach of covenant and the County may, at its option and without notice, declare the entire indebtedness due.

## **V. RECAPTURE PROVISIONS**

Unlike the resale approach, Athens-Clarke County's Recapture Provisions permit the original homebuyer to sell the property to any willing buyer, at any price the market will bear, during the period of affordability while the County is able to recapture all or a portion of the HOME-assistance provided to the original homebuyer.

### **a. Applicability**

Recapture Provisions are Athens-Clarke County's preferred mechanism for securing HOME Program investments and are generally applicable to all County homebuyer activities, unless circumstances otherwise require Resale Provisions be used. Specifically, Recapture Provisions are always used in cases involving a Direct Subsidy to a homebuyer. Recapture provisions cannot be used when a project receives only a Development Subsidy and is sold at fair market value, because there is no direct HOME subsidy to recapture from the homebuyer. Instead, Resale Provisions must be used in this case.

### **b. Effect**

If a homeowner chooses to sell during the Period of Affordability, the full amount of the HOME Program Direct Subsidy (specifically excluding the amount of any Development Subsidy) shall be recaptured and repaid to the County provided that net proceeds are sufficient. Recaptured funds shall be returned to the Athens-Clarke County HOME Trust Fund to be reinvested in other affordable housing for low to moderate income persons. If net proceeds are insufficient to repay the total HOME investment due, only a pro-rata share of the net proceeds, as set forth in the formulas below, will be recaptured. In the event that net proceeds are zero (as is usually the case with foreclosure), the recapture provision still applies, but there are no funds to recapture.

### **c. Imposing Recapture Provisions**

A clear, detailed written agreement, executed before or at the time of sale, ensures that all parties are aware of the specific HOME requirements applicable to the unit (i.e., period or affordability, principal residency requirement, terms and conditions of either the resale or recapture requirement). The HOME written agreement must be a separate legal document from any loan instrument and must, at a minimum, comply with the requirements at §92.504(c)(5) of the HOME rule. If Athens-Clarke County provides HOME funds to a sub-recipient or CHDO to develop and sell affordable housing, the County must prepare and execute the agreement with the buyer, or be a party to the agreement along with the entity it funded.

The written agreement between the homebuyer and Athens-Clarke County, as well as mortgage and lien documents are all used to impose the Recapture Provisions in HOME-assisted homebuyer projects under the recapture option. The purpose of these enforcement mechanisms is to ensure that Athens-Clarke County recaptures the Direct Subsidy to the HOME-assisted homebuyer if the HOME-assisted property is transferred. Unlike the resale option, deed restrictions, covenants running with the land, or other similar mechanisms are not required by the HOME rule to be used in homebuyer projects under the recapture option.

As provided in §92.254 (a)(5)(ii)(A), there are several options that Athens-Clarke County may use that are acceptable to HUD to recapture funds and no option may capture more than the net proceeds, if any. The option that Athens-Clarke County has elected to use, in the event that the net proceeds are not sufficient to recapture the entire Direct HOME Subsidy amount, is the *Shared net proceeds option*:

*Shared net proceeds.* If the net proceeds are insufficient to recapture the full HOME investment, only a pro-rata share of the net proceeds, as set forth in the formulas below, will be recaptured.

Formula will include the sales price minus loan repayment (other than HOME funds) and closing costs. The net proceeds may be divided proportionally as set forth in the following mathematical formulas:

$$\frac{\text{HOME Investment}}{\text{recaptured}} \times \text{Net Proceeds} = \text{HOME Amount to be recaptured}$$
$$(\text{HOME Investment} + \text{homeowner investment})$$

*Homeowner Investment*

*X Net Proceeds = Amount to homeowner  
(HOME Investment + homeowner investment)*

**d. Foreclosure**

Homebuyer housing with a Recapture Provision is not subject to the affordability requirements after Athens-Clarke County has recaptured the HOME funds in accordance with its written agreement. If the ownership of the housing is conveyed pursuant to a foreclosure or other involuntary sale, the County shall attempt to recoup any net proceeds that may be available through the foreclosure sale. The County is subject to the limitation that when there are no net proceeds or net proceeds are insufficient to repay the HOME investment due, the COUNTY may only recapture the actual net proceeds, if any. Upon distribution of proceeds, all obligations for continued affordability are satisfied.

**E. Enforcement**

In the event of non-compliance by the homebuyer which includes failure to maintain property as principal residence, pay taxes, assessments or insurance premiums, the County will consider this as a breach of covenant and the County may, at its option and without notice, declare the entire indebtedness due.

**VI. REFINANCING POLICY**

Athens-Clarke County shall carefully review all requests for subordination on a case-by-case basis in order to protect its interests and the interests of the homebuyer. The conditions under which Athens-Clarke County will agree to subordinate to new debt are as follows:

- 1) The refinancing must be necessary to reduce the owner's overall housing costs, or
- 2) The refinancing must otherwise make the housing more affordable, AND
- 3) Refinancing for the purpose of taking out equity is not permitted.

Upon receipt of a subordination request from a lender or homebuyer, the County will review the terms of the refinancing to determine whether the above criteria are met. The County may require additional documentation from the homeowner or lender in order to make its determination. Once complete information is received, a subordination decision is made within 15 business days.

## **VII. MONITORING RESALE & RECAPTURE PROVISIONS**

For HOME-assisted homebuyer projects, Athens-Clarke County shall require its CHDOs and sub-recipients, through written CHDO or Sub-recipient agreements, to perform ongoing monitoring of the principal residency requirement during the period of affordability. Confirmation that the buyer is using the property as his or her principal residence may be accomplished by verifying that the buyer's name appears on utility company records or insurance company records for the home. In addition, postcard or letters mailed with "do not forward" instructions may demonstrate whether the buyer is receiving mail at the home.

Failure to comply with the resale or recapture requirements means that:

- 1) the original HOME-assisted homebuyer no longer occupies the unit as his or her principal residence (i.e., unit is rented or vacant), or
- 2) the home was sold during the period of affordability and the applicable resale or recapture provisions were not enforced.

In cases of noncompliance under either resale or recapture provisions, Athens-Clarke County must repay to its HOME Investment Trust Fund in accordance with §92.503(b), any *outstanding HOME funds* invested in the housing. The amount subject to repayment is the total amount of HOME funds invested in the housing (i.e., any HOME development subsidy to the developer plus any HOME down payment or other assistance (e.g., closing costs) provided to the homebuyer) minus any HOME funds already repaid (i.e., payment of principal on a HOME loan). Any interest paid on the loan is considered program income and cannot be counted against the outstanding HOME investment amount.

## Affirmatively Furthering Fair Housing Public Participation

On July 16, 2015, the Department of Housing and Urban Development published Affirmatively Furthering Fair Housing: Final Rule (24 CFR Parts 5, 91, 92, et al.), effective August 17, 2015. The major provisions of the Final Rule include:

1. Preparation of an Assessment of Fair Housing (AFH) by identifying and evaluating local and regional fair housing issues and factors contributing to fair housing issues;
2. Establishment of fair housing goals to address these issues and contributing factors;
3. Incorporation of fair housing planning into existing planning process and the Consolidated Plan, which, in turn, incorporate fair housing priorities and goals into housing and community development decision making;
4. Participation in regional collaboration to address fair housing issues; and
5. Provision of an opportunity for public participation and input.

As required per 24 CFR 91.105(a)(1) and (a)(2)(i) through (iii), 91.501(a)(4), (b), (c), (e)(1), (f) through (j) and (l), the Housing and Community Development (HCD) Department will complete the following items:

1. Efforts will be made to encourage participation of local institutions, Continuum of Care, businesses, developers, nonprofit and philanthropic organizations, and community-based and faith-based organizations in the process of developing and implementing the Assessment of Fair Housing (AFH).
2. In consultation with the Athens Housing Authority, their residents as well as the public, will be encouraged to participate in the process of developing and implementing the AFH.
3. HUD provided data and any other supplemental information the Housing and Community Development Department plans to incorporate into the AFH, will be made available to the public as soon as feasible following the start of the public participation process.
4. At least one public hearing will be held, inviting community input on the draft AFH, with reasonable steps made to provide language assistance to ensure meaningful access to participation by non-English-speaking and limited English proficiency residents of the community. Notice of the public hearing will be published at least 45 days prior to the time of the meeting. All meetings and public hearings will be held in locations accessible to people with disabilities.

- 5 Comments or views of residents received in writing, or orally at the public hearing in preparation of the final AFH will be considered and summarized in the AFH. A summary of comments not accepted and the reasons why will be attached to the AFH.
- 6 Notice of the public hearing will be published in the Athens Banner-Herald newspaper and on the HCD website, 45 days prior to the public hearing date.
- 7 A summary of the proposed AFH will be published in the Athens Banner-Herald newspaper in a manner that affords residents, public agencies and other interested parties a reasonable opportunity to examine its contents and to submit comments. The summary will include a list of all locations the proposed AFH document may be freely and publicly viewed. The public review and comment period will be no less than 45 days.
- 8 The draft AFH will be published on the Unified Government of Athens-Clarke County Housing and Community Development Department website, at the Housing and Community Development Department office, the Athens Housing Authority office, the two Athens-Clarke County Library locations (Baxter St. and 1465 Hwy 29 North), the East Athens Development Corporation, and the Hancock Community Development Corporation. If requested, a reasonable number of free copies may be provided by HCD and the AHA to local residents and groups.
- 9 The AFH will be submitted to HUD for review and approval 270 days prior to submission of the Consolidated Plan.
- 10 Final adoption of the AFH is the responsibility of the Unified Government of Athens-Clarke County Mayor and Commission.



## Analysis of Impediments to Fair Housing

Athens-Clarke County, Georgia  
June 2020

Prepared by:  
Grace Bagwell Adams, PhD  
Megan C. Bramlett, MPH  
Shellie Bardgett, MPH  
Emma Yuanhang Xi



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## EXECUTIVE SUMMARY

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Title VI of the Civil Rights Act of 1964 prohibits discrimination on the basis of race, color, or national origin in any program or activity that receives Federal funds or other Federal financial assistance. Title VIII of the Civil Rights Act, commonly known as the Fair Housing Act, of 1968, as amended, specifically prohibits discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. The Act was amended in 1988 to provide stiffer penalties, establish an administrative enforcement mechanism and to expand its coverage to prohibit discrimination on the basis of familial status and disability.

Each year, the U.S. Department of Housing and Urban Development (HUD) requires Community Development Block Grant (CDBG) entitlement grantees, such as Athens-Clarke County, to submit a certification that they will affirmatively further fair housing. Grantees must also certify that their grants will be administered in compliance with Title VI of the Civil Rights Act of 1964 and the Fair Housing Act, as amended in 1988.

Provisions to affirmatively further fair housing are principal and long-standing components of HUD's housing and community development programs. These provisions flow from the mandate of Section 808(e)(5) of the Fair Housing Act which requires the Secretary of HUD to administer the Department's housing and urban development programs in such a way to affirmatively further fair housing<sup>1</sup>.

Local entitlement communities meet this obligation by performing an "Analysis of Impediments to Fair Housing Choice" within their communities and developing (and implementing) strategies and actions to overcome these barriers based on their history, circumstances, and experiences. To that end, with this analysis Athens-Clarke County Government (ACCGov) will identify impediments to fair housing choice in its jurisdiction, assesses current fair housing initiatives, and describes actions the jurisdiction will take to overcome the identified impediments. HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by:

- Analyzing and eliminating housing discrimination within the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for racially and ethnically inclusive patterns of housing occupancy;
- Promoting housing that is physically accessible to all persons to include those persons with disabilities; and
- Fostering compliance with the nondiscrimination provisions of the Fair Housing Act.

Through this process, ACCGov will promote fair housing choices for all persons, to include Protected Classes, provide opportunities for racially and ethnically inclusive patterns of housing

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<sup>1</sup> U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 13). March 1996.

occupancy; identify structural and systemic barriers to fair housing choice; and promote housing that is physically accessible and usable by persons with disabilities.

This report, ACCGov's Analysis of Impediments, presents jurisdictional data on county demographic composition, distribution of wealth, and the supply and demand for housing. In addition, the data are used to inform the identification of the most prominent impediments to fair housing in Athens-Clarke County. The report provides a series of recommended actions in conclusion, that might be pursued to ameliorate the impediments in our community.

In summary, there were four impediments identified:

#### **Impediment 1: Acute Lack of Affordable Housing**

There is a concerning lack of affordable housing units in Athens-Clarke County in the regular housing market and in housing assistance programs. Although many thousands of households meet the eligibility criteria for housing assistance, many are not able to access the benefits for which they are eligible. Qualifying for housing assistance program does not guarantee that a family will necessarily have access to a subsidy or other kind of housing assistance. The market is further pressured by population growth and demographic shifts.

#### **Impediment 2: Rent-Burdened Low Income Families Cannot Afford Fair Market Rent**

As demonstrated across all secondary sources, AWP data, and Neighborhood Leader interviews, there is a significant portion of households (~37%) that live in poverty in our community. Most of these individuals are employed, yet they struggle to afford housing. One fourth of all households in Athens Clarke County (>10,580 in 2018) live in the "low income" category defined by HUD. The GICH study confirms the affordability problem by stating that an Athens household with two full-time employed adults making minimum wage would need to work an additional 83 hours per week to afford a modest two bedroom apartment at the Athens-Clarke County Fair Market Rate, published annually by the U.S. Department of Housing and Urban Development (HUD) Fair Market Rate. This reality presents an impossible situation for families seeking affordable housing.

Recommendations to address Impediments 1 & 2:

Given that Impediment 1 (Acute lack of housing supply) and Impediment 2 (High Prevalence of Rent-Burdened Low Income Families) are inextricably linked, the recommendations to ameliorate these two impediments are presented together as follows:

- ACCGov's HCD Department should focus on quantifying the gap between the number of housing units in the county (and a sub-stratification of how many of those units are subsidized) and the number of households in need of affordable housing. These analyses should be conducted annually to measure and understand longitudinal trends in housing supply.
- Follow the GICH 2019 recommended strategy of investing in the Affordable Housing Special Revenue Fund, which would lessen reliance on Federal, State, and philanthropic dollars for housing

- Follow the GICH 2019 recommended strategy of combating the displacement of existing neighborhood groups
- Follow the GICH 2019 recommended strategy of incentivizing inclusionary development through policy tools such as eliminating county fees for housing projects that provide affordable housing
- Follow the GICH 2019 recommended strategy of identifying opportunities for redevelopment—including the development of an inventory of opportunity properties based on strict criteria

#### **Impediment 3: Lack of Education and Awareness on Fair Housing Rights & Responsibilities**

In the Neighborhood Leader interviews, one of the primary themes in the results focused on fair housing rights and responsibilities was a lack of knowledge about what those housing rights and responsibilities are. Several interview participants said that they were either not familiar or only minimally familiar with the Fair Housing Act and their rights and responsibilities. Those that were not familiar indicated that they knew it was important to know this information. Further, three individuals indicated that they wanted to learn this information and one respondent said “everyone should know [what their housing rights are.]”

#### **Recommendations to address Impediments 3:**

- The HCD department continues to build on the Lunch and Learn program.
- It is also recommended that HCD leverage the existing infrastructure in the Neighborhood Leader program to further educate segments of the population that have not been exposed to information on Fair Housing Rights and Responsibilities. In their interviews, Neighborhood leaders agreed that the best way to educate the community on their Fair Housing rights is to go meet individuals and communities where they are and going into community spaces where people are already gathering, involving the community in sharing and creating information.
- As mentioned in the interview results section, grassroots education within the community was emphasized, as well as the suggestion to leverage platforms that community members use (e.g. social media platforms).
- HCD could facilitate training on Fair Housing Rights and Responsibilities with Terris Thomas (Neighborhood Leader Director) and the 16 Neighborhood Leaders so that they will be able to engage in direct client education and awareness on these issues.
- Finally, following the recommendations of the 2019 GICH study, it is also recommended that HCD partner with members of the GICH team to deliver training and education on the study, its findings, and to generate support for the action agenda proposed in the team’s study.

#### **Impediment 4: Land Use & Zoning Presents Access Issues to Affordable and Fair Housing**

Athens-Clarke County has restrictive policies regarding how many unrelated individuals can reside in a single unit dwelling. The city ordinance states the following: “Owners of any single dwelling unit located in any Single-Family Residential (RS) zoning district or any AR neighborhood cannot have more than two unrelated individuals residing therein, whether or not a family also resides therein. Nor shall any family, as defined, have more than one unrelated individual residing with the family” [ACCGov Ordinance 9-15-18].

Recommendations to address Impediments 4:

- A city collaboration between HCD and the Planning Department to examine this policy and its effects on protected classes is important to understand the extent to which this is an impediment to fair and affordable housing.
- Continue to assess and streamline processes for zoning and issuance of building permits that will remove constraints to building affordable housing and increase housing options for Athens-Clarke County residents.

Conclusion

In conclusion, the housing landscape in Athens-Clarke County is complex, and the impediments identified in this report are critical areas that need to be addressed to ensure equity in housing access and to reduce housing volatility in the marketplace. While the challenges posed are complex, there are several strengths of note in our community that should not be overlooked. To the contrary, a strengths-based approach to addressing our issues around housing demands that we identify the strengths and assets in ACC and then build solutions and strategies that build on these strengths.

Finally, the global pandemic that struck in Spring 2020 has adversely affected communities across our state, nation, and world. Athens-Clarke County is no exception. Record increases in unemployment and an uncertain future for many local businesses has left many vulnerable families even more at risk. The adverse effect on social determinants of health and wellbeing, including quality housing, are still largely unknown. As we move forward on decreasing impediments to fair housing, special consideration and intense resources will likely be needed to address the damage done to Athens-Clarke County residents, our local economy, and our housing market by the pandemic.

## INTRODUCTION

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### OVERVIEW OF THIS REPORT

The Unified Government of Athens-Clarke County (ACCGov) is committed to providing equal housing opportunities for current and future residents of our community. Athens-Clarke County (ACC) is a recipient of federal funds from the United States Department of Housing and Urban Development, and has completed this Analysis of Impediments report in partial fulfillment of their legal requirements as a HUD federal funding recipient.

Recognizing the challenges and barriers residents face when trying to obtain fair housing is an integral step to improving the health, safety, and quality of life for individuals and families in Athens-Clarke County (ACC). In order to understand Athenians' impediments to fair housing, we have explored several relevant domains and provided data and analyses from both primary and secondary sources throughout this report.

A brief introduction to the history of Athens-Clarke County is followed by the jurisdictional background. In the jurisdictional background section, we have included profiles for ACC demographics, including information regarding protected classes; income; employment; education; housing, which takes into account Fair Market Rent and the average cost of housing; and interviews with Neighborhood Leaders. Next, we provide an evaluation of ACC's fair housing legal status. This section contains information related to fair housing complaints, including complaint basis, from 2006 through 2016.

Next we have identified lending policies and practices for ACC residents. Analyses include mortgage origination trends in loan counts, amounts, and proportions from 2014 through 2018. We also take into consideration the racial and ethnic distribution and whether originations were for the purposes of a purchase or refinance. An assessment of current programs and activities to educate the community on their rights and the services available to them by both public and private organizations is also included.

These data and their analyses have led to the identification of the four impediments: (1) an acute lack of affordable housing, (2) the inability of rent-burdened low income families to afford what is considered Fair Market Rent, and (3) a lack of education and awareness regarding fair housing rights and responsibilities; and (4) the need to modify land use and zoning regulations. The report closes with a series of recommendations and potential action steps that can be taken to address these impediments and continue to increase equity in housing access and practices in our community.

## RESEARCH TEAM & CONTRIBUTORS

The 2020 Analysis of Impediments was conducted by Dr. Grace Bagwell Adams (Principal Investigator of the Athens Wellbeing Project and Associate Professor in the College of Public Health at the University of Georgia), University of Georgia graduate research assistants Shellie Bardgett and Megan Bramlett, and Athens Wellbeing Project Intern Emma Yuanhuang Xi.

Dr. Adams and her team conducted the Analysis of Impediments to Fair Housing Choice study in partnership with the Athens-Clarke County Government's Housing and Community Development Department, under the leadership of Director Hayley Banerjee and staff, as well as with the Neighborhood Leader Program (NLP), under the leadership of Director Terris Thomas. The NLP is facilitated by the Athens Family Connections-Communities in Schools and is funded by the Athens-Clarke County Mayor & Commission.

## METHODS

In the Spring of 2020, the Research Team engaged in the collection, cleaning, and analysis of primary and secondary data from a number of local, state and national sources. These include data from the US Census, the US Bureau of Labor Statistics, the US Department of Housing and Urban Development, the Georgia Department of Public Health, and the Athens Wellbeing Project (see Appendix B for more details on each of these data sources). Data from secondary sources were stored in shared excel sheets. Data from primary sources were securely stored prior to de-identification, after which they were stored in shared excel sheets. Once all primary and secondary data were collected, cleaned, and analyzed, this document was composed based on the results of the analyses.

## LIMITATIONS

This report seeks to identify impediments and develop a proposed Fair Housing Action Plan of proposed solutions. Many of the impediments identified in this report will require additional research and ongoing analysis by the County's Planning Department, local community task forces, and local non-profit organizations. This report does not constitute a comprehensive planning guide; it simply provides analysis as to the current situation and prepares a plan of action to ameliorate existing impediments. It is also important to note that data for vulnerable individuals is often more difficult to collect and may change more frequently as compared to those who are less vulnerable. To that end, data for those who do not have secure housing or are burdened by the cost of their housing, residents living near and below the poverty threshold, and others in similarly vulnerable situations can be considered conservative. Finally, in Spring of 2020, the SARS-CoV-2 (commonly known as COVID19) global pandemic occurred. What has happened as a result of that pandemic to the health, economic, and housing outcomes for our population is not yet measured to the fullest extent possible. Although this is a limitation of note, we have made significant effort to collect what measures we can that might indicate the earliest evidence of the effects of the pandemic and subsequent economic fallout--these measures will be discussed in the employment indicators and in qualitative stakeholder interviews shown later in this report.

## JURISDICTIONAL BACKGROUND DATA

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### ATHENS-CLARKE COUNTY HISTORICAL OVERVIEW

#### County and City Establishment

Clarke County was created by an Act of the Georgia General Assembly on December 5, 1801. The land that compromised Clarke County was originally part of Jackson County. In 1801, the first state-chartered land grant university, The University of Georgia, was donated 633 acres of land in Athens for the site of the university. The City of Athens officially became a town in 1806 and established a three-member commission as the form of government. In 1841, a railroad was constructed that linked Athens with other large cities in the South.

Prior to 1871, Watkinsville was the county seat of Clarke County. In November of 1871, the county seat of Clarke County was moved from Watkinsville to Athens. In February of 1875, the state legislature created Oconee County out of the southwest corner of Clarke County. Watkinsville was named the county seat of the newly formed county. The City of Winterville, a municipality of Clarke County, was located in both Oglethorpe and Clarke Counties, but since 1906 has been solely located in Clarke County--making it the only incorporated city other than Athens in the County.

Though Clarke County is the smallest of Georgia's 159 counties based on land area, it is the 5th largest city in terms of population. Clarke County is largely influenced by the University of Georgia which is the largest employer in the County.

#### Unified Government

The City of Athens and Clarke County attempted to become a unified government multiple times starting with the first vote in 1969. On the fourth attempt for unification, city and county residents voted in 1990 to unify their governments. Once passed, the Athens-Clarke County Government was established and became the second consolidated government in the state of Georgia. As a result of the unification, the number of county commissioners increased from 5 to 10 and the position of Mayor was created. The Mayor and Commission meet the third Tuesday of each month.

## DEMOGRAPHIC PROFILE

Athens-Clarke County is a diverse community with significant variation in income, education, health access and outcomes, housing, and civic participation. While the focus of this report is on housing, a demographic overview of population characteristics is provided for two reasons: 1) this information is useful for descriptive context; and 2) recognition and understanding of the intersectionality of domains across all aspects of life in our community is imperative when identifying, understanding, and overcoming impediments to fair housing.

The full sample (all respondents) is always presented for context and comparison to sub-groups. Three additional categories of families are presented, each based on the calculations of local median income used by the federal U.S. Department of Housing and Urban Development (HUD). Data are presented for all "low to moderate income" individuals at three thresholds: low to moderate (<80% local median income), very low income (<50% local median income), and extremely low income (~<30% local median income). Each of these thresholds were calculated using reported household monthly income (pre-tax) and household size, in addition to the pre-established thresholds by HUD. The unit of analysis is the household, which means that all variables are reported at the household level with the exception of a few individual measures answered from the individual respondent's perspective (e.g. age).

The narrative of Athens-Clarke County often focuses on poverty. Indeed, we live in a community where over one third of our residents live below the poverty line. However, the county is more complex and the distribution of income has extreme variation. While many residents live in poverty, there are also many who are wealthy. The top ten percent of earners in our county have over \$10,000 in monthly take-home pay; the bottom ten percent of earners take home \$1,000 or less. This disparity is also reflected in educational attainment, which is strongly correlated with income. Over one third of survey respondents had a high school diploma or less, while 54% had a bachelor's degree, master's degree, or more.

Athens-Clarke County is a community that has extreme levels of poverty and need, but also significant wealth and resources. Systematic disparity cuts across all domains of life for low income families, racial and ethnic minorities, and those with a high school education or less. Poverty and health disparity falls disproportionately on children and older adults--which is important to consider given that over 40% of our population has school-aged children in the household and many Athens residents are older adults.

Overall, 71% of the individuals responding to the survey on behalf of the survey were female. The average age of individual respondents was approximately 43 years. Thirty-six percent of respondents were single, 46% were married, 14% were separated or divorced, and 4% were widowed. Racial composition of households in the full sample include 20% Black, 93% White, 3% Asian, and 4% other (Asian Pacific Islander or American Indian). Approximately 8% of respondents were Latinx households. Forty percent of respondents have school age children in the household and 9% have a veteran in the household. College enrollees are present in 17% of households. Over 77% of respondents were employed, and 81% of responding households had health insurance coverage. While most respondents (93%) rely on a personal vehicle for transportation, many respondents use

multiple sources of transportation in addition to personal vehicles, including public transportation (bus system), taxis or Uber/Lyft, or bicycles.

Athens-Clarke County has been growing in population. Each year new cohorts of undergraduate and graduate students arrive--the University of Georgia employs nearly 11,000 people and has a student body of close to 39,000. Moreover, as the Metro-Atlanta Area grows, Athens-Clarke County is becoming more connected with the state's capital. From 2013 to 2017, nearly 20,000 people moved into Athens-Clarke County and about 10,000 moved out, leaving an additional 10,000 residents.

Movers, 2013 - 2017	
From Another State	4,256
To Another State	-3,263
From Another County	14,325
To Another County	-6,830
From Abroad	898
NET	9,386

(Source: <https://flowsmapper.geo.census.gov/map.html>)

Age and Sex	
Persons under 5 years, percent	5.10%
Persons under 18 years, percent	17.10%
Persons 65 years and over, percent	11.30%
Female persons, percent	52.60%

(Source: US Census)

### Protected Class Analysis

The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. Additional protections apply to federally-assisted housing (HUD.gov, 2020). Under the Fair Housing Act, discrimination is unlawful on the basis of the following:

- Race
- Color
- National Origin
- Religion
- Sex
- Familial Status
- Disability

Each of these characteristics compose the protected classes, on which demographic data in the county are presented below. The Fair Housing Act makes discrimination illegal on the basis of the characteristics listed above for activities including the sale and rental of housing and mortgage lending. It also makes harassment related to housing illegal. The following data constitutes the protected class analysis in Clarke County.

**Disability:** In Athens-Clarke County, approximately 11.1% of all residents, and 8.5% of residents under the age of 65, live with a disability from 2014 to 2018. It is estimated that nearly 1 in 3 individuals living with a disability are living in poverty. Regarding children, while nearly 6% of individuals under 18 live with a disability, this is true for less than 0.5% of children under 5.<sup>2</sup>

Types of Disabilities	
Hearing Difficulty	2.25%
Vision Difficulty	2.30%
Cognitive Difficulty	5.20%
Ambulatory Difficulty	5.50%
Self-Care Difficulty	2.10%
Independent Living Difficulty	4.30%

(Source: US Census)

<sup>2</sup> <http://uga.policymap.com.proxy-remote.galib.uga.edu/tables>

**Race & Ethnicity:** The three predominant races/ethnicities in ACC are white (62.7%), Black or African American (27.7%), and LatinX (10.7%). This is somewhat different to the state's racial/ethnic proportions, which were 76.3% white, 13.4% Black, and 18.5% LatinX in 2019.

Race and Hispanic Origin & Population Characteristics, 2019	
White alone, percent	64.80%
Black or African American alone, percent	28.30%
American Indian and Alaska Native alone, percent	0.40%
Asian alone, percent	4.10%
Native Hawaiian and Other Pacific Islander alone, percent	0.10%
Two or More Races, percent	2.20%
Hispanic or Latino, percent	11.00%
White alone, not Hispanic or Latino, percent	55.20%
Veterans, 2014-2018	4,570
Foreign born persons, percent, 2014-2018	9.80%

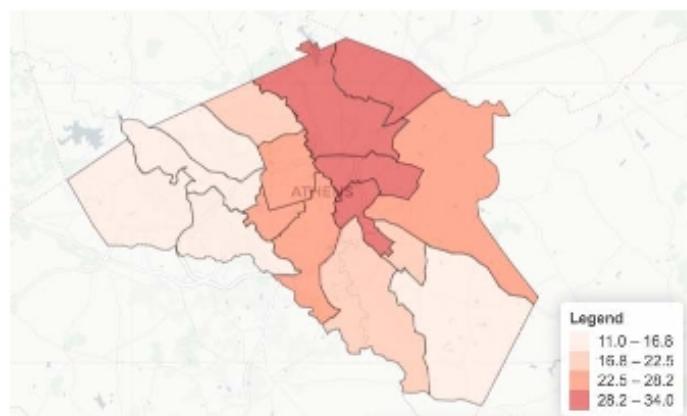
(Source: US Census)

**Familial Status:** Of households with children, 17.51% were headed by single parents between 2014 and 2018. Of all children under the age of 18 between 2014 and 2018, 2.08% were adopted and 1.48% are either children in foster care or unrelated to the householder.

## INCOME PROFILE

Median household income (in 2018 dollars) between 2014 and 2018, according to the US Census QuickFacts, was \$36,889 in Clarke County, as compared to \$60,293 for the entire US. There is a gender difference with male median income at \$37,537 and female median income at \$34,944.<sup>3</sup> Based on AWP survey data analysis, as compared to the full sample, 80% local median income (LMI) households earn 38 cents on the dollar, 50% LMI households earn 27 cents on the dollar, and ~<30% households earn just 22 cents on the dollar. Almost all families (98%) reported having a checking account; only 71% of families reported having a savings account. For families at <30% local median income (LMI), only 52% of families had a savings account.

The US Department of Health and Human Services has set the 2020 Federal Poverty Level at \$26,200 for a family of four.<sup>4</sup> The north central region of Athens-Clarke County has the highest percentage of households with an annual income between \$10,000 and \$24,999 with 34%, 31%, and 31% in Howard B Stroud, Flower Drive, and Judia Jackson Harris, respectively. Overall, 22.1% of ACC households fall into this category.



(Source: <https://comapuga.shinyapps.io/AthensSocialAtlas/> )

Percentage of households with an annual income between \$10,000 and \$24,999 from 2014-2018.

<sup>3</sup> <https://data.census.gov/cedsci/profile?g=1600000US1303440&hidePreview=true&id=ACSDP1Y2018.DP02>

<sup>4</sup> <https://aspe.hhs.gov/poverty-guidelines>

Four of the five elementary school zones with the lowest proportion in the labor force have the highest proportion of households with an income below \$25,000 annually: Barrow, Howard B Stroud, Gaines, and Judia Jackson Harris. In these zones, the combination of low household income and low percent in the labor force should be noted. This may lead to greater challenges when attempting to obtain stable and affordable housing. The four elementary school zones with the lowest proportion of households making less than \$25,000 also have the four highest population proportions in the labor force: Whit Davis, Whitehead Road, Oglethorpe, Choice Zone-West. There is also a substantial difference between counties with 37 percentage points between the zone with the highest (Howard B Stroud, 54%) and lowest (Whit Davis, 17%) proportion of households earning less than \$25,000 annually.

Elementary School Zone	Household income < \$10,000	Household income \$10,000 - \$24,999	Population in the labor force	Population unemployed
Alps Road	17%	23%	75%	6%
Barnett Shoals	20%	20%	67%	3%
Barrow	25%	25%	48%	4%
Chase Street	13%	28%	74%	4%
Choice Zone-East	11%	21%	76%	4%
Choice Zone-West	7%	18%	81%	7%
Cleveland Road	9%	16%	74%	6%
Fowler Drive	10%	31%	78%	3%
Gaines	21%	29%	68%	5%
Howard B Stroud	20%	34%	55%	3%
Judia Jackson Harris	20%	31%	71%	4%
Oglethorpe	9%	14%	79%	5%
Timothy Rd.	10%	16%	75%	5%
Whit Davis	6%	11%	81%	3%
Whitehead Rd.	6%	12%	78%	5%
Winterville	7%	25%	73%	6%
AVERAGE	13.2%	22.1%	72.1%	4.6%

(Source: <https://comapuga.shinyapps.io/AthensSocialAtlas/>)

Estimated percentages of households earning less than \$10,000 and between \$10,000 and \$24,000, as well as proportion in the labor force and unemployed in each elementary school zone .

If a household spends more than 30% of its monthly income on housing, according to the US National Housing Act, it is considered "burdened." There is no subgroup in Athens-Clarke County for whom this 30% threshold is not exceeded. That is to say, on average, houses in Athens-Clarke County are financially stressed by their housing payment. As income decreased, likelihood of a household having a savings account or owning their home decreased and fear of eviction increased. Households at 80% LMI and 50% LMI earned 38 and 27 cents on the dollar as compared to the full sample, with households falling into the Extremely Low Income earning just 22 cents on the dollar compared to the full sample.

	Full Sample	Households Making <100% FPL
Monthly Income (pre-tax)	\$4,565	\$1,640
Monthly Rent or Mortgage	\$951	\$648
Average % of Monthly Take-Home (post-tax) Pay Spent on Housing	32%	62%
% Lacking Affordable Housing	39%	75%

(Source: Athens Wellbeing Project)

With the exception of 2014, the number of mortgage loan originations has held steady around 1,500 loans per year. A greater proportion of originations have been for the purpose of purchase. Of all originations, the proportion for purchasing has consistently been greater than that for refinancing.

Mortgage Loan Originations, 2014 - 2018					
All Originations	2014	2015	2016	2017	2018
Number of Loans	1,089	1,498	1,572	1,524	1,477
Median Loan Amount	\$130,000	\$141,000	\$150,000	\$156,000	\$165,000
Purchase Originations	2014	2015	2016	2017	2018
Number of Loans	680	915	932	1,074	1,038
Median Loan Amount	\$134,000	\$141,000	\$149,500	\$160,000	\$175,000
Percent of All Loans	62.44%	61.08%	59.29%	70.47%	70.28%
Refinance Originations	2014	2015	2016	2017	2018
Number of Loans	409	583	640	450	439
Median Loan Amount	\$122,000	\$140,000	\$150,000	\$143,000	\$135,000
Percent of All Loans	37.56%	38.92%	40.71%	29.53%	29.72%

(Source: US Federal Financial Institutions Examination Council)

## EMPLOYMENT PROFILE

The top 10 employers in ACC are similar to those in the previous Analysis of Impediments report (2012). Of these, Athens Regional Medical Center, Pilgrim's Pride Co., St. Mary's, the University of Georgia, Walmart, and Wellpoint Inc. are also on the list of the top 10 employers in the Clarke Area, which also includes Barrow, Jackson, Madison, Oglethorpe, and Oconee Counties.

Top 10 Largest Employers, 2019 (alphabetical)	
Company	Industry
Athens Regional Medical Center	Health (Care)
Express Personnel Services	Staffing
Innovative Solution Advisors	Business Services
McLane Southeast	Supply/Distribution
Pilgrim's Pride Corporation	Supply/Distribution
St. Mary's Hospital	Health
The Kroger Company	Supply/Distribution
University of Georgia	Education
Walmart	Supply/Distribution
Wellpoint, Inc.	Health (Insurance)

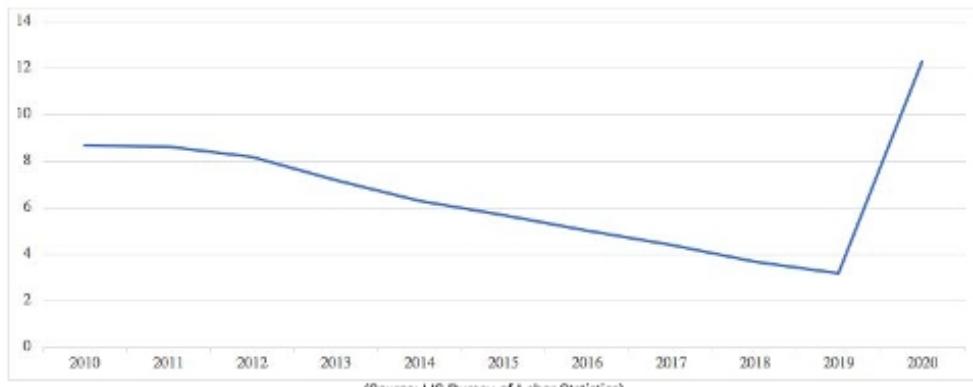
(Source: Georgia Department of Labor)

A greater proportion of workers in ACC are female and the percent of females in the labor force (54.9%) is greater than the percent of females in the population (52.6%).

Labor Force & Economy	
In civilian labor force, total, percent of population age 16 years+, 2014-2018	59.70%
In civilian labor force, female, percent of population age 16 years+, 2014-2018	54.90%

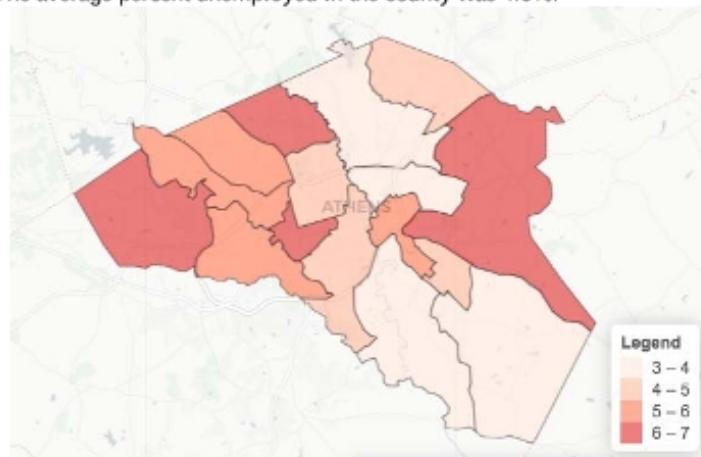
Travel to Work, 2014 - 2018						
Average Time	% Drive	% Public Transit	% Bicycle	% Walk	% Work from Home	% Other
19 min	83.38%	4.90%	1.58%	3.84%	5.13%	0.88%

Employment, or lack thereof, can be one of the most vital statistics when analyzing impediments to housing. Though from 2010 to 2019 there was a steady decline in unemployment in ACC, recent months have seen a sharp increase to the highest level in over a decade: 12.3% of Athenians were unemployed as of April 2020. The increase occurred because of the COVID19 global pandemic, which widely began affecting communities across Georgia in mid-March 2020.



Unemployment rate in Athens-Clarke County between April 2010 and April 2020.

Unemployment does vary throughout Athens-Clarke County. In 2018, Choice Zone-West has the highest population unemployed percentage of 7%, followed by Winterville (6%) and Cleveland Road (6%). The average percent unemployed in the county was 4.6%.



Unemployment as a percentage of population by school zone.

According to the US Bureau of Labor Statistics, as educational attainment increases, unemployment decreases.<sup>5</sup> To some extent, this is true for Athens-Clarke County School Zones. Barnett Shoals and

<sup>5</sup> [US BLS](#)

Whit Davis are two of the four zones with only 3% unemployment and they have lower proportions of individuals having a HS diploma/GED or less, 17% and 23% respectively. However, Fowler Drive Zone also has an unemployment rate of just 3% but one of the highest proportions of individuals having a HS diploma/GED or less, 63%. Choice Zone-West has the highest unemployed proportion, 7%, and the third highest proportions of individuals having a HS diploma/GED or less, 56%.

School Zone	Population in labor force	Population unemployed	Highest Educational Attainment: < HS graduate	Highest Educational Attainment: HS Diploma/GED
Alps Road	75%	6%	13%	18%
Barnett Shoals	67%	3%	4%	13%
Barrow	48%	4%	4%	8%
Chase Street	74%	4%	10%	21%
Choice Zone-East	76%	4%	8%	21%
Choice Zone-West	81%	7%	27%	29%
Cleveland Road	74%	6%	15%	18%
Fowler Drive	78%	3%	30%	33%
Gaines	68%	5%	18%	36%
Howard B Stroud	55%	3%	13%	29%
Judia Jackson Harris	71%	4%	34%	29%
Oglethorpe	79%	5%	16%	18%
Timothy Rd.	75%	5%	11%	18%
Whit Davis	81%	3%	6%	17%
Whitehead Rd.	78%	5%	8%	26%
Winterville	73%	6%	17%	28%
<b>AVERAGE</b>	<b>72.1%</b>	<b>4.6%</b>	<b>14.6%</b>	<b>22.6%</b>

(Source: Bureau of Labor Statistics)

Percentage of ACC population in the labor force, unemployed, those whose education attainment is less than high school and those whose highest educational attainment is a high school diploma or GED.

## EDUCATION PROFILE

Clarke County School District (CCSD) was established in 1956; it comprises 14 elementary schools, four middle schools, and three high schools. 13,965 students are led by 1,901 teachers having an average of 6.5 years of experience. CCSD also has an Early Learning Center and the Athens Community Career Center. With a budget of just over \$164 million, 75% of all funds go directly to instruction. Roughly 10% of the total CCSD population has been identified for English to Speakers of Other Languages (ESOL) services. Of the 1,185 identified English Learners (ELs), 960, 130, and 95 are in elementary, middle, and high school, respectively.

Clarke County School District Racial/Ethnic Distribution					
LatinX	Native American	Asian	Black	Pacific Islander	White
25.02%	0.15%	1.71%	47.30%	0.14%	21.58%

(Source: Georgia Department of Education)

CCSD measures eight College and Career Readiness Indicators which assess reading and math skills, as well as social and emotional learning. For all eight indicators there was an increase from baseline to end-of-year scores.

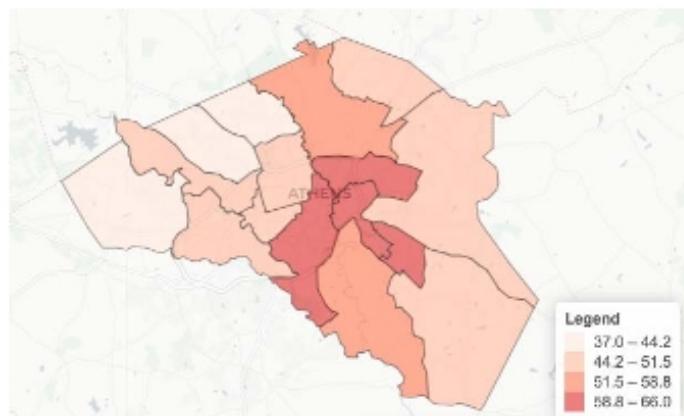
Average SAT and ACT Results, 2019				
	Cedar Shoals	Clarke Central	Classic City	All GA High Schools
SAT	963	983	n/a	1016
ACT	17.6	18.9	n/a	19.75

(Source: Georgia Department of Education)

## HOUSING PROFILE

The standard definition of whether housing is "affordable" in the United States is based on the idea that a family's housing should not cost more than 30% of their income (and more specifically, their take-home pay). Thus, if a family earned \$2,000 per month, their housing would be deemed "affordable" if it cost \$600 per month or less. Across all income categories and the full sample, a significant percentage of monthly income is spent on housing. However, as income decreases, families are spending a significantly greater proportion of their income on housing. Affordability was measured in several ways on the AWP survey. Families were asked their income, how much their monthly rental or mortgage payment was, homeownership status, the number of times they have moved in the last two years, and the amount spent on childcare. They were also asked about whether they feared eviction imminently (in the next three months). Each of these measures allow us to understand housing affordability at a deeper level than simply looking at the amount of income paid in rent.

The central ACC has the highest concentration of households spending more than 30% of their income on housing; the top three are Gaines (61%), Choice Zone-West (60%), and Barrow (59%). Whitehead Road has the lowest proportion of housing burdened households (37%). Overall, more than half of ACC residents (50.7%) are burdened by their housing payment.



(Source: <https://comapuga.shinyapps.io/AthensSocialAtlas/>)  
Percentage of households with housing stress that their rent > 30% of the income.

The latest AWP data show that average monthly housing costs were \$951; average income was \$4,565. Fear of eviction for the full sample was 5%, for those in the extremely low income category (<30% LMI) the fear of eviction is almost double the full sample, at 9.3%. Average childcare expenses for those with young children (<6 years old) were \$560 per month. Sensitivity analyses were conducted with and without households with college enrollees. Across both analyses, major challenges exist for housing affordability for the families falling below 80% LMI. The probability of moving more than once in the last two years was greater for those in the low to moderate income (17%) category relative to the full sample (12%) ( $p<.001$ ). About half of the full sample indicated that they owned their homes (53%), while 47% are renting. This drops significantly for families at the three levels of LMI, who own their homes at decreasing rates (30%, 37%, 25%, respectively). While those below 80% LMI spent an average of \$711 per month on their housing costs, the top quartile of these households were spending over \$900 per month. This means that many families are spending significantly more than 40% of their income on housing.

#### Fair Market Rent

Another important metric to note is Fair Market Rent (FMR). This measurement is calculated annually by the United States Department of Housing and Urban Development (HUD). Typically, FMR is the maximum amount an agency can allocate to a household for rent and utilities (gas, water, sewer, and trash). The Athens-Clarke County Metropolitan Statistical Area includes Clarke, Madison, Oconee, and Oglethorpe Counties) in its FMR calculation. According to the HUD, housing assistance programs often experience difficulty filling the gaps between FMR and the actual cost of rent + utilities.

	Efficiency (studio)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
FY 2018	\$613	\$666	\$783	\$1,054	\$1,353
FY 2019	\$622	\$667	\$785	\$1,063	\$1,303
FY 2020	\$690	\$723	\$848	\$1,150	\$1,362

(Source: US HUD)

Fair Market Rent for fiscal years 2018, 2019, and 2020 as set by the  
US Department of Housing and Urban Development

#### Average Cost of Housing

The median home value is \$163,700, compared with the median rent value which is \$845 from 2014 through 2018 fiscal years in Clarke-County. Of all the rental units, the median rent increases by the number of bedrooms. Median rent with a studio has the lowest rent (\$635),while units with 5 bedrooms have the highest rent (\$1,613).

Home Values from 2014 through 2018	
Median Home Value	\$163,700
Median Rent: All	\$845
Median Rent: Studio	\$635
Median Rent: 1 bedroom	\$702
Median Rent: 2 bedrooms	\$815
Median Rent: 3 bedrooms	\$1,023
Median Rent: 4 bedrooms	\$1,184
Median Rent: 5+ bedrooms	\$1,613

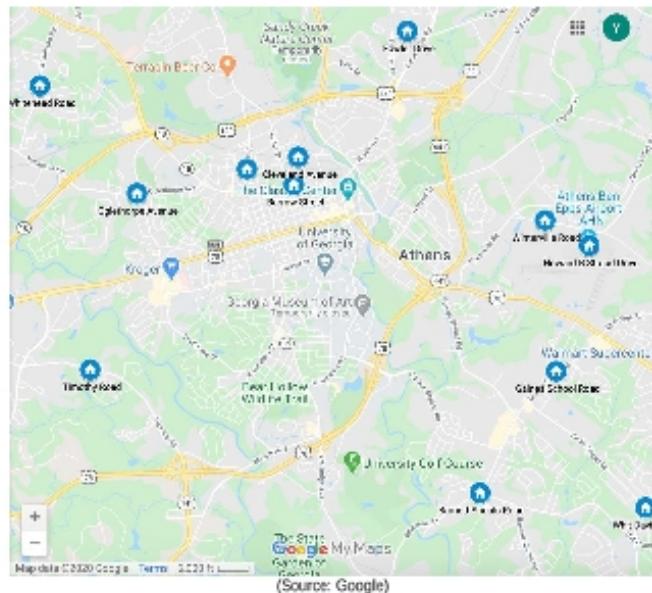
(Source: US Census)

## NEIGHBORHOOD LEADER INTERVIEWS

### Overview

In addition to examining existing secondary data and data from the Athens Wellbeing Project surveys, we conducted a series of stakeholder interviews to understand impediments to fair housing in Athens-Clarke County. To do this, we partnered with the Neighborhood Leader Program (described in detail later). The Neighborhood Leaders have robust experience and each live in the elementary school attendance zone that they work in. Thus, this partnership presented an important opportunity to collect sub-county data on their perspectives and experience around housing issues.

Interviews with Neighborhood Leaders were conducted over a period of 5 days in May 2020. Thirty minute interviews consisting of a series of eight open-ended questions were conducted over the phone with each individual. Interviews were recorded by the interviewer using a Google Form. Neighborhood Leaders were given the interview questions a few days prior to their interview in order to review and prepare. Neighborhood Leaders were asked to share their experiences and perceptions of affordable housing in Athens-Clarke County overall, as well as within their respective neighborhoods. Using a semi-structured interview format, questions were formulated to best capture and understand Athenians' perceptions regarding access to affordable housing, barriers to affordable housing, and housing discrimination. Neighborhood leaders from 13 zones responded to each question, resulting in a total of 130 recorded responses.



Elementary school attendance zones represented in the Neighborhood Leader Interviews.  
Results

**#1: Please describe or share your understanding of the severe housing costs and housing burdens that low income and moderate income working households face**

Neighborhood Leaders were asked about their perceptions of housing costs and burdens among low and moderate income households in Athens-Clarke County. A majority of respondents shared that inadequate wages and low household incomes significantly impeded families' accessing housing. The housing market was described as out of most middle and low income individuals budgets. It was also noted that costs have been and continue to increase for all types of housing. Overall, there was a consensus that the lack of affordable housing options is a community-wide issue.

"If you come from a certain area, you're not a bad person, and people think that. It's about who you know and it's not fair." -Howard B Stroud NL

"You can't speak to affordable housing without address fair wages and economic development, most people are making below a living wage...: -Gaines NL

**#2: Can you talk about the availability of affordable housing in Athens Clarke County?**

As neighborhood leaders noted a general lack of availability of affordable housing, it is important to note that there is variation in what individuals and families consider "affordable." Though there are several institutions that define what it means for housing to be affordable, what people feel is affordable is important to take into consideration. Leaders noted that for racial/ethnic minorities and those with a low socioeconomic status, affordable housing is even more limited. It was also mentioned that the market, especially the rental market, caters to students in Athens Clarke County and big developers are much more interested in capturing this demographic. This, ultimately, leads to increasing prices and decreasing availability of affordable options.

"It is so hard to get affordable housing here, and if you do, it's more rural and not on the bus line and only time a lot of families get somewhere that is affordable is when the students are gone, more student orientated and not family." -Barnett Shoals NL

**#3: What challenges do people face when trying to find affordable housing in Athens-Clarke County?**

Several issues were cited by multiple Neighborhood Leaders. For those trying to obtain affordable housing, the most commonly mentioned challenges were application fees and deposits (process barriers), gentrification, racial discrimination, income status discrimination, and inadequate income. Many also discussed the need for a more robust job market in Athens and that "affordable" properties are not being maintained well by landlords.

"Understanding the long-term benefits of home ownership, financially and mentally, is not communicated well." -Fowler Drive NL

"Something that is affordable is a lot of times not in a good location, or on a bus route. And things labeled "affordable" aren't" -Oglethorpe NL

**#4: Are you familiar with Fair Housing rights and responsibilities? Who is protected by the Fair Housing Act?**

The majority of individuals indicate some familiarity with Fair Housing rights on some level. Several indicated that all individuals should be protected by the Fair Housing Act; a few were able to name the specific protected classes of race, sex, color, religion, national origin, familial status and disability. However, five of the 13 interviewed had limited or no knowledge about Fair Housing Rights and Responsibilities.

“...some of the Georgia law seems like the resident isn't protected, seems more like they are protecting the renting or property manager.” -Barnett Shoals NL

**#5: What kind of actions qualify as housing discrimination? What steps should be taken if someone thinks they have faced housing discrimination?**

A majority of Neighborhood Leaders were able to share experiences where they or someone they know was discriminated against. This was perpetrated in a number of ways, including not being called back by a landlord, not being rented to, or being evicted based on race or one of the other protected classes. Many also discussed certain policies that are inherently more restrictive for certain groups, causing housing discrimination in a less blatant manner. Challenges faced by those who have been in the criminal justice system were also noted by more than one Leader as a major challenge needing to be addressed.

“If someone has faced housing discrimination - we aren't empowering people to advocate for themselves in these situations enough.” -Payne NL

**#6: In your opinion, what is the best way to educate the community on their Fair Housing rights?**

There was a general consensus that the best way to educate the community on their Fair Housing rights is to go meet individuals and communities where they are. This includes going into community spaces where people are already gathering and involving the community in the process of sharing and creating information. The community should be directly involved in the conversation. People should be able to openly discuss community issues and concerns surrounding this issue without fear of retribution. Grassroots education within the community was emphasized by neighborhood leaders and more exposure to accessible information on platforms that community members are already engaging in, such as instagram, tik tok, facebook, etc.

“Education should include the people affected and not just giving them information... Let individuals come up with some solutions to what better housing would look like.” -Payne NL

“Start early, the earlier the people know about things, before they get out of school, the better.” -Howard B Stroud NL

**Question 7 "How does access to affordable housing affect community wellbeing?"**

Neighborhood leaders believe that access to affordable housing is an important contributor to community wellbeing. Neighborhood leaders expressed that access to affordable housing can improve overall quality of life, stability, sense of community, sense of self sufficiency, as well as positive outcomes for children who are able to access safe and stable housing. Not having access to affordable housing increases stress and homelessness within a community, negatively impacting community wellbeing.

"...housing should be a right not a privilege." -Timothy NL

"It would improve an individual's sense of worth and self sufficiency." -Oglethorpe NL

**#8: How has/or will COVID impact the affordable housing issues that we discussed today?"**

This question had great variation in responses. Some were hopeful that this time will improve the housing situation, while others believed that the situation would get worse as a result of the COVID pandemic. Some neighborhood leaders think that there may be increased attention paid to the housing issue by politicians in the wake of the COVID crisis, as the severity of the problems have been highlighted through this time. There was also a concern that lack of income and jobs would make housing in Athens Clarke County even less accessible following COVID.

"Just because you have a job doesn't mean you're able to make it." -Winterville NL

"I'm hoping that we use this time to reassess our values as a community and government and pay attention to the fact that housing is a basic need and it being affordable. People don't want to stay in a place where housing is not a priority. I hope that energy and movement stays when we return to a new normal. We need to get to the root of the issue and not just the surface, which we do a lot here in Athens." -Fowler Drive NL

## EVALUATION OF JURISDICTION'S CURRENT FAIR HOUSING LEGAL STATUS

A Freedom of Information (FOIA) Request has been filed with the U.S. Department of Housing & Urban Development, the unit with which these complaints are filed. The FOIA request for data was not fulfilled by the time of this report's submission. We, therefore, are unable to ascertain which of the above filed complaints have been resolved or dismissed and which are still pending from 2006 through 2016. Information regarding any complaints from 2017 to present day has also been requisition and the response is pending.

Fair Housing Complaints of Discrimination in Athens-Clarke County, Georgia January 1, 2006 - December 31, 2016	
Total Number of Filed Cases	22
Total Number of Filed Cases with a Race Basis	12
Number of Filed Cases with an Asian Race Basis	0
Number of Filed Cases with an Asian and White Race Basis	0
Number of Filed Cases with a Black or African-American Race Basis	6
Number of Filed Cases with a Black and White Race Basis	1
Number of Filed Cases with a Hawaiian or Pacific-Islander Race Basis	0
Number of Filed Cases with a Native American Race Basis	0
Number of Filed Cases with a White Race Basis	4
Number of Filed Cases with an Other Mult-Racial Race Basis	1
Number of Filed Cases with a Color Basis	4
Number of Filed Cases with a National Origin Basis	4
Number of Filed Cases with an Hispanic National Origin Basis	4
Number of Filed Cases with a Disability Basis	11
Number of Filed Cases with a Familial Status Basis	2
Number of Filed Cases with a Religion Basis	2
Number of Filed Cases with a Sex Basis	8
Number of Filed Cases with a Retaliation Basis	2

## Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice

(Source: US Office of Fair Housing and Equal Opportunity)

Complaints were most commonly filed on the basis of race (12), disability (11), and sex (8). For those filed on the basis of race, the most frequently cited races were Black or African American (6) and white (4). Though complaints were most commonly made on the basis of one or two points of contention, several were made for three or more, with one being filed on the basis of five (race, national origin, disability, sex, and religion).

## IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICES

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### LENDING POLICIES & PRACTICES

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the lending/credit crisis. The Home Mortgage Disclosure Act (HMDA) was passed by Congress in 1975 and amended in 1989. This law mandates that financial institutions such as banks, savings and loan associations, mortgage companies, and credit unions, report information concerning their home lending activity. As promulgated by rules, these lenders must disclose the number of loan applications by census tract, and by the income, race, and gender of the applicant and co-applicant. Each year, the lender must report the number of loan applications it approved and denied. The lender must also indicate how many of its loan approvals were not accepted (the institution approved the loan but the applicant refused). Finally, the lender must specify how many applications were withdrawn (the applicant withdrew his application before the bank made a credit decision), and how many applications were incomplete (the applicant did not provide all the necessary information).

Lending practices of financial institutions and the access to financing for all households, particularly minority households and those with lower incomes can be examined by reviewing the HMDA data. Lending patterns in low and moderate income neighborhoods and areas of minority concentration can also be examined through this data. However, public data on lending does not contain detailed information to make conclusive statements of discrimination, but can only point out potential areas of concern. Furthermore, except for outreach and education efforts, local jurisdictions' ability to influence lending practices is limited.

The analysis of HMDA data within Athens-Clarke County will assist local and regional leaders to identify credit needs that are not being met by lenders. Thus, the HMDA analysis will encourage local policymakers, community leaders, and financial institutions to collaborate on marketing to promote affordable lending products that reach protected groups.

The HMDA data will provide insight into the lending patterns that exist in a community. However, the HMDA data analysis is only an indicator of potential problems and the data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms or specific reasons for denial. While a trend may be present in the loan originations and denials, it is not possible to determine if discriminatory practices led to such a trend based on HMDA data alone. To determine if the lending sector could be considered an impediment to fair housing choice, the reasons for denial must be a known factor. Based on HMDA data, it is unclear if these minority applicants were denied for authentic economic reasons; such a determination could only be made with further research, including testing of the mortgage lending and underwriting practices in Athens-Clarke County.

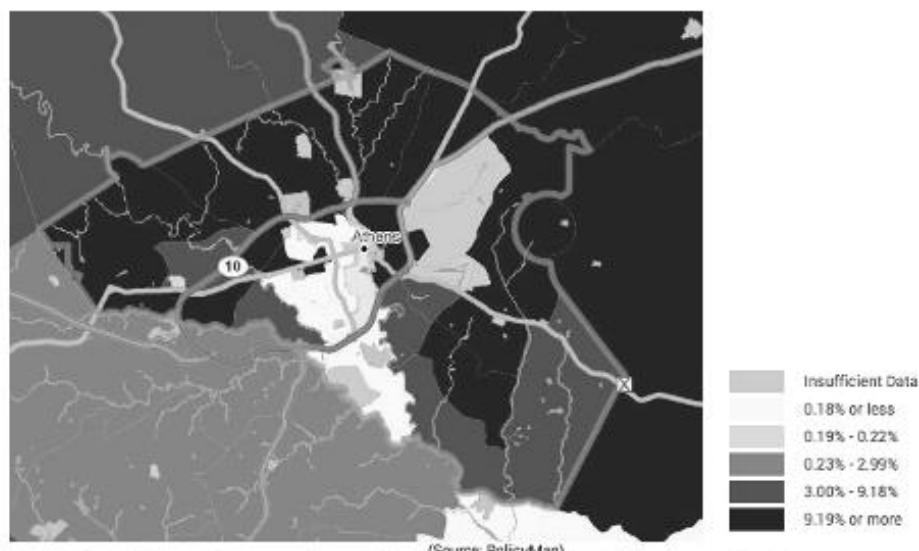
#### Lending Profile

LENDING Origination by Race/Ethnicity					
White	2014	2015	2016	2017	2018
Number of Loans	833	1,166	1,216	1,098	1,070
Median Loan Amount	\$133,000	\$143,000	\$154,000	\$160,000	\$165,000
Percent of All Loans	76.49%	77.84%	77.35%	72.05%	72.44%
Black	2014	2015	2016	2017	2018
Number of Loans	114	133	127	156	148
Median Loan Amount	\$106,500	\$128,000	\$122,000	\$135,500	\$155,000
Percent of All Loans	10.47%	8.88%	8.08%	10.24%	10.02%
Asian	2014	2015	2016	2017	2018
Number of Loans	19	26	30	31	22
Median Loan Amount	\$111,000	\$144,000	\$121,500	\$132,000	\$175,000
Percent of All Loans	1.74%	1.74%	1.91%	2.03%	1.49%
LatinX	2014	2015	2016	2017	2018
Number of Loans	50	66	81	57	84
Median Loan Amount	\$98,000	\$111,000	\$114,000	\$119,000	\$130,000
Percent of All Loans	4.59%	4.41%	5.51%	3.74%	5.69%

(Source: HMDA)

For all racial and ethnic groups the median loan amount increases annually from 2014 to 2018. However, as a percent of all loans, white residents procured significantly more of originated loans each year as compared to their proportion of the population.

The Federal Housing Administration (FHA) provides mortgage insurance under certain conditions, allowing individuals to obtain a mortgage with a minimal down payment (a FICO of 580 or above requires a 3.5% down payment, while FICO score between 500 and 579 requires a 10% down payment). Individuals are required to pay MIP (Mortgage Insurance Premium) and have a Debt-to-Income Ratio less than 43%. The home for which the mortgage will be applied must be the borrower's primary residence. The borrower must have steady income and proof of employment. In Athens-Clarke County 16.25% of white borrowers, 37.36% of Black borrowers, 11.11% of Asain borrowers, and 41.79% of Latinx borrowers were awarded mortgages insured by the FHA in 2018.



Athens-Clarke County 2020 Analysis of Impediments To Fair Housing Choice



Proportion of home loans made to white borrowers in 2018.



Proportion of home loans made to Asian borrowers in 2018.

## ASSESSMENT OF CURRENT PUBLIC & PRIVATE FAIR HOUSING PROGRAMS AND ACTIVITIES IN THE JURISDICTION

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Over the last seven years, ACCGov and the Housing and Community Development department (HCD) have made significant investments in programs, activities, and community partnerships that have focused on educating Athens-Clarke County residents on fair and affordable housing and meaningful data collection to better understand the impediments to affordable housing. These programs include: 1) HCD's Fair Housing Lunch and Learn Program; 2) HCD's Consolidated Plan Community Meetings; 3) serving as an institutional stakeholder in the Athens Wellbeing Project (and key partner for the housing domain explained below) beginning in 2016; and 4) ACCGov-funded Neighborhood Leader program; and 5) collaborating with the state of Georgia's Department of Community Affairs Georgia Initiative for Community Housing over their three year local technical assistance program. Each of these programs and activities is explained in greater detail below.

### I. Fair Housing Lunch and Learn Program Events

The cornerstone of HCD's public education and awareness of fair housing issues is the Fair Housing Lunch and Learn Program, launched in 2015. Over the last six years, these seminars have been held in locations across our jurisdiction to optimize accessibility of the events. Programming is held each April and has covered the following topics: fair housing and discrimination, Community Development Block Grant (CDBG) funding and affordable housing, affordable housing, rights and responsibilities related to fair housing, and tenant rights. ACCGov has partnered with local nonprofit organizations and law firms to present on these topics alongside HCD staff. The events are free, open to the public, and are publicized in advance to maximize community participation. ACCGov shared these events on their public webpage, in addition to HCD social media platforms in advance of the meetings.

1. Fair Housing Lunch and Learn: April 3, 2018 at ACC Library (2025 Baxter St.), Fair Housing and Discrimination presented by Metro Fair Housing Services, Inc.
2. Affordable Housing Lunch and Learn: April 6, 2017 at ACCGOV (375 Satula Ave.), Using CDBG funds to create affordable housing presented by HCD staff
3. Affordable Housing Lunch and Learn: April 10, 2018 at ACC Library (2025 Baxter St.), Heirs Property presented by Jim Davis, Staff Attorney with Georgia Heirs Property Law Center
4. Affordable Housing Lunch and Learn: April 11, 2019 at ACC Lyndon House (211 Hoyt St.), Community Agency Rental and Homebuyer Options presented by Athens Land Trust, Athens Area Habitat for Humanity, Athens Housing Authority and Athens-Clarke Heritage Foundation

5. Fair Housing Workshop: April 15, 2015 at ACCGOV (375 Satula Ave.), Fair Housing Rights & Responsibilities presented by HCD Director Rob Trevena
6. Fair Housing Lunch and Learn: April 20, 2017 at ACCGOV (375 Satula Ave.), Fair Housing Is Your Right, presented by J. Keith Swiney, President/CEO of Motivation, Inc.
7. Fair Housing Lunch and Learn: April 22, 2019 at ACC Library (2025 Baxter St), Fair Housing Tenants Rights presented by Yyokia Lawson of Athens Land Trust
8. Fair Housing Workshop: April 28, 2016 at ACCGOV (375 Satula Ave.), Fair Housing Rights & Responsibilities presented by J. Keith Swiney, President/CEO of Motivation, Inc.

## II. Consolidated Plan Community Meetings

In Spring of 2019, HCD facilitated a series of six consolidated plan community meetings that focused on a diverse group of community members and groups, specific geographic locations in the community, and community-wide meetings. Each of these meetings were meant to share information on the HCD Consolidated Plan process, share local data with meeting attendees specific to the housing domain, and also garner participation and public input from the community on issues around fair and affordable housing and housing policy. The details of each of these meetings are listed below--there was specific focus on holding meetings specific to underrepresented groups including the Latinx community, older adults, and those living with disabilities. Again, these meetings were free, open to the public, and publicized on the public ACCGov page in addition to ACCGov social media platforms.

1. East Athens Community Group Meeting, East Athens Community Center (400 McKinley Dr.), May 9, 2019 at 6:00pm
2. Latinx Community Focus Meeting, ACCGOV (375 Satula Avenue), May 15, 2019 at 2:00pm
3. Hancock Corridor Focus Meeting, Rocksprings Community Center (291 Henderson Ext.), May 16, 2019 at 12:00pm
4. Vision Committee Focus Meeting, ACCGOV (375 Satula Avenue), May 20, 2020, 10:00am
5. Elderly and Disabled Focus Meeting, Athens Community Council on Aging (135 Hoyt St.), May 22, 2019 at 10:00am
6. Community Wide Meeting, ACC Library (2025 Baxter St.), June 4, 2019 at 6:00pm
7. Community Wide Meeting, ACC Library (2025 Baxter St.), June 6, 2019 at 12:00pm

## III. Partnership with the Athens Wellbeing Project

In 2016, ACCGov and HCD became an inaugural partner in the Athens Wellbeing Project (AWP), an Athens-area collaboration between several major stakeholders, including the Athens-Clarke County Government, the Athens Housing Authority, Athens Area Community Foundation, the University of Georgia and Clarke County School district, United Way of Northeast Georgia, Athens-Clarke County Police Department, St. Mary's Healthcare System and Piedmont Athens Regional Hospital System.

This partnership was forged in an effort to provide ongoing community support and more deeply understand the needs of the Athens-Clarke County residents--including impediments to fair housing. The AWP was designed to obtain a random sample of county residents representative of the total population of Athens-Clarke County. For the purposes of the AWP, the unit of analysis is conceptualized as the household. Within each selected residence, a single resident living in the household received the AWP survey and was asked to respond on behalf of all residents living in the household (see Appendix C for full survey instrument).

To create a sample that represented the population of interest, AWP utilized information from the Unified Government Department of Housing & Community Development and the Athens Housing Authority to ensure a comprehensive list of residences was to include the following types of dwellings:

- Single family residences, condos, and duplex buildings
- Apartment complexes
- Public Housing communities
- Mobile home parks
- Retirement communities

The AWP sampling frame was evaluated to determine which Athens-Clarke county residents might be underrepresented or missing from the frame completely. During the evaluation of the sampling frame, we determined that homeless and transitional residents could be missing from the frame. For the purposes of AWP, we defined homelessness according to the McKinney-Vento Homeless Assistance Act of 1987 (Pub. L. 100-77, July 22, 1987, 101 Stat. 482, 42 U.S.C. § 11301).

Using the McKinney-Vento definition means that we defined homelessness more broadly than only including individuals with no shelter or residing in homeless shelters. This definition also encompasses individuals who might be living with friends or family members or otherwise "transitional" situations. The vulnerable nature of homeless and transitional residents presented special challenges in constructing the sampling frame, and as a result we had to "select" them into the AWP sample differently from other residents. For this reason, we took a census approach with homeless and transitional residents and partnered with community organizations and nonprofit service providers who serve this population to collect data from their clients.

#### Quantitative Surveys: AWP 1.0 (2016) and AWP 2.0 (2018)

The first AWP survey was launched in the field in the Fall of 2016. The total resulting sample was 1,354 households. The second AWP survey was launched in the field in the Fall of 2018. The total resulting sample was 1,078 households. In total, there are over 2,400 households in the AWP pooled cross-sectional data; these data are representative at the county level and allow for meaningful and

robust descriptive analyses and some limited empirical inference (specifically, correlations and associations between and among variables are possible). These data are used to inform service delivery and policy making efforts for all the stakeholder institutions that have invested in the project as well as many community and nonprofit organizations that utilize the data and benefit from the knowledge generated from the project. These data and a description of the project can be found at [www.athenswellbeingproject.org](http://www.athenswellbeingproject.org).

For the purposes of the Analysis of Impediments, quantitative survey data from the Athens Wellbeing Project have been used to understand the jurisdiction's demographic composition as well as household expenditures on housing costs associated with rent and/or mortgages. Given that we also collected data in the AWP on income, housing problems (safety concerns or repairs needed), and many other variables such as perceived satisfaction with household homes and neighborhood safety, these measures are used to create a robust description of the experience of households with housing and housing issues in the county. Participation in the AWP as an institutional stakeholder is an activity that helps ACCGov understand housing and barriers to housing in our community.

#### Interviews with Neighborhood Leaders (2020)

In addition to the quantitative data from AWP, a series of qualitative, semi-structured interviews were conducted with an existing community infrastructure called the Neighborhood Leader Program (described in greater detail below). ACCGov has 16 Neighborhood Leaders serving in corresponding "Prosperity Zones" across the county, which overlap with the public school system's elementary school attendance zones. To directly understand perceptions on impediments to fair housing, issues of housing affordability, fair housing education and awareness, and the effect of COVID19 on such housing-related issues, we conducted these interviews in Spring 2020. The questions from these semi-structured interviews are presented in the Appendix. Each Neighborhood Leader participated in a 30-minute interview--during this time they were asked to answer the questions from the perspective of their "Prosperity Zone" area. It is important to note that each Neighborhood Leader lives and works in their zone; this expertise and context is critical to understanding specific and local barriers to fair housing in each zone in the county. Interviews were conducted by the AWP research team and were used to create this report, as discussed in Section II.

#### IV. Neighborhood Leader Program

In late Fall 2019, Athens-Clarke County Mayor & Commission funded 16 Neighborhood Leaders and one Neighborhood Leader Director position as part of their efforts to address poverty, social disparity, and wealth inequality in Athens-Clarke County. This program is provided with implementation assistance and oversight from ACCGov's Housing and Community Development Department. The Neighborhood Leaders, embedded in the community nonprofit organization Family Connection-Communities in Schools, live and work across all 16 elementary school attendance zones called "Prosperity Zones" to work with residents providing referral, navigation, case management, and community engagement. They also help inform the Mayor & Commission and community partners about systemic barriers to prosperity.

The Neighborhood Leaders primarily serve their zones, with flexibility as needed. With an emphasis on removing barriers to economic self-sufficiency, Neighborhood Leaders help residents access services and resources, including but not limited to education (basic adult education, ESL, GED, job training), employment opportunities, early care & learning including quality child care, support for the aging, SNAP and WIC, physical and behavioral health services, civic engagement (including Census participation, voter registration, voting, and engaging in public processes), and other. This is done in two tiers of service delivery:

- Tier 1 is group outreach – information-sharing through presentations in neighborhoods and at community gatherings, tabling at community events, and other outreach activities.
- Tier 2 is individual case management support, working with individuals of all ages and families to develop an action plan to connect to needed services, helping them access the services as appropriate (including assistance in filling out application paperwork if needed), and follow up to ascertain the status of their individual plan, if they got the service(s), what if any outcomes resulted, and to offer further assistance.

Neighborhood Leaders also engage residents in community-building. This includes responding to the Census, providing input into community planning (HCD and other Unified Government community planning, Athens Wellbeing Project, Envision Athens, Family Connection-CIS Strategic Action Teams, other), engaging in neighborhood and other community organizations, registering to vote, voting, and other civic activities.

#### V. Georgia Initiative for Community Housing Study

In 2015, Athens-Clarke County applied for and received admittance to the Georgia Initiative for Community Housing. As of 2019, Athens-Clarke County is the largest community to participate in the state program. In February 2019, the Georgia Initiative for Community Housing (GICH) released A Proposal to Improve Housing Affordability in Athens, Georgia. The Department of Community Affairs, a state-level agency, works with communities to create a report and policy action plan to address housing issues. The process is a three-year investment in data collection, stakeholder interviews, data analysis, and policy development that results in a final report that can and should inform local government policy on housing issues. ACCGov was instrumental in the GICH efforts: Robert Hiss, Assistant City Manager for ACCGov and Deborah Lonon, HCD Director (at the time the GICH report was released), and Marqueta Swain, HCD Staff Member, were three of the fourteen GICH team members. The GICH team met for three years to conduct the work that resulted in the

2019 report. Many of their findings represent new and timely work that are used to arrive at conclusions and recommendations in the following sections.

Once accepted into the program, GICH offered the 14-person team training and technical assistance facilitators and twice yearly housing retreats for participating communities with the support and resources of the Georgia Power Company, the Georgia Department of Community Affairs (DCA), the Georgia Municipal Association (GMA), the University of Georgia (UGA) Housing and Demographics Research Center, and the UGA Office of the Vice President of Public Service and Outreach. Regarding representation on the GICH team, DCA states that:

"Local GICH Teams are intentionally organized to include stakeholders from both the public and private sectors including elected officials, local government staff, housing authorities, land banks, non-profit agencies, lending institutions, realtors, developers, school systems, chamber of commerce, social service organizations, individuals and others to craft a housing work plan to guide them through the process. The goals, objectives, progress, challenges, and accomplishments of the plan are reviewed and updated every six months. By participating in the GICH program and maintaining their alumni status, successful communities can be awarded grant application points for state and federally funded housing programs (Georgia Department of Community Affairs, 2019)."

The GICH team's final recommendations are listed in the table below. In the following final section, "Conclusions and Recommendations," the Analysis of Impediments integrates the findings of the GICH team with the other data collected and presented in this report to suggest specific areas of focus to remove barriers to fair and affordable housing.

Athens-Clarke County GICH Final Recommendations
1. Invest in the Affordable Housing Special Revenue Fund
2. Enable Incentives that Promote Inclusionary Development
3. Identify Troubled Properties for Redevelopment
4. Solidify Code Enforcement Practices
5. Combat Displacement of Existing Neighborhood Groups

## CONCLUSION & RECOMMENDATIONS

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Based on analyzing data across all available primary and secondary sources, and in tandem with the GICH report recommendations, this Analysis of Impediments suggests four distinct recommendations for addressing barriers to fair housing in Athens-Clarke County. Each of these impediments is detailed below with a series of suggested actions to ameliorate the effects of the impediment or eliminate the impediment altogether.

### Impediment 1: Acute Lack of Affordable Housing

There is a concerning lack of affordable housing units in Athens-Clarke County in the regular housing market and in housing assistance programs. Although many thousands of households meet the eligibility criteria for housing assistance, many are not able to access the benefits for which they are eligible. Qualifying for a housing assistance program does not guarantee that a family will necessarily have access to a subsidy or other kind of housing assistance. The market is further pressured by population growth and demographic shifts.

According to the U.S. Census, the county population grew almost 10,000 residents in between 2000 and 2020. Simultaneously, average household size has decreased. Thus, demand for the number of individual units has grown as a result of these demographic shifts and the local housing market demand increase has increased the price of housing as a result.

In addition to the shifting demographics, the demand of the student population for apartment-style dwellings has polarized the county's housing inventory toward multi-family units (e.g. multiple apartments). Forty-seven percent of the housing supply is composed of single family dwellings. The remaining 53% is largely composed of multi-family (5 to 20+) units. As the GICH report suggests in 2019, there is a conspicuous lack of "missing middle" kinds of housing that can be a stepping stone to affordable housing--these units, for example, include duplexes, triplexes, or garden apartments. More units of this type are needed to diversify the local housing market.

Further evidence of the supply strain on housing units in the county comes from examining the increase in self-reported rents on Zillow from 2012 to 2018, which increased by 23% across the county. Further, according to the American Community Survey, the cost of the average home increased by 72% between 1995 and 2015. Across the state of Georgia, the average number of owner-occupied housing units per person is .21. However, in Athens this is significantly lower at .13 owner-occupied housing units per person.

Based on the average income of renters in the county, there is a \$200,000 gap between what the average renter could afford to pay for a home that they would purchase relative to the cost of a new build. There is a \$100,000 gap between what the average renter could afford to pay for a home and the average sale price of an existing home. These meaningful, substantial gaps point to the very low likelihood that a renter could afford to buy a home.

While home ownership seems to be far out of reach, especially for low income households, the rental market is also strained. In fact, the GICH study reported that 6,000 of the rental units in Athens are either marketed to or occupied by students. This same study reported that between 2005 and 2015, there were 19 apartment complexes constructed in the county that introduced over 2,000 new units to the rental market. However, over two thirds of these units were classified as student apartments.

One last highlight from the GICH study regarding the particular issue on the supply of affordable housing follows:

"A full inventory of multifamily housing in 2015 revealed more than 119 traditional or publicly assisted apartment complexes, with just under 14,000 units. This comprehensive survey focused on complexes with 24 or more units managed by a single entity. Of the 14,000 units identified, 2,255 were built between 2005 and 2015 (the original survey was performed in 2005). Among these newly constructed projects, the vast majority, 67 percent, targeted the student population. Just over ten percent were priced for workforce housing. This survey divided the market into four segments (illustrated in the map above): Publicly Assisted, Non-student units priced under \$600, Non-student units priced over \$600, and Student units. This study found vacancy rates among affordable properties (Less than \$600) to be 3.8% (ACC GICH Study, 2019)."

One of the most striking indicators of the acute challenge of lack of affordable housing supply is the Athens Housing Authority, which has a waiting list of over 2,700 households as of December 2018. Each of these households meets the income eligibility criteria for public housing but units are currently unavailable to meet the demand.

#### **Impediment 2: Rent-Burdened Low Income Families Cannot Afford Fair Market Rent**

As demonstrated across all secondary sources, AWP data, and Neighborhood Leader interviews, there is a significant portion of households (~37%) that live in poverty in our community. Most of these individuals are employed, yet they struggle to afford housing. One fourth of all households in Athens Clarke County (>10,580 in 2018) live in the "low income" category defined by HUD. The GICH study confirms the affordability problem by stating that an Athens household with two full-time employed adults making minimum wage would need to work an additional 83 hours per week to afford a modest two bedroom apartment at the Athens-Clarke County Fair Market Rate, published annually by the U.S. Department of Housing and Urban Development (HUD) Fair Market Rate. This reality presents an impossible situation for families seeking affordable housing.

Given the two-fold reality of Impediment 1 and 2 taken together, it is not surprising that Athens has a far greater share of renters relative to home-owners. According to the American Community Survey, 38% of households are owner-occupied, while 62% of households are rented. There are 50% more rental units relative to owned units, and the percentage of those renting versus owning has increased marginally between 2000 and 2018 (from 58% to 61%, respectively).

As discussed in the jurisdictional background data, the majority of households in Athens are housing-burdened, defined as spending more than 30% of your take home pay on housing costs monthly. Over half of our county households are housing burdened, with many of these families paying more than 50% of their monthly take home pay for their rent or mortgage. This is significantly

higher than the state rate of housing burden--across the state of Georgia, an average of 42% of families are housing burdened, showing evidence that this is a particular area of concern for Athens-Clarke County.

Another symptom of the lack of affordability and acute supply issues is evidenced by the high levels of moving, or transience, in the county. Ten percent of county residents moved after 2015; this local rate is twice the state rate. Many low income residents, according to AWP data, have moved two times or more in the last twelve months. And almost 10% of low income households indicated on the AWP survey that they "imminently" fear eviction from their home (in the next three months). These measures are various ways to look at housing volatility for low income families, in particular.

#### Recommendations to Address Impediments 1 and 2:

Given that Impediment 1 (Acute lack of housing supply) and Impediment 2 (High Prevalence of Rent-Burdened Low Income Families) are inextricably linked, the recommendations to ameliorate these two impediments are presented together as follows:

- ACCGov's HCD Department should focus on quantifying the gap between the number of housing units in the county (and a sub-stratification of how many of those units are subsidized) and the number of households in need of affordable housing. These analyses should be conducted annually to measure and understand longitudinal trends in housing supply.
- Follow the GICH 2019 recommended strategy of investing in the Affordable Housing Special Revenue Fund, which would lessen reliance on Federal, State, and philanthropic dollars for housing
- Follow the GICH 2019 recommended strategy of combating the displacement of existing neighborhood groups
- Follow the GICH 2019 recommended strategy of incentivizing inclusionary development through policy tools such as eliminating county fees for housing projects that provide affordable housing
- Follow the GICH 2019 recommended strategy of identifying opportunities for redevelopment—including the development of an inventory of opportunity properties based on strict criteria

#### Impediment 3: Lack of Education and Awareness on Fair Housing Rights & Responsibilities

In the Neighborhood Leader interviews, one of the primary themes in the results focused on fair housing rights and responsibilities was a lack of knowledge about what those housing rights and responsibilities are.

Five of the 13 Neighborhood Leaders interviewed said that they were either not familiar or only minimally familiar with the Fair Housing Act and their rights and responsibilities. Those that were not familiar indicated that they knew it was important to know this information. Further, three individuals indicated that they wanted to learn this information and one respondent said "everyone should know [what their housing rights are.]"

If an individual in the public or private housing market does not know their rights, then they would not know if they had been discriminated against or could be unfamiliar with the fact that housing discrimination is illegal with accompanying legal processes when violations occur to address illegal discrimination.

In addition, there are issues regarding filing a complaint—residents may not have the knowledge about the process to file and/or also not have the time or energy to file a complaint even if they are familiar with the process. The time, energy, and resources used to participate in a filing process are known as transaction costs. For many individuals, especially those with access issues such as a lack of transportation, these transaction costs may be too high to justify participation in the process. These barriers are significant impediments to fair housing. It is important to note that with the data presented in a previous section on complaints filed, we observed 22 complaints filed between 2006 and 2016. The most frequent reason for filing the claim was action pursued because of perceived racial discrimination. There are some current gaps in the local data on filed claims and cases with a decision, but it is clear that more effort needs to be expended on educating citizens about their fair housing rights and responsibilities.

#### Recommendations to Address Education & Awareness:

ACCGov's Housing and Community Development Department (HCD) has made meaningful strides toward increasing public participation and public education opportunities since the last Analysis of Impediments was conducted in 2012. It is recommended that:

- The HCD department continues to build on the Lunch and Learn program.
- It is also recommended that HCD leverage the existing infrastructure in the Neighborhood Leader program to further educate segments of the population that have not been exposed to information on Fair Housing Rights and Responsibilities. In their interviews, Neighborhood leaders agreed that the best way to educate the community on their Fair Housing rights is to go meet individuals and communities where they are and going into community spaces where people are already gathering, involving the community in sharing and creating information.
- As mentioned in the interview results section, grassroots education within the community was emphasized, as well as the suggestion to leverage platforms that community members use (e.g. social media platforms).
- HCD could facilitate training on Fair Housing Rights and Responsibilities with Terris Thomas (Neighborhood Leader Director) and the 16 Neighborhood Leaders so that they will be able to engage in direct client education and awareness on these issues.
- Finally, following the recommendations of the 2019 GICH study, it is also recommended that HCD partner with members of the GICH team to deliver training and education on the study, its findings, and to generate support for the action agenda proposed in the team's study.

#### Impediment 4: Land Use & Zoning Restricts Access to Affordable and Fair Housing

Athens-Clarke County has restrictive policies regarding how many unrelated individuals can reside in a single unit dwelling. The city ordinance states the following: "Owners of any single dwelling unit located in any Single-Family Residential (RS) zoning district or any AR neighborhood cannot have more than two unrelated individuals residing therein, whether or not a family also resides

therein. Nor shall any family, as defined, have more than one unrelated individual residing with the family" [ACCGov Ordinance 9-15-18].

The restricted definition of family in this ordinance, defined as "two or more persons residing in a single dwelling unit where all members are related by blood, marriage, adoption up to the second degree of consanguinity, or foster care. The term family does not include any organization or institution group," could restrict fair housing opportunities for individuals who cannot afford housing otherwise. Further, individuals living with a disability could also experience disproportionate burden from this particular limitation in city law. The restrictive nature of this policy limits affordable housing options for individuals who are unrelated as defined by the city ordinance.

#### Recommendations to Address Land Use & Zoning Restrictions

- A city collaboration between HCD and the Planning Department to examine this policy and its effects on protected classes is important to understand the extent to which this is an impediment to fair and affordable housing.
- Continue to assess and streamline processes for zoning and issuance of building permits that will remove constraints to building affordable housing and increase housing options for Athens-Clarke County residents.

#### Conclusion

In conclusion, the housing landscape in Athens-Clarke County is complex, and the impediments identified in this report are critical areas that need to be addressed to ensure equity in housing access and to reduce housing volatility in the marketplace. One particular challenge of note is the fact that Athens-Clarke County is the smallest county in Georgia by ten square miles, with 40% of the county preserved under land use regulations. Thus, there is not much more land that can be developed. Given this fact, redevelopment of existing properties that are "opportunity" properties should be a significant priority of ACCGov in the coming years.

Many of the trends discussed in the county--including population growth, demographic shifts to smaller households sizes, increases in student housing and decreases in other types of multi-unit dwellings, and the stark increase in unemployment in Spring 2020 will only exacerbate the current challenges and impediments to Fair Housing unless significant strides are made in the public and private spheres to mitigate the challenges presented by such changes.

While the challenges posed are complex, there are several strengths of note in our community that should not be overlooked. To the contrary, a strengths-based approach to addressing our issues around housing demands that we identify the strengths and assets in ACC and then build solutions and strategies that build on these strengths. These strengths include the fact that Athens-Clarke County serves as the health and social services hub for a 17-county region in Northeast Georgia. There are many public, private, and nonprofit service providers that are centrally located in Athens and that provide significant benefits to Athens-Clarke County residents. Related to this, we have strong nonprofit service providers, some with a special focus on housing access and quality, including the Athens Housing Authority, the Athens Land Trust, and Habitat for Humanity. We also

have two fixed-route transit service providers that connect individuals with jobs in a fixed service area—and while there are limitations to our public transit provision, it is a significant resource in our community that can help link people to the resources and employment opportunities that they need. Each of these resources are important and should be considered in development of strategies around fair housing.

Finally, the global pandemic that struck in Spring 2020 has adversely affected communities across our state, nation, and world. Athens-Clarke County is no exception. Record increases in unemployment and an uncertain future for many local businesses has left many vulnerable families even more at risk. The public health and subsequent economic crises have created an environment in which mass evictions are likely over the coming year. COVID19, in effect, will exacerbate all existing disparities and will likely create new ones. The adverse effect on social determinants of health and wellbeing, including quality housing, are still largely unknown. As we move forward on decreasing impediments to fair housing, special consideration and intense resources will likely be needed to address the damage done to Athens-Clarke County residents, our local economy, and our housing market by the pandemic.

## SIGNATURE PAGE

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Chief Elected Official

## APPENDIX A. DEFINITIONS

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As defined in The Fair Housing Planning Guide, the definition of "Affirmatively Further Fair Housing" [AFFH] requires a grantee to:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis;
- Maintain records reflecting the analysis and actions taken in this regard<sup>6</sup>.

As described in The Fair Housing Planning Guide, the CHAS statute at Section 104(21) defines the term "certification" within the context of the Certification to Affirmatively Further Fair Housing [AFFH] to be:

- A written assertion
- Based on supporting evidence
- Available for inspection by the Secretary, the Inspector General and the public
- Deemed accurate for purposes of this Act unless the Secretary determines otherwise after:
  - Inspecting the evidence
  - Providing due notice and opportunity for comment<sup>7</sup>.

In carrying out its local Analysis of Impediments to Fair Housing Choice, Athens-Clarke County utilized the following definition of "Fair Housing Choice" as outlined by HUD:

- The ability of persons of similar income levels to have available to them the same housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap.

As defined in The Fair Housing Planning Guide, the definitions of impediments to fair housing choice include:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin<sup>8</sup>.

In carrying out its local Analysis of Impediments to Fair Housing Choice, Athens-Clarke County utilized the following definition of Protected Classes:

- Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

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<sup>6</sup> U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. Fair Housing Planning Guide: Volume 1 (Chapter 1: Fair Housing Planning Historical Overview, Page 14). March 1996.

<sup>7</sup> Ibid. Page 16.

<sup>8</sup> Ibid. Page 26.

Though different municipal jurisdictions within Athens-Clarke County may define "affordable" differently, the definition used throughout this analysis is congruent with HUD's and Athens Clarke County's definition:

- The U.S. Department of Housing and Urban Development (HUD) defines "affordable" as housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners insurance, and any homeowners' association fees.
- Rental housing affordable to a low-income family of four (income up to 80% of the area median income) residing in Athens-Clarke County would carry a total monthly cost of up to \$1,154 as noted by the National Low Income Housing Coalition's 2010 Out of Reach Data.

## APPENDIX B. QUANTITATIVE DATA SOURCES

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### Athens Wellbeing Project

The sampling plan for the Athens Wellbeing Project (AWP) was designed to obtain a random sample of county residents representative of the total population of Athens-Clarke County. The first step in selecting the AWP sample was to create a list of all residence or living communities (i.e. apartment buildings, public housing communities, mobile home parks, and retirement communities) in Athens-Clarke County. This list, hereafter referred to as the sampling frame, was used to select a residence. For the purposes of the AWP, the unit of analysis is conceptualized as the household. Within each selected residence, a single resident living in the household received the AWP survey and was asked to respond on behalf of all residents living in the household. This person is hereafter referred to as the respondent.

To create a sample that represented the population of interest the sampling frame needed to include all Athens-Clarke County residences. Sources for these lists included the Athens Clarke County Unified Government Department of Housing & Community Development and the Athens Housing Authority. The list of residences was comprised of the following types of dwellings:

- Single family residences, condos, and duplex buildings
- Apartment complexes
- Public Housing communities
- Mobile home parks
- Retirement communities

Next, the sampling frame was evaluated to determine which Athens-Clarke county residents might be underrepresented or missing from the frame completely. During the evaluation of the sampling frame, we determined that homeless and transitional residents could be missing from the frame. For the purposes of AWP, we defined homelessness according to the McKinney-Vento Homeless Assistance Act of 1987 (Pub. L. 100-77, July 22, 1987, 101 Stat. 482, 42 U.S.C. § 11301).

Using the McKinney-Vento definition means that we defined homelessness more broadly than only including individuals with no shelter or residing in homeless shelters. This definition also encompasses individuals who might be living with friends or family members or otherwise "transitional" situations. The vulnerable nature of homeless and transitional residents presented special challenges in constructing the sampling frame, and as a result we had to "select" them into the AWP sample differently from other residents.

The AWP data collection strategy used both postcard mailings and in-person, door-to door follow up. Four rounds of postcard mailers were sent to each household in the sample. The postcards included information on the project, instructions to complete the survey online (or to request a paper copy), the household's unique Survey ID to complete the survey, and information on chances to win the incentive for completion.

The second mechanism for data collection was in-person follow up and administration of the survey instrument, conducted by data collection teams. Data collection teams were composed of a Neighborhood Leader—an infrastructure already existing in the community under Family Connection-Communities in Schools. Each neighborhood was assigned a Neighborhood Leader who has experience living and working in Athens and engaging with their local community. The Neighborhood Leader was the manager of each data collection team, composed of the NL and students from the University of Georgia. All data collection team members received training in Fall 2018 to prepare them for in person collection.

AWP 2.0 data collection resulted in 1,078 households completing the survey, with a +/-3% margin of error. Sampling weights were created and are utilized for all analysis and reporting to ensure representativeness of the data. The analysis weights account for variation in the probability of being included in the sample, and for varying rates of response across the sampling strata. The resulting sample from this round of collection is one that is robust and representative of Athens-Clarke County households.

A critical component of executing this work was achieving approval from the University of Georgia's Institutional Review Board (IRB) to conduct the project. The project was submitted to IRB in June 2016, and after being reviewed was determined that it was not deemed "research," but rather was a project designed to provide research and analysis to stakeholders in the Athens Clarke County community. Thus, the project was exempt from further IRB oversight (IRB Study ID #00003747)

#### Census QuickFacts Data

The QuickFacts utilized US Census data regarding demographics, housing, health, economy, business, transportation, internet use, geography, and more. Data are available for all areas with populations greater than 5,000. Data are primarily from 2019, though some categories are presented representing 2014 through 2018. More information is available on the website:  
<https://www.census.gov/quickfacts/>

#### Athens Wellbeing Project Social Mapping Atlas

Through the AWP website, this social mapping atlas provides maps illustrating data from QuickFacts, the Athens-Clarke County Government, and a 2015 health needs assessment. Data are presented on the elementary school zone level and are available regarding demographics, health, housing, environment, income, employment, lifelong learning, and transportation. More information can be found on the website:  
<http://www.athenswellbeingproject.org/athens-social-mapping-atlas>

#### PolicyMap

Several maps were drawn using the PolicyMap tool, which gathers and overlays a secondary data from a multitude of sources. Information can be found on demographics, income and spending, housing, lending, quality of life, economy, education, health, federal guidelines, and analytics. All data are linked to their sources. More information is available on the website:

<https://www.policymap.com/>

#### Office of Fair Housing and Equal Opportunity (FHEO)

"The mission of the Office of Fair Housing and Equal Opportunity (FHEO) is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws."

FHEO data were used to understand the fair housing complaints for Athens-Clarke County over the past 10 years. Data on complaints regarding any and all protected classes (race, color, national origin, religion, sex, familial status and disability) are publicly available on their website:

<https://catalog.data.gov/dataset/fheo-filed-cases>

## APPENDIX C. ATHENS WELLBEING PROJECT 2018 SURVEY INSTRUMENT

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**\*AWP SURVEY INSTRUMENT TO BE ADDED ONCE DOCUMENT IS IN PDF FORM\***

## APPENDIX D. NEIGHBORHOOD LEADER INTERVIEW QUESTIONNAIRE

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Date: \_\_\_\_\_

Time: \_\_\_\_\_

Neighborhood Zone: \_\_\_\_\_

1. Please describe or share your understanding of the severe housing costs and housing burdens that low income and moderate income working households face?
2. Can you talk about the availability of affordable housing in Athens Clarke County?
3. What challenges do people face when trying to find affordable housing in Athens-Clarke County?
4. Are you familiar with Fair Housing rights and responsibilities? Who is protected by the Fair Housing Act?
5. What kind of actions qualify as housing discrimination? What steps should be taken if someone thinks they have faced housing discrimination?
6. In your opinion, what is the best way to educate the community on their Fair Housing rights?
7. How does access to affordable housing affect community wellbeing?
8. How has COVID changed the affordable housing issues that we discussed today?

## Grantee SF-424's and Certification(s)

OMB Number: 4040-0004  
Expiration Date: 12/31/2022

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C * Other (Specify): <input type="text"/>	
* 3. Date Received: <input type="text"/>		* 4. Applicant Identifier: <input type="text"/>	
* 5. Federal Entity Identifier: <input type="text"/> GA130168		* 6. Federal Award Identifier: <input type="text"/>	
State Use Only:			
* 6. Date Received by State: <input type="text"/>		* 7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:			
* a. Legal Name: <input type="text"/> Unified Government Athens-Clarke County			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 58-1911146		* c. UEI: <input type="text"/> 024904372000	
d. Address:			
* Street1: <input type="text"/> 375 Sistrunk Avenue	Street2: <input type="text"/>	City: <input type="text"/> Athens	County/Parish: <input type="text"/>
State: <input type="text"/> GA: Georgia	Province: <input type="text"/>	* Country: <input type="text"/> USA: UNITED STATES	
* Zip / Postal Code: <input type="text"/> 30601-1711			
e. Organizational Unit:			
Department Name: <input type="text"/> Housing & Community Development		Division Name: <input type="text"/> Housing & Community Development	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: <input type="text"/> Ms.	* First Name: <input type="text"/> Layley	Last Name: <input type="text"/>	
Middle Name: <input type="text"/>	Suffix: <input type="text"/>	Title: <input type="text"/> Director	
Organizational Affiliation: <input type="text"/>			
* Telephone Number: <input type="text"/> (404) 613-3155		Fax Number: <input type="text"/> (404) 613-3158	
* Email: <input type="text"/> Layley.hansen.jess@umgov.com			

Application for Federal Assistance SF-424				
<p>* 9. Type of Applicant 1: Select Applicant Type:</p> <p><input checked="" type="checkbox"/> Other (Specify):</p> <p>Type of Applicant 2: Selected Applicant Type:</p> <p><input type="text"/></p> <p>Type of Applicant 3: Selected Applicant Type:</p> <p><input type="text"/></p> <p>* Other (Specify):</p> <p>United City-County Government.</p>				
<p>* 10. Name of Federal Agency:</p> <p>U.S. Department of Housing and Urban Development</p>				
<p>11. Catalog of Federal Domestic Assistance Number:</p> <p>14-210</p> <p>CFDA Title:</p> <p>Entitlement Grant</p>				
<p>* 12. Funding Opportunity Number:</p> <p>n-21-MC-13-CAT</p> <p>* Title:</p> <p>Community Development Block Grant Entitlement Program</p>				
<p>13. Competition Identification Number:</p> <p><input type="text"/></p> <p>Title:</p> <p><input type="text"/></p>				
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <p><input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/></p>				
<p>* 15. Descriptive Title of Applicant's Project:</p> <p>Community Development Block Grant</p>				
<p>Attach supporting documents as specified in agency instructions.</p> <p><input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/></p>				

Application for Federal Assistance SF-424			
16. Congressional Districts Of:			
* a. Applicant	GA-010		
* b. Program/Project			
Attach an additional list of Program/Project Congressional Districts if needed.			
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
17. Proposed Project:			
* a. Start Date:	07/01/2021		
* b. End Date: 06/30/2022			
18. Estimated Funding (\$):			
* a. Federal	1,364,618.00		
* b. Applicant			
* c. State			
* d. Local			
* e. Other			
* f. Program Income			
* g. TOTAL	1,364,618.00		
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?			
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>			
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.			
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.			
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)			
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If "Yes", provide explanation and attach			
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
21. By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 210, Section 1001)			
<input checked="" type="checkbox"/> ** I AGREE			
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.			
Authorized Representative:			
Prefix:	Ms.	* First Name:	Kelly
Middle Name:			
* Last Name:		Girtz	
Suffix:			
* Title:		Mayor	
* Telephone Number:		706-613-3018	Fax Number:
* Email:		kelly.girtz@athensgov.com	
* Signature of Authorized Representative:			
		* Date Signed: <input type="text" value="JUL 26 2021"/>	

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4140-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

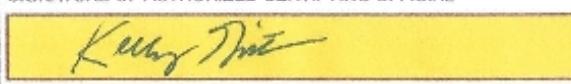
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance, and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 89-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681, 1683, and 1685-1688), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicap; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§230 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

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Standard Form 424D (Rev. 7-87)  
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1506 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §674), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11980; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 176(c) of the Clean Air Act of 1965, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (Identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§468a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1998 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		TITLE	
		Mayor	
APPLICANT ORGANIZATION		DATE SUBMITTED	
Unified Government Athens-Clarke County		JUL 26 2021	

SF-424D (Rev. 7-97) Back

Application for Federal Assistance SF-424			
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C * Other (Specify):	
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>		
5a. Federal Entity Identifier: <input type="text"/> GA130168	5b. Federal Award Identifier: <input type="text"/>		
State Use Only:			
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>		
8. APPLICANT INFORMATION:			
* a. Legal Name: Unified Government Athens-Clarke County			
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 58-1911166		* c. UETC <input type="text"/> 024904372000	
d. Address:			
* Street1: <input type="text"/> 375 Satilla Avenue	Street2: <input type="text"/>		
* City: <input type="text"/> Athens	County/Parish: <input type="text"/>		
* State: <input type="text"/> GA: Georgia	Province: <input type="text"/>		
* Country: <input type="text"/> USA: UNITED STATES			
* Zip / Postal Code: <input type="text"/> 30601-1731			
e. Organizational Unit:			
Department Name: <input type="text"/> Housing&Community Development	Division Name: <input type="text"/> Housing&Community Development		
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix: <input type="text"/> Ms.	* First Name: <input type="text"/> Hayley	Middle Name: <input type="text"/>	
* Last Name: <input type="text"/> BANNER JADE	Suffix: <input type="text"/>		
Title: <input type="text"/> Director			
Organizational Affiliation: <input type="text"/>			
* Telephone Number: <input type="text"/> 706-613-3155		Fax Number: <input type="text"/> 706-613-3156	
* Email: <input type="text"/> hayley.banner@accgov.com			

**Application for Federal Assistance SF-424**

**\* 9. Type of Applicant 1: Select Applicant Type:**

**\* 10. Name of Federal Agency:**

**11. Catalog of Federal Domestic Assistance Number:**

**\* 12. Funding Opportunity Number:**

**13. Competition Identification Number:**

**14. Areas Affected by Project (Cities, Counties, States, etc.):**

**\* 15. Descriptive Title of Applicant's Project:**

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424			
16. Congressional Districts Of:			
* a. Applicant	CA-010		
* b. Program/Project			
CA-019			
Attach an additional list of Program/Project Congressional Districts if needed.			
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
17. Proposed Project:			
* a. Start Date:	07/01/2021		
* b. End Date: 06/30/2022			
18. Estimated Funding (\$):			
* a. Federal	691,534.00		
* b. Applicant			
* c. State			
* d. Local			
* e. Other			
* f. Program Income			
* g. TOTAL	691,534.00		
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?			
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on .			
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.			
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.			
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)			
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
If "Yes", provide explanation and attach:			
<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>			
21. *By signing this application, I certify (1) to the statements contained in the list of certifications* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)			
<input checked="" type="checkbox"/> ** I AGREE			
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.			
Authorized Representative:			
Prefix:	Ms.	* First Name:	Kelly
Middle Name:			
* Last Name:	Girts		
Suffix:			
* Title:	Mayor		
* Telephone Number:	706-613-3010	Fax Number:	
* Email:	kelly.girts@accgov.com		
* Signature of Authorized Representative:			* Date Signed:   JUL 26 2021

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

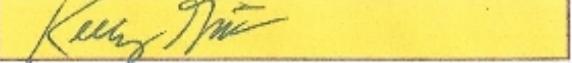
1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681, 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 dd-3 and 290 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

Previous Edition Usable

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Standard Form 4240 (Rev. 7-97)  
Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §674), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11736; (c) protection of wetlands pursuant to EO 11980; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 178(c) of the Clean Air Act of 1966, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§409a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		TITLE	
		Mayor	
APPLICANT ORGANIZATION		DATE SUBMITTED	
United Government, Athens-Clarke County		JUL 26 2021	

SF-424D (Rev. 7-97) Back

Application for Federal Assistance SF-424		
* 1. Type of Submission: <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	* 2. Type of Application: <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	* If Revision, select appropriate letter(s): <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G <input type="checkbox"/> H <input type="checkbox"/> I <input type="checkbox"/> J <input type="checkbox"/> K <input type="checkbox"/> L <input type="checkbox"/> M <input type="checkbox"/> N <input type="checkbox"/> O <input type="checkbox"/> P <input type="checkbox"/> Q <input type="checkbox"/> R <input type="checkbox"/> S <input type="checkbox"/> T <input type="checkbox"/> U <input type="checkbox"/> V <input type="checkbox"/> W <input type="checkbox"/> X <input type="checkbox"/> Y <input type="checkbox"/> Z * Other (Specify):
* 3. Date Received: <input type="text"/>	4. Applicant Identifier: <input type="text"/>	
5a. Federal Entity Identifier: <input type="text"/> GA130158	5b. Federal Award Identifier: <input type="text"/>	
State Use Only:		
6. Date Received by State: <input type="text"/>	7. State Application Identifier: <input type="text"/>	
8. APPLICANT INFORMATION:		
* a. Legal Name: <input type="text"/> Unified Government Athens-Clarke County		
* b. Employer/Taxpayer Identification Number (EIN/TIN): <input type="text"/> 00-1311146	* c. UBI: <input type="text"/> 024904372000	
d. Address:		
* Street1: <input type="text"/> 375 Satilla Avenue	Street2: <input type="text"/>	
* City: <input type="text"/> Athens	County/Parish: <input type="text"/>	
* State: <input type="text"/> GA: Georgia	Province: <input type="text"/>	
* Country: <input type="text"/> USA: UNITED STATES		
* Zip / Postal Code: <input type="text"/> 30601-1791		
e. Organizational Unit:		
Department Name: <input type="text"/> Housing & Community Development	Division Name: <input type="text"/> Housing & Community Development	
f. Name and contact information of person to be contacted on matters involving this application:		
Prefix: <input type="text"/> Ms.	* First Name: <input type="text"/> Bayley	
Middle Name: <input type="text"/>		
* Last Name: <input type="text"/> Banerjee		
Suffix: <input type="text"/>		
Title: <input type="text"/> Director		
Organizational Affiliation: <input type="text"/>		
* Telephone Number: <input type="text"/> 706-613-3155	Fax Number: <input type="text"/> 706-613-3158	
* Email: <input type="text"/> bayley.banerjee@accgov.com		

Application for Federal Assistance SF-424			
<p>* 8. Type of Applicant 1: Select Applicant Type:</p> <p><input type="text" value="X: Other (specify):"/></p> <p>Type of Applicant 2: Select Applicant Type:</p> <p><input type="text"/></p> <p>Type of Applicant 3: Select Applicant Type:</p> <p><input type="text"/></p> <p>* Other (specify):</p> <p><input type="text" value="Unified City-County Government"/></p>			
<p>* 10. Name of Federal Agency:</p> <p><input type="text" value="U.S. Department of Housing and Urban Development"/></p>			
<p>11. Catalog of Federal Domestic Assistance Number:</p> <p><input type="text" value="14.210"/></p> <p>CFDA Title:</p> <p><input type="text" value="Entitlement Grant"/></p>			
<p>* 12. Funding Opportunity Number:</p> <p><input type="text" value="H-21-RG-13-007"/></p> <p>* Title:</p> <p><input type="text" value="Community Development Block Grant Entitlement Program"/></p>			
<p>13. Competition Identification Number:</p> <p><input type="text"/></p> <p>Title:</p> <p><input type="text"/></p>			
<p>14. Areas Affected by Project (Cities, Counties, States, etc.):</p> <p><input type="text"/></p> <p><input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/></p>			
<p>* 16. Descriptive Title of Applicant's Project:</p> <p><input type="text" value="Community Development Block Grant CARES Act"/></p>			
<p>Attach supporting documents as specified in agency instructions.</p> <p><input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/></p>			

Application for Federal Assistance SF-424

16. Congressional Districts Of:

\* a. Applicant

\* b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

\* a. Start Date:

\* b. End Date:

18. Estimated Funding (\$):

* a. Federal	<input type="text" value="1,723,320.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="1,723,320.00"/>

\* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

a. This application was made available to the State under the Executive Order 12372 Process for review on .  
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.  
 c. Program is not covered by E.O. 12372.

\* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

Yes  No

If "Yes", provide explanation and attach:

21. By signing this application, I certify (1) to the statements contained in the list of certifications\*\* and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances\*\* and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 21, Section 1001)

\*\* I AGREE

\*\* The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:  \* First Name:

Middle Name:

\* Last Name:

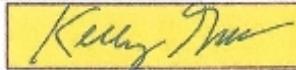
Suffix:

\* Title:

\* Telephone Number:  Fax Number:

\* Email:

\* Signature of Authorized Representative:



\* Date Signed:

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4140-0008  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

**PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.**

**NOTE:** Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4783) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681, 1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-616), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§280 dd-3 and 280 ee-3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

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Prescribed by OMB Circular A-102

11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.

12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1601-1608 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§278a to 278a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.

14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.

15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11988; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 178(c) of the Clean Air Act of 1965, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).

16. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.

17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11583 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).

18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."

19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.

20. Will comply with the requirements of Section 108(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL		TITLE	
		Mayor	
APPLICANT ORGANIZATION		DATE SUBMITTED	
United Government Athens-Clarke County		JUL 26 2021	

SF-424D (Rev. 7-97) Back

## Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

**1. Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

**2. Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2021-2022 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

**3. Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
\_\_\_\_\_  
Signature of Authorized Official

9/14/2021  
\_\_\_\_\_  
Date

Mayor  
\_\_\_\_\_  
Title

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

  
Signature of Authorized Official

01.14.2021  
Date

Mayor  
Title

**OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

  
\_\_\_\_\_  
Signature of Authorized Official

7-14-2021  
Date

\_\_\_\_\_  
Mayor  
Title

#### Specific HOME Certifications

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
\_\_\_\_\_  
Signature of Authorized Official

9-14-2021  
\_\_\_\_\_  
Date

\_\_\_\_\_  
Mayor  
Title

**Discharge Policy** – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

  
Signature of Authorized Official

5-14-26-24  
Date

Mayor  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

## Appendix - Alternate/Local Data Sources

1	<p><b>Data Source Name</b> 2015 Athens Point in Time Count</p> <p><b>List the name of the organization or individual who originated the data set.</b> Athens-Clarke County Housing and Community Development Department</p> <p><b>Provide a brief summary of the data set.</b> This is the annual point in time count required by HUD for the CoC funding. It was conducted on January 28, 2015</p> <p><b>What was the purpose for developing this data set?</b> To count the number of homeless individuals and families in Athens</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> January 28, 2015</p> <p><b>Briefly describe the methodology for the data collection.</b> Surveys to shelters, one-on-one interviews with unsheltered homeless, and HMIS (Homeless Management Information System) data.</p> <p><b>Describe the total population from which the sample was taken.</b> The homeless count included the total population of homeless individuals and families in Athens-Clarke County</p> <p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b> The total number of respondents was 222 of which: Gender: 65% are men, and 35% are women Age: 82% are adults, 6% are young adults (18-24), and 12% are children Race: 51% are white, 47% are African American, and 2% multiracial, American Indian, or other Hispanic/Latino: 2% identify as Hispanic or Latino Veteran: 9% have served in the military</p>
2	<p><b>Data Source Name</b> 2014-2018 American Community Survey</p> <p><b>List the name of the organization or individual who originated the data set.</b> American Community Survey data through the United States Census Bureau</p>

	<p><b>Provide a brief summary of the data set.</b></p> <p>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.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>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.</p> <p>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.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2014-2018</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>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.</p> <p>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.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>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.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>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.</p>
3	<p><b>Data Source Name</b></p> <p>2018 American Community Survey 5-Year Estimates</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>2018 American Community Survey 5-Year Estimates</p>

	<p><b>Provide a brief summary of the data set.</b></p> <p>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.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>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.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>American Community Survey 5-Year Data (2009-2018). ACS has non-overlapping datasets that allow comparisons of current ACS data to past ACS data. The 2014-2018 ACS 5-Year estimates can be compared with 2009-2013 ACS 5-Year estimates.</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Every year, the U.S. Census Bureau contacts over 3.5 million households across the country to participate in the American Community Survey.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>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.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>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.</p>
4	<p><b>Data Source Name</b></p> <p>2006-2016 CHAS</p> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>On August 5, 2019 HUD released updated CHAS data for the 2012-2016 period.</p>

<p><b>Provide a brief summary of the data set.</b></p> <p>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.</p>
<p><b>What was the purpose for developing this data set?</b></p> <p>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.</p> <p>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.</p>
<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2012-2016</p>
<p><b>Briefly describe the methodology for the data collection.</b></p> <p>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: <a href="#">CHAS 2000 Data</a>). Since 2005, the Census Bureau has administered an annual survey called the <b>American Community Survey (ACS)</b>, 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 <a href="#">guidance from the Census Bureau</a>.</p> <p>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 <a href="#">CHAS Updates page</a>, 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.</p>

**Describe the total population from which the sample was taken.**

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**Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.**

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5

**Data Source Name**

HUD FMR and HOME Rents 2020

**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.**

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**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 2020 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 2020 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 2017 American Community Survey (ACS) 1 year data and the newly available 2013-2017 5 year data, and updating to FY 2020 including information from local survey data. The tables on the summary page include links to complete detail on how the data were developed.

**Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.**

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**6 Data Source Name**

2018 ACS 1-Year Estimates Tables

**List the name of the organization or individual who originated the data set.**

American Community Survey, US Census Bureau

<b>Provide a brief summary of the data set.</b>
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.
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<b>Provide the year (and optionally month, or month and day) for when the data was collected.</b>
2018
<b>Briefly describe the methodology for the data collection.</b>
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.
<b>Describe the total population from which the sample was taken.</b>
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<b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b>
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