

## **Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period**

The purpose of this document is to share a summary of the comprehensive public input campaign for the Affordable Housing Investment Plan (AHIS) between August 7 and September 5, 2023. Specifically, this document includes an overview of activities offered to the public, a thematic summary of comments received, and ACCGov's staff's response to these comments. This document was also shared with M&C as part of the Agenda Report associated with the scheduled vote on October 3, 2023. To learn more about the AHIS and to download a copy of the most updated version, please visit [www.accgov.com/arpa](http://www.accgov.com/arpa).

### **Summary of Activities**

As outlined on pages 98-100 of the AHIS, ACC stakeholders and residents were engaged in the development phase of the AHIS between October 2022-July 2023 through activities like:

1. 23 interviews with ACCGov staff and stakeholders, including non-profit and for-profit housing developers, non-profit agencies, and business leaders.
2. An online survey to garner feedback from public on the proposed strategies; 83 responses were received between April 26-May 30
3. Two community forums at the ACC Public Library and the Athens Community Council on Aging (April 24 and May 9, 2023, respectively), where residents learned about proposed strategies and provided input
4. Collaboration with the Athens Homeless Coalition to develop and disseminate a survey specifically for landlords; 19 responses were received between May 3-July 26, 2023
5. The accgov.com/arpa website was regularly updated with copies of presentations delivered during advisory committee meetings, summaries of proposed strategies, and details of engagement activities outlined above.

Between August 7 and September 5, 2023, residents were also asked to provide input on the final draft of the AHIS before the Mayor and Commission's vote (originally scheduled for September 5, and rescheduled for October 3, 2023):

1. The accgov.com/arpa website was updated to include:
  - Full draft of plan, as well as a one-sheeter outlining key strategies in English and Spanish
  - Video recording of staff presenting an overview of the key components of the plan
  - Recording from July 28, 2023 ARPA Affordable Housing Advisory Committee meeting
  - Description and schedule of all public input opportunities related to this plan
2. Three in-person community forums whereby staff presented an overview of key plan components and accepted oral and written public comment. These events were held at locations and times accessible to stakeholders *and* residents who are most impacted by housing affordability:
  - Forum #1: ACC Extension Office, Wed. Aug. 9, 2023 (2-3 p.m.)
  - Forum #2: East Athens Triangle Plaza Resource Center, Sat., Aug. 12, 2023 (11am-1pm)
  - Forum #3: ACC Library, Wed., Aug. 23, 2023 (6-8 p.m.)
3. Online input form for individuals to provide written, confidential comment (Aug. 7-30, 2023).

These activities were promoted heavily by staff through ACCGov News Flash, emails to stakeholders and non-profits (including Neighborhood Leaders), social media posts, flyers and A-frame posters in College Square, and interviews with local outlets.

Additionally, the public is invited to provide additional input and comments to the Mayor and Commission in relation to the AHIS at the rescheduled M&C Agenda Setting session (Sept. 19, 2023) and Regular Voting Session

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(Oct. 3, 2023). Both meetings will be held at City Hall, beginning at 6 p.m. For more information, please visit [www.acgov.com/publicinput](http://www.acgov.com/publicinput).

### Public Comment Received

Over the public comment period (August 7 – September 5, 2023), ACCGov staff received a total of 364 comments and questions as outlined below. Residents were encouraged to participate in as many of the activities as possible, so it is difficult to discern a unique number of residents who participated in these activities (e.g., a resident may have submitted comment via the online form, attended a forum and sent an email to staff). Please note that the analysis below does not include comments or questions emailed directly to Mayor and Commission.

Activity	Dates	# of residents	# of unique comments
Online Form	8/7-30/2023	75	232
Email to Staff	8/7-30/2023	2	2
Forum 1 @ ACC Extension Office	8/9/2023	6	
Forum 2 @ East Athens Resource Ctr	8/12/2023	11	128
Forum 3 @ ACC Library	8/23/2023	30	
Original M&C Agenda Setting	8/15/2023	2	2
<b>TOTALS</b>		<b>126</b>	<b>364</b>

### ***Themes of Comments Received:***

Comment Subject	Number of Comments
<b>Questions.</b> See below for Frequently Asked Questions and staff's responses to them.	29
<b>Funding source recommendations</b> including Fire Services Tax, split rate property tax, tax on out of state investment firms, tax on student housing, and local option sales tax.	28
<b>Efficient management and use of funding</b> , including speeding the contracting and reimbursement process, minimizing funds spent on administration and planning, ensuring non-profits have skills to manage funds effectively, and utilization of existing programs rather than building from scratch.	21
<b>Information access and transparency of funding</b> , including the need for easily accessible information about the status of funds distributed, current and upcoming housing inventory, and more effort to reach average residents.	21
<b>Ensure funds reach households most in need</b> , including prioritization of households well below current AMI-based income limits, prioritization of homeless households	20
<b>Creative homeownership suggestions</b> , including development of TOPA opportunities, cooperatively owned housing, and addressing challenges to conversion of apartments to owned condominiums	18
<b>Prioritize homeownership.</b> Comments prioritizing homeownership recommendations over rental recommendations.	17

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<b>Down Payment Assistance (DPA)</b> , including importance to structure program for participant success, concerns with sustainability of DPA program, general support.	16
<b>Zoning</b> . Comments focused on need to eliminate zoning restrictions limiting construction of new housing.	16
<b>Tax concerns</b> . Concerns over unaffordable property tax rates, gaining an understanding of how plan implementation will affect tax rates.	15
<b>Tenant advocacy and protections</b> , including a greater focus on tenants' rights, addressing barriers to renting (eviction record, credit score, criminal record, etc.) and rent control.	15
<b>Landlord focused comments</b> , including carrots and sticks to lower rent, accept housing vouchers, etc.	14
<b>Overdevelopment concerns</b> , including traffic, proliferation of student housing, over-densification, etc., within Georgia's smallest county	14
<b>UGA</b> . Comments advocating greater accountability from UGA, construction of student housing on campus.	14
<b>Support homeowner repair</b> and other help for existing homeowners.	14
<b>Prioritize affordable rentals</b> . Comments prioritizing affordable rental recommendations over homeownership recommendations.	10
<b>Housing quality</b> , including comments focused on funding Code Enforcement to connect households with repair programs.	9
<b>Workforce focused comments</b> , primarily focused on recruitment of higher-paying jobs to ACC, as well as raising wages of existing jobs.	9
<b>Support Acquisition Strike Fund</b> .	8
<b>Voluntary Inclusionary Zoning</b> , including need for better incentives, concern that it increases costs for others, desire to implement VIZ for single family infill.	8
<b>Expand partnerships</b> with banks, developers, faith-based institutions, etc.	7
<b>Other/one-off comments</b> .	32

### ***Frequently Asked Questions (FAQs) Received by Staff:***

**1. What is the relationship between the AHIS and the Strategic Plan to Reduce and Prevent Homelessness (SPRPH) on which M&C will also vote on fall 2023?**

Given the inherent inter-relatedness between affordable housing and homelessness, both plans were developed concurrently by HR&A Advisors and The Cloudburst Groups, respectively, in collaboration with the ACCGov Housing and Community Development Department and in consultation with local stakeholders and community members.

There are many connections between the strategies in both plans. These are outlined in detail on two separate documents ("overview of Connections between AHIS and SPRPH" and "Overview of Connections between SPRPH and AHIS") now available at [www.accgov.com/arpa](http://www.accgov.com/arpa).

**2. How do you define "affordable"? What's affordable for rental and for-sale units?**

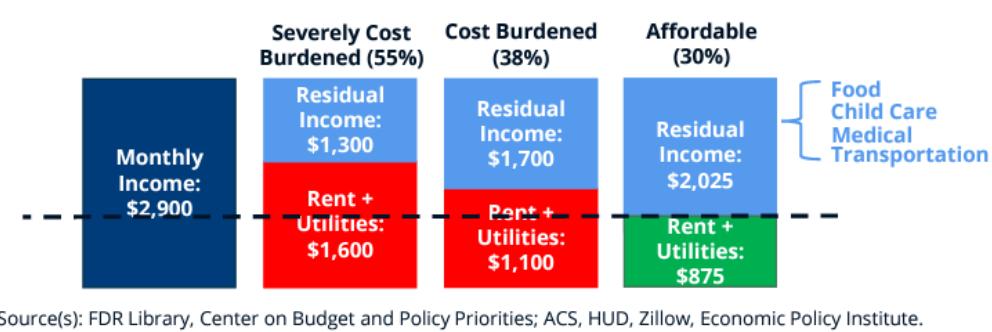
As outlined on p. 19 of the AHIS, in a standard definition set by the U.S. Department of Housing & Urban Development (HUD), housing is "affordable" when housing costs are less than 30% of a household's income.

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While this definition is a helpful baseline standard, the reality is that “affordable” can mean very different things for different households based on other factors such as access to transportation, groceries, childcare, healthcare, student debt, etc.

The AHIS—as well as the majority of federally-funded affordable housing programs—use the HUD Area Median Income (AMI) to represent the midpoint in the distribution of household incomes within a geographic region (in other words, 50% of residents make less than the AMI and the other 50% make more than the AMI). In ACC, the HUD AMI for a family of 4 is \$81,400. See p. 128 of the AHIS for more details.

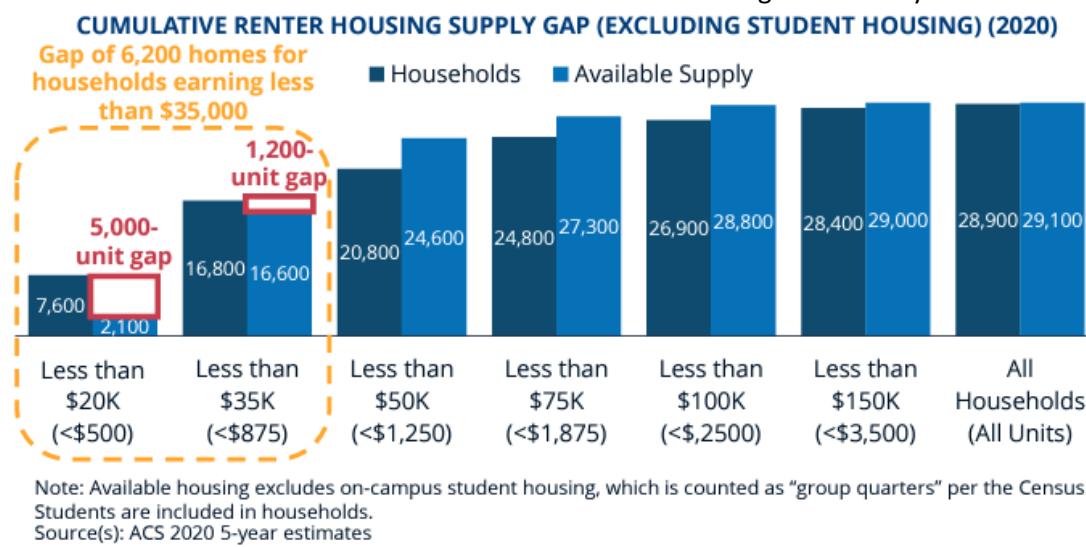
Per the graph below (on p. 19 of the AHIS), households in ACC that make less than \$35,000 per year (approx. 40% AMI for a 4-person household) are particularly impacted by rising rent costs. For such a household, “affordable” would mean that their rent *and* utilities total no more than \$875/month.



### 3. How many more affordable rental units do we need? How did HR&A calculate the gap of 5,000 affordable rental units identified on page 36 of the AHIS?

While over half of the rental homes in ACC are affordable to households making \$35,000 (40% of the HUD AMI for a family of 4), HR&A used data from the ACS 2020 5-year estimate to identify a shortage of these homes, particularly for households earning less than \$20,000/year.

Per the table below (on p. 107 of the AHIS), there is gap of 5,000 affordable rental units for households making less than \$20,000/year and an additional 1,200 units for households making less than \$35,000/year. Pages 103-111 include additional data and information on rental housing affordability.



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### 4. What is the gap of affordable for-sale units in Athens-Clarke County?

The AHIS identifies that 46% of ACC households are homeowners and 54% of households are renters, even when excluding students who rent at very high rates (p. 113). While it is relatively simple to identify a gap of affordable rental units by comparing the number of households and available rental supply, it is more difficult to quantify the number of affordable for-sale units “needed” in ACC. In part, this is because determining the ideal ratio of homeowners/renters is more dependent on community values than on simpler supply-and-demand metrics.

Instead of establishing a goal of number of affordable for-sale units, HR&A suggests that ACCGov look at homeownership rates for comparable communities and perhaps strive toward similar rates. The updated AHIS (p. 113) now lists the homeownership rate for the state of Georgia (64%), the US (64%), other comparable cities in Georgia like Columbus (49%) and Augusta (51%), and other comparable university towns like Chapel Hill, NC (51.8% including students) and Dayton, OH (47.1% including students).

### 5. How does ACCGov currently spend the \$1.7M in federal funds?

As outlined in p. 10 of the AHIS, ACCGov receives approximately \$1.7M every year from the U.S. Housing & Urban Development Department (HUD) in addition to one-time funding like American Rescue Plan Act funding (ARPA) that the ACC Mayor and Commission have designated toward affordable housing.

Funding Available to Support Affordable Housing			
2023 TO 2024 FEDERAL ENTITLEMENTS		ONE-TIME	
HOME	\$767,000	ARPA	\$15,000,000
CDBG	\$534,000	HOME-ARP	\$1,300,000
Continuum of Care	\$407,000	SPLOST	\$44,000,000
<b>TOTAL</b>	<b>\$1,708,000</b>	<b>TOTAL</b>	<b>\$60,300,000</b>

The ACCGov Housing & Community Development Department (HCD) administers these grants through a competitive RFP process to qualified and eligible entities. Once M&C make the awards, they are shared with the public via the HCD website ([www.acccgov.com/hcd](http://www.acccgov.com/hcd)). Program outcomes are generally reported in the Consolidated Annual Performance and Evaluation Report (CAPER), also published on the website. Year-end reports from every agency that receives funding through HCD are also available via an Open Record Request (visit [www.acccgov.com/4987/Open-Records-Request](http://www.acccgov.com/4987/Open-Records-Request) for more information).

To help respond to this question as it relates to the AHIS, staff has updated [www.acccgov.com/arpa](http://www.acccgov.com/arpa) to include a summary of the awards and status of affordable housing projects supported by ACCGov funding since FY2020 (including through TADs, Inclusionary Zoning Policy, CDBG, HOME and ACCGov General Funds).

### 6. How does the existing ACC Affordable Housing Fund work? How is the proposed Local Housing Fund proposed in the AHIS different than what already exists? Who would manage it? Would there be a competitive process in place for developers?

As described on page 24 of the AHIS, the singular source of local funding for affordable housing in ACC is a “Special Revenue Fund,” formed in 2019 and owned and operated by ACCGov. The Athens Housing Authority has provided funding for the Special Revenue Fund with payment-in-lieu-of-taxes (PILOT) payments amounting to approximately \$165,000 per year. ACCGov has spent \$60,000 of the Fund per year on average, primarily towards one position in the Building Inspection Department and other administrative

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costs. The Fund's balance is nearly \$700,000 as of FY23 YTD. ACCGov has yet to establish policies and processes for distribution of Special Revenue Fund dollars moving forward.

While the Special Revenue Fund has accumulated a considerable amount of funding (\$700,000) since its formation, ACCGov lacks a consistent source of significant local dollars that it can use to operate and expand its housing programs. To maximize impact, ACCGov must prioritize the creation of a larger Local Housing Fund and consider allocating the existing Special Revenue Fund budget, future PILOT payments from AHA and other developers when appropriate, and other sources to the Local Housing Fund.

Pages 25-30 of the AHIS outlines HR&A's recommended implementation plan, should M&C direct staff to pursue the creation of the Local Housing Fund. This includes (but is not limited to): identifying/evaluating funding sources, setting policy goals and eligible activities, establishing a competitive process to access funds, and assigning an existing board or committee to govern the fund structure.

### **7. How does owner-occupied repair actually help maintain housing affordability in Athens?**

As described on page 65 of the AHIS, Owner-occupied repair (OOR) programs help maintain the affordability of homeownership by ensuring that income-qualifying homeowners can make necessary repairs to make their homes safe. Specifically, continued support for owner-occupied repair will improve housing quality and safety for homeowners, while also preventing displacement from homes due to an inability to pay for maintenance or repair. Energy retrofits can further support affordability by lowering utility costs, which can be a substantial cost burden for low-income households.

### **8. How does ACCGov Code Enforcement fit into this plan?**

- For the owner-occupied repair tool described on p.65-69, the AHIS recommends that HCD collaborate with ACCGov's Code Enforcement Division to ensure efficient utilization of resources and a reduction of code violations. The Code Enforcement Division can provide data on specific properties and geographic areas struggling to meet code compliance that the program can target.
- Pages 84-85 describes a suggested Strategic Code Enforcement initiative to address neighborhood quality and safety concerns, while positively impacting the investments made by existing homeowners. Such activities would help avoid displacing or penalizing individuals who cannot afford to make repairs on their homes, by linking code enforcement activities with resources (financial, technical, or educational) for property owners (including owner occupants and often small landlords or landlords of low-income tenants) to make needed repairs.

### **9. How is zoning addressed in this plan?**

- The AHIS recommends that ACCGov calibrate its voluntary inclusionary zoning to increase the number of affordable homes produced under the policy (p. 52-57)
- The AHIS recommends more collaboration between and among relevant ACCGov departments (HCD and Planning, for example) and developers to streamline zoning approval necessary for Low Income Housing Tax Credit (LIHTC) applications (p. 38-42 of AHIS)

The Planning Department is currently working to develop the ACC Future Land Use Plan, which will include zoning-related recommendations and be informed in part by the AHIS. Please contact the Planning Department (706-613-3515) with any questions about the Future Land Use Plan.

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**10. Can ACCGov impose rent limits or rent increases locally?** No. Georgia law does not allow for almost any local tenants' rights requirements, including limits to rent.

**11. Who would decide eligibility requirements and manage application process for any of the programs outlined in the AHIS (e.g., down payment assistance, homeowner-repair, access to local housing fund dollars, etc.)?**

Should the M&C accept the AHIS and direct staff to pursue any of the activities outlined within it, staff will follow the implementation steps outlined at the end of each respective section of the plan (for example, see page 63 for implementation steps for expanding down payment assistance).

**12. How will ACCGov grow the Local Housing Fund? Will my property taxes increase if the M&C accept the AHIS?** Per the AHIS, ACCGov must identify and evaluate funding sources for the strategies outlined within it. Page 32 of the AHIS outlines 12 potential sources of local funding, including tax-based and non-tax-based revenues. Should the M&C accept the AHIS and direct staff to pursue the creation of a local housing fund, staff will conduct research and evaluate the availability and legality of using certain revenue sources. M&C would ultimately make the decision as to which funding sources to pursue, and follow established processes to do so.

Additionally, HCD staff will identify and pursue external philanthropic, and federal and state governmental funding opportunities focused on affordable housing.

**13. If M&C accept this plan, what happens next?**

M&C will vote to accept the AHIS in fall 2023. They will then be able to give staff direction as to which strategies and tools outlined within the plan to pursue.

### **Full Public Comments:**

The following table includes comments received from staff during the activities outlined above. They do not include comments emailed directly to Mayor and Commission. Comments submitted through the online survey or email appear here verbatim. Staff made every effort possible to capture comments shared during in-person meetings (e.g., agenda setting and public forums) as close to verbatim as possible.

Source	Goal Area	Comment
8/15 Agenda Setting	2	I have been listening, but nothing is happening. Everyone in Creek Meadows is moving out because taxes went up. The mall is being built and they are redoing the mall. Stonehenge is saying the same thing. Can't afford the new homes that are being built. Can you come up with some kind of way to keep people in their home, and off the street? Everything is same. Nothing has changed. Don't understand why it's so hard. It's easy for M&C to come up with money to do other things, but they push poor people away. I can't afford 300k homes. People need help and I know you can help us, but you refuse to help. We are the people who stay here for life. Why can't y'all help us? Do something to help. A 2b apt should NOT be 18 or 19 hundreds of dollars.  People can't be paying market rents. People can barely pay 800 for rent.

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Source	Goal Area	Comment
8/15 Agenda Setting	General	Can we change the title from Affordable Housing Investment Strategy? Because that is a name that doesn't have a clear definition of 'affordable'. Is there another name to describe this? A person making 100k cannot afford a million-dollar house. Change the name from affordable to 'Low-income' or 'Moderate income' or 'Elite Income.'
Email	General	I am sending this to you as the lead for ACC's affordable housing strategy. I am continuing to consider the information in the HR&A document, but I suggest a key piece of information is missing from the document that is essential to making any informed judgement about the recommendations proposed by HR&A. The strategy does not detail the current affordable housing inventory baseline and what is planned re public investment and private sector affordable housing via ACC CBA or other agreements. More specifically, I would like to understand this inventory over the past five years (2018-2023) and then what affordable housing has already been approved but not yet constructed. I suggest the Commission also needs this quantitative data to make judgments about how much is enough relative to affordability.
Email	General	Also, there appears to be some confusion as to whether this document is a plan or a strategy. While the title of the document says strategy it has been referred to in public presentation and to the public as a plan. Strategies and plans are not interchangeable. A strategy specifies a competitive outcome that you wish to achieve while plans typically have to do with the resources the organization is going to spend. So is a strategy or plan?
Forum	1	You need a certificate of habitability to assure quality. A unit is habitable when a family rents it but it loses its quality after 5 years of inhabitance.
Forum	1	Create a one sheet regarding how much taxes will be increased to create the fund. This is how much this is going to cost you in taxes.
Forum	1	What is equitable look like?
Forum	1	What are Tax Allocation Districts?
Forum	1	There is a housing fund that exists. How much is it? and what department owns it?
Forum	1	In the Housing funds that exist now, are they exclusive?
Forum	1	Who oversees the local funding?
Forum	1	Will the local fund stakeholders or advisory board members be selected before this plan gets voted on?
Forum	1	Supporting the question above there was a question on "How do you define quality & affordability?" for housing?
Forum	1	Do you think there will be a conflict of interest with developers being in the local housing fund board?
Forum	1	How does owner-occupied repair actually help keep affordability?
Forum	2	Would we ensure that those who receive vouchers have some additional availability to LIHTC buildings - how else can we incentivize/mandate landlords to accept those with housing vouchers
Forum	2	In a state where landlords accept vouchers, that falls in the tenant protection process. ACC cannot say all landlords must accept vouchers. What other ways do we make landlords more interested? How do we make landlord incentive funds too?
Forum	2	If you ask landlords to reduce rents, you can ask for tax break.
Forum	2	Why can you not incentivize landlords to reduce rent, the same way ACC helps developers with inclusionary zoning, to help renters and sustain affordable rentals?

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Source	Goal Area	Comment
Forum	2	There is no incentive to register for the voluntary landlord registry, figuring out what can be the incentives
Forum	2	Did they ever look into how to bring down the rent for renters? Like talking to landowners
Forum	2	Did they ever look into landlords who cause price hike? Maybe they can look into talking to people to reduce rent
Forum	2	Maybe landlords need to be taught how their actions (in raising the rent, student housing, etc) are the problem and it may be able to reduce the issues
Forum	2	Maybe teach landlords about the consequences of their rental property to students or high rent
Forum	2	Why would you want to attract local developers?
Forum	2	For LHF there would be a board made of residents, housing experts, etc. Would there be an acquisition strike fund board as well?
Forum	2	Are there numbers that determine affordability? Affordability differs from household, how would affordability be determined?
Forum	2	The affordable homes, affordable for rich and poor are different. What is affordable?
Forum	2	What would be the average rent for the affordable homes?
Forum	2	When you do a strike fund, would ALT be eligible? Habitat or ALT will become more competitive because of using these funds so how do we manage that?
Forum	2	Most developers use the in lieu option rather than building the affordable units. So what are better incentives for developers
Forum	2	The incentive is to give more preference to students who will produce more money in rent.
Forum	2	Why do you not legislate that renters can take their rent money, if the landlord refuses to make changes, and make their homes safe with the rent money and only pay the difference
Forum	2	Legislate how tenants can use the rent money to fix the house if there is something wrong with the homes. For example, if the air conditioning isn't working
Forum	2	Why can't we create an incentive and work with landlords, it can be used to bypass state laws instead of just saying its prohibited. Have you worked with the landlords? Because voluntary landlord registry is not going to do anything. Create an incentive like \$2000 voucher for rehab, or something.
Forum	2	The strike fund would reduce the capacity for nonprofits to assist with the development, acquisition, or maintenance of affordable households
Forum	2	There is no incentive for developers, you're increasing the price for others (Voluntary Inclusionary Zoning)
Forum	2	it can also ask for money to build a certain way. The community benefits agreement involved
Forum	3	How does the down payment assistance get around the gratuity clause?
Forum	3	What's the down payment percentage? if the home is 290 K, then how would they be able to afford their increased monthly mortgage? How much would the lenders make? Lenders make a ton of money from FHA. lenders are always out to make a buck. So maybe local funding can also provide more down payment

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Source	Goal Area	Comment
Forum	3	Could this be a flexible fund for owners to keep it affordable? Like the owners would use the funds for their homes.
Forum	3	IS the 5000 per household from block grants?
Forum	3	Down payment - slide pg 18 - How do we decide which of the 35 houses (applicants) receive funding? what are the requirements? follow-up: Who are the agencies that will decide the funding and to who?
Forum	3	If the cap is \$5,000 and you have more than one entity that has this money in this pocket - and there is \$12,000 of work that is needed. Could I get the money from multiple different funding sources or can I only get money from one funding source?
Forum	3	Is the data for monitoring for housing funds audited and public?
Forum	3	Are you in conversation with planning about single infill families and to help them. How are the conversations going for single family residential inclusionary zoning policies.
Forum	3	The additional down payment access program is not enough to provide affordable mortgages for low-income residents
Forum	3	The flaw is that everyone in this city is getting money but the people who need it. The people in Athens are not getting the money, there are numerous nonprofits that are scamming Athenians who are needing additional assistance. The "little man" gets hurt by these policies and cannot get enough money for what they need. the "little man" is not getting the money, but ACC is hiring more people and not allocating additional funding to smaller Athenians
Forum	General	A resident noticed the desire to maintain affordable housing quality, but currently there are people living in affordable housing that are also living in terrible conditions. How do we fix these already standing affordable housing to increase standard of living?
Forum	General	We need to institute the fire service fee more equitably throughout ACC, but we should base the fee out of square footage and include UGA and apartment complexes - which would generate additional funds (\$15-\$20m/year) for the housing fund. This would be incredibly increasing for the average resident as it could also reduce property taxes a little bit.
Forum	General	How much are you paying each nonprofit when they receive the funds for this program? How much are we losing on administrative costs?
Forum	General	Someone noticed on page 11 that there was a notice that tenants rights is an important thing to focus on, but there is little to mention in the strategic plan. Why is that? Can we add additional funding for tenant protections in this plan?
Forum	General	Is there one specific place where people can see the list of all the organizations that can help, and when the funding will be available for residents?
Forum	General	What are the 1.7 million dollars being used for already?
Forum	General	what is the relationship between homeless/houseless and this strategy?
Forum	General	How do you reach out with questions? What happens if the commissioners do not listen to you? What happens if the mayor doesn't listen? What happens if nobody listens?
Forum	General	Would strategic code enforcement would this be connected with additional funding for staff for the Code Enforcement office?

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Source	Goal Area	Comment
Forum	General	What are the consequences that code enforcement can enforce if they deem that a place is uninhabitable?
Forum	General	Is it illegal at a state level to restrict the amount a landlord can increase the rent or how quickly they can increase the rent (notice timeline)
Forum	General	Do you have to accept all the recommendations? Or will there be changes?
Forum	General	We need to have communications with the University of Georgia, for 1) their role and 2) ask for help with the problems they influence
Forum	General	Payment in lieu taxes. The university can make payments as well. Why have we not talked to them?
Forum	General	There needs to be a time to acknowledge that we are not meeting the needs of community citizens and that we are trying to fix this.
Forum	General	Is there distinction between before and after. Is there consistent suggestions?
Forum	General	All entities have treasurers so how do they get paid?
Forum	General	We need to acknowledge that right now there are a lot of displacements happening. So the plans are long term but we need to know damage is being done right now
Forum	General	Housing is going to need to be created outside of the county because the county is so small. These kinds of plans are cookie cutter from the consultant company but not applicable to ACC
Forum	General	The need to expand out of Athens is at a high need now because Athens is small geographically.
Forum	General	This is a cookie cutter type of solution from the consulting company and it needs to be individualized. This cheat sheet should include additional information on how EACH of the policies will be financed.
Forum	General	The study is weak and the county is super small and its driven by different economic and socioeconomic factors than other counties are.
Forum	General	It is piecemeal and not a whole plan without having a plan on implementation
Forum	General	There were only superficial attempts at reaching residents and "rank and file" citizens of ACC when developing this program. There needs to be more action to speak to citizens
Forum	General	This is slanted and unfair due to the lack of public knowledge of the plan. ACC is the smallest geographic county in Georgia and it is driven by different socioeconomic factors that other counties do not have to deal with. If you do not take that into account, you will do something that has no impact. There is no mention of having discussions with UGA on enrollment, and that is indicative of the lack of understanding of ACC. Every time you talk about higher density you are only driving up traffic volume and congestion. There are issues with trying to address housing issues in ACC, which may be legitimate, but unless you understand the issues in ACC it is not legitimate.
Forum	General	There is no actual involvement with UGA and it's housing influx with the student enrollment policies. The solution to increasing housing in high density places, you will increase traffic and make it even worse

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Forum	General	HCD needs to think about how to frame this. It is not a plan, it is a strategy. There are further details of this that need to be voted on in terms of implementation. The current plan is basically going to increase property taxes (negative). Unless someone has several million dollars, the only way that this is going to be financed is through taxes. 52% of all taxes come from property taxes - so HCD cannot say that there is not going to be an increase in property taxes.
Forum	General	Property owners will be affected with the property taxes eventually because of the fund
Forum	General	Reallocate police funding into housing funds. We can always rearrange to meet current needs
Forum	General	Payment in lieu of taxes -> suggesting instituting fire services fee. Uniform rate all property owners pay. But if we based it on square footage, then UGA would pay more and it's more equitable. Appealing to the average resident by lowering property taxes. What are the challenges to achieving this.
Forum	1	There were questions on why is federal funding so low and if it is tied to the amount given to surrounding counties?
Forum	1	How did the 5000 units calculation come about? The calculations for 5000 units need to be provided.
Forum	1	I wanted to point to everyone that all places, there is poverty. Wages are low. The strike fund and housing fund and the planning commission need to allow and encourage new housing and jobs. Is there assistance to rental places? Is that homelessness plan or housing?
Forum	2	We have talked about republican representatives. They divided the county. We need rent control. Not discriminate against people with eviction. But a lot of it is blocked by state govt.
Forum	2	It's still hard for me to get an apartment because I have aggravated assault on a police. This record is 30 yrs old. and it's prohibiting me to get a home.
Forum	2	There are so many people in this community who can't reap this conversation on homeownership. There are people who just want to live and be happy to rent. But not at a 1 bed with rent of 970 a month. We have to address the affordable aspect of the housing situation. We need to lean on home rentals for people that need a place to rent. Homeless people will not have the 3 times your rent in the bank account to afford some places.
Forum	2	I think you made a strong case that the plan is laid out upside down. The people in Athens that can afford a home with all kinds of help, is small. But that shouldn't mean they can't own a house. The largest population is people who need a roof over their head and rent which means focus on people who will rent and produce modular homes. We need rental homes. Because of Athens and the way business works here, it adds 20% costs. You really need to be focusing on rental properties and what you can do to streamline to get the homes on the market. You don't have a constant focus on the need for rental housing. It's not all holding out the candle of homeownership.
Forum	2	For the strike fund, who exactly would be responsible? The Eligible developers, and staff would figure out how to use money? Would this strike fund be competitive?

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Forum	3	I come from mortgage side. Have you done an appraisal bias in non-white communities? The national data would dictate that 20 to 30 % loss for non-white homeowners. There are lending limits according to the home costs. Florida ran out the money this year with their strike fund. Have you thought about how to allocate the units to 30 to 40 people from DPA program? GA dream down payment is complicated too.
Forum	3	Well, they don't advertise it that much. Well people can get a second job to get that house if they knew about it. And that's not being advertised.
Forum	3	How much did it cost for homeless people to be put in hotels? I want to know how much was spent. Looking at these numbers, there are no numbers. There's no numbers. I would like to see Spencer Fry and everyone to be given 30 minutes. That's what public comment is. This is unbelievable, the 2.5 k. Let's just say it's \$800 rent, per month, but it's a house and any mortgage is considered rent, then you'd be having a house, yard and community. Would people be interested in that community? If you work 40 hours and salary of \$31k. But they can be in a place with \$800 per month. Don't you think it's attractive? If you have these small homes, a small home community. The homes didn't cost that much. I wouldn't charge. Lets start this right now. How about 30 units. Nobody is listening. (Side comment: Habitat will be furious.)
Forum	3	Lack of discussion on zoning reform. Why are we not talking about this, like the Down Payment Assistance (DPA). If you make prices go down, DPA can be affordable for the govt. too. If we don't talk about zoning, I'm worried it will be ignored. I was hoping that land use reform will be discussed in this Forum because it was ignored or not highlighted in the plan that much.
Forum	3	Habitat model creates a house like that
Forum	3	Are we going to get the assessment before the vote? I hope it's not right before the vote. We want to make sure people are having a home. I have a home but I have been seeing some people regressing. This is regressing not progressing. We have seen people invest and put equity into a home. Now, there would be a totally different mindset. All we do is pretty words on paper. All this is in the 180 pages? But I would sit here 8 hours if I thought it would help people. If people can see a community where you are a part of the multiple homes with lots of space, let's call them starter homes. You get some equity, you get to sell that home that you invested in when you want to move out.
Forum	3	I have never made more than 40 k/year and still managed to purchase a house. 200k is not affordable either. Take a different approach. Building needs to have space and peace. We can get density rich apartment. When has density gotten better? Never. You need space. You need to own land. You need something for the people. Obviously for-sale homes is what I'm talking about. I make money but the home was really small. You can start small and make an affordable option.
Forum	3	What is the affordable amount for a \$200k house? What happens to people making less than 20 k a year? Essentially what you are saying is poor people can't afford a house in Athens. Really, the house isn't for us then.

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Forum	3	Are you saying that you just now realized that \$250 k is too much? Why aren't you looking for these people (People who can't afford the 200k houses). Why aren't you looking at these populations? is it because they heard it and they don't believe you?
Forum	3	Of existing homeowners 62% have a less than 3% interest rate. The federal interest rate and inventory can't be controlled so I appreciate that in the plan.
Forum	2, 3	I wanted to bring out two anecdotes. The problem is undefined. 1. Spencer Fry started a cement house a long time ago and that project has weeds in that property. When I talked to him, he said there aren't buyers. The data and analysis aren't complete and I see this story with the cement house. Another story is, I met a couple who lived in hotel for 4 yrs. He works 50 hours a week but he lived there for 4 yrs. The hotel gives the couple a discount but his rent is still \$2.4k a month. It got me thinking, why is he paying this much? He either has eviction on his record, or a criminal history or credit score that is hindering him from getting a place.
Forum	General	When the community comes together, no matter what come out of it, it's important and in the next 3.5 years, I want to see 90 homes. 30 for the veterans, 30 for low-income, 30 for the elderly. They're staying in hotels. I am going to leave this here and John Ossoff will speak about housing soon. I will leave these there on the table please take them. (Leaves papers with information about John Ossoff speaking)
Forum	General	I just want to point out that state laws control local laws because they control the rental and ownership laws. Unless you change the state, we can't do much because we have no control. Rental isn't sustainable or stable.
Forum	General	Do you communicate with the housing financing agency? Maybe there are certain areas in ACC, where they are eligible for a home loan.
Forum	General	There is a lack of urgency around this and when people are in a hurry and desperate, it doesn't translate into what goes into this. There's a need for change in zoning and I've been in meetings for the last two years but there's no urgency, largely that's why houses cost so much. One of the reasons we see the 290k is because of the zoning. There's a lack of urgency.
Forum	General	The mayor of Atlanta talked about this too. He has reached out to partners and getting that loan. We don't have that in Athens. We can't just walk around and do a study. We need someone to set some goals and work towards those goals.
Forum	General	I did want to address UGA. When I put money, I look at where it will be beneficial. I wouldn't want to give money to kids drinking and partying, but would if they showed they were being responsible and working hard. If UGA saw what the money is going to, then they will realize, and we can all address it.
Forum	General	I appreciate this passion. To counteract the happy talk, there are 2 issues. Issue 1: We don't know how much is in the pipeline. We don't know how much is needed. We don't know how long these things take to get it done. Issue 2: Whatever we do in the future, we have got to address this by using land use zoning policies and how to increase revenue. If ACC really wants to do something, we need to count how to streamline bureaucracy.

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Forum	General	We don't reach out to obvious partners. It needs to be shared intentionally to developing partners such as banks and landlords or developers. This can't be a social service from the government. I don't see public people who have a vested interest in getting educated. Our state reps need to see this. It's too much on community when they're struggling with day to day. You need to get unusual possible partners.
Forum	General	Just to piggyback on Enterprise and they are doing work right now. Why don't we reach out to them and they have had success? We don't need to recreate the wheel. Where are the churches and some people came to the housing conference back in April. There's stuff going on already and folks want to be part of the solution and outreach and I want to see more on church or faith-based orgs. Banks have investment money.
Forum	General	Is there any way to get HUD to talk about this?
Forum	General	Is there anyway to get Marcia Fudge (US Secretary of Housing and Urban Development) or Micah to come talk to us? Can you call them and say, "we cordially invite them to come to talk to us."
Forum	General	People need to understand distribution of funds. Like federal funds can only go to local gov. Local gov has restrictions and they have control. That's the issue. We talk about leveraging private funds. The problem is the student body and university. When we talk about partners and private funds, and they(University of GA) have only built 500 units.
Forum	General	There must be previous projects HR&A worked on. Can you give me example of their successful work?
Forum	General	Bethel was built like that on public lands.
Forum	General	I just want to ask people how many people who are paid by ACC are here? (not many people raise hands. It was mostly the community members or residents)
Forum	General	I looked up US censes, and median gross rent is 900 per person. Also, where they are getting the 65k?
Forum	General	Am I correct that for the AMI, HUD included Oconee County in that amount (\$100k)?
Forum	General	The beneficial circle goes forward, the poor goes back to poor. When you can do that with 100 people, if they are also paying taxes and homeowners taxes.
Forum	General	I just want to follow-up on what's on the books now? Because Bethel is (expresses numbers of units at the location). Lexington is on the front too with (# of units). It's all close to 100k and Habitat will be another 100 units. when I start looking on the books. I am counting 1000 units with nothing built. We need to address where we are in the books. Enrollment has decreased slightly this year. They are building and addressing some of these issues. I want to say also that ACC is smallest in the state, and we are small. We have smallest geography with the largest university and can't except affordable homes. We have to look outside county and no discussions with other counties.
Forum	General	The funds are not the problem. If you think Habitat is good, then you put money into them not put money into creating more strategies.
Forum	General	Like this year, we get surveyors (consultants), what did you pay the survey people? Why are you wasting the money on them? I mean consultants.

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Forum	General	I've been around this area for 4 yrs. So ACCGov gives out all the money to build, I've spoken to people who live there and they say, "We're working Mrs. Johnson. But it's too much" I see how you have so many programs. So why should we support you because you keep bragging about how you're doing so much but its unacceptable. And we aren't getting nothing. You guys are giving the money to the wrong people. Some people just living on money you guys giving out. They be in homes with domestic violence. You've got to stop bragging on your projects because you aren't really making changes. Just dressing pretty isn't doing it. It's not enough.
Forum	General	Earlier you said Oct. 3rd is M&C. I heard you say that they will accept it is that true? Because you've got these beautiful slides but you don't have any pictures of people moving in, houses being built or anything important.
Forum	General	You have tons and tons of staff. You need something practical. In my perspective, if you go ahead with this plan, you would waste time and money.
Forum	General	I'm not from here but these programs like Salvation Army, Habitat, they have to come over here and they constantly send me to different places and they building homes. I speak to people and you guys, ACC, and everyone in Athens. You'll need to be sitting together to do this. We are going to help to see people exist. You'll got to come together. You should be calling the nonprofit organizations before you get the public to comment, I talked to everyone today and there's nothing.
Forum	General	Why don't you have the numbers or stats. You need to have explanation on the numbers too not just the numbers.
Forum	General	The meeting that was last year. You guys haven't built anything since then? Where are they building them? Are they for sale or rent? Are they really serving low to moderate income people?
Forum	General	I'm coming back to looking at problem, we have to look at accurate data. I see 1000 units and no timeline for development. I see Athens Land Trust doing nothing on Dublin St. They've had this money for so long. I asked the mayor. Spencer Fry is sitting on the money. My question is how many units are in the books and what is the timeline for the build-up. You need to keep track of this because you hired three people with this money. Ask yourself what data do you have to determine the need.
Forum	General	The most concern is that we are leaving out the least of these. The average or median income, that's not a representative of ACC. They're not making 60k a yr. Per capita income is around 27k. Median household income is about 43k and persons per household = 2.2 per the census bureau but if we can look at census instead of HUD b/c its skewed. The realistic data is the census. We are leaving a lot of people left out. There will be a bigger problem in the future until we get a representative number.
Forum	General	Even if the house is built, it's not for us then.
Forum	General	I got a call Friday, last money we allocated for four groups to do housing. This was 6 months ago. They have not received money. ARPA phase 1. You can't get mad at folks for not doing stuff when we as local govt. hasn't done its part. We should have seen seeds grow by now. If you're going to ask for opinions, from the time we allocated money to now, there are so many loopholes from the govt to prevent them from building. We need to fix ourselves.
Forum	General	What happened to the 7.5 million that you allocated some time before? So you guys haven't used this money yet. They are just allocated and sitting a bank account?

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Source	Goal Area	Comment
Forum	General	What does slide 13 say? I heard you say something about building places. Stop trying to look for something new. Look at existing buildings.
Forum	General	We need to take this to our state representative not just local people. I don't think affordable housing is impossible. You know my vision. I don't know what it will look like, duplexes or triplexes. I don't care. It will be good anyways. Do something.
Forum	General	People think Athens is... we own corner lands. We own places and we don't have to wait to build stuff. We are talking about traditional homes. Some people love living in a modular home. I mean manufactured homes. There are different types of homes we can do on a small scale to meet recommendations. There are little things we can do. HCD has a lot more staff now than before. It's long overdue, this convo. Let's talk to people. I don't think I should sign anything if the contract is that complicated. You should know ahead of time what those contractors need to get work starting.
survey	1	Older existing apartments seem like a great resource for more affordable housing, especially as newer apartments continue to be built. I would prefer this happen thru private investment / markets unless government can aid this effectively. Helping people sort out titles to "heir properties" is also a worthy goal.
Survey	1	I think we need more business and jobs in Athens and for the mayor to demand the movie studio 40% of those jobs go to locals
Survey	1	This sounds good, but who are you taxing? I was very shocked by my recent property tax statement and I appealed the value of my home.
Survey	1	A proposal that fits the Goal #1 dynamic was created by a community member. That plan has been overlooked for years and continues to be promoted and substantiated. Local business buy-in has been acquired and community support is growing as news of this unique plan becomes public. Truly affordable home ownership for low-income residents cannot exceed a yearly salary of above approximately \$31,000. Home ownership is doable at that level when there is steady work, partnership that supports the ability to gain equity building through home ownership, supported by local government, local business stakeholders, along with local/state legislation action and/or legislates avenues available for hard-working, low-income residents. Equity that builds and the incentives to work hard to maintain that ownership increase. The cycle of home ownership versus the cycle of generational poverty are at two distinct ends of a spectrum. A-CC has an opportunity to be a model for other cities and counties.
Survey	1	LHTC is good, as is the rental assistance... But neither really fix homelessness. Housing the homeless wholesale allows them to actually get jobs and participate. Everywhere just giving the homeless homes has been done has always cut down on all the associated crime that comes with homelessness and remedied the overwhelming majority of homeless people. Much better than the concentration camp style we have been doing. And shelters, likewise, are dens of criminality and rape.

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Survey	1	The proposal to create a housing fund is admirable. The way that it is proposed does not appear to be likely accepted by most property or business owners of ACC. The way this reads is that we want to establish a housing fund so we plan to tax the very people that we depend on to employ our citizens, pay the taxes to keep our community running, increase building permit costs (oh wait, this proposal is to increase housing, doesn't this increase the cost of housing?). You reference Savannah as an example. They did not go from 0 to 60, it was a gradual increase. They grew their fund over 10 years and are still growing it. The proposal indicates ACC needs a fund of \$5MM. How about we start where we are with the \$1.7MM that we have and look at the allocations/uses. Those should be evaluated to see if the funds are being used as effectively as possible. Possibly discuss the excess funds that the BOE insists on holding on to as a source of funding if it is "necessary" to have \$5MM.
Survey	1	Good luck. Don't really understand this plan.
Survey	1	Purchasing an apartment building that could be kept affordable is one thing, but the government purchasing houses is taking away home purchase opportunities from those who have saved, maintained their credit and wish to purchase on their own. It seems unfair to use taxpayer funds to purchase homes thus reducing the amount of stock available to those who have saved their own money and been good with their credit.
Survey	1	Again ACC does not see the root cause of the program with affordability. The average salary in Athens is \$58,000, which means there are few good-paying jobs in the area. We should invest in business growth instead of adding more taxes to already stressed households. We have a tier-one research school at our doorstep that can provide a workforce for innovative science and technology industries and other above-average-paying career fields that follow those industries. This Government caused this problem when you have a blank canvas for outside companies to bulldoze and erect those monstrous and hideous buildings to accommodate student housing. The consequence was less housing stock raising the prices of rather average homes to the current unaffordable limit. While I am for helping those in need, you can only help the community by providing companies to come to Athens vs. neighboring counties. If you tax anyone, it should be the student housing owners.
Survey	1	ACC should not get involved and needs to not implement this local funding strategy. ACC property taxes have almost doubled in the last 7 years. If property taxes were lower, it would make it easier to afford 'Affordable Housing'.
Survey	1	Nope. Abolish property taxes.
Survey	1	I'm not in favor of this strategy that has been put in place because its really not to help the poor black this is just something to keep money from HUD and using us to get it
Survey	1	Not sure why a new fund is being created. Isn't this the purpose of the Athens Housing Authority?

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Survey	1	"Capacity" means more staff, staff...At least 3 new HCD staff have been hired with ARP \$. How is ACC going to "sustain" those salaries? How many units are on the books to be built at various percent of AMI? & the "5,000 unit need" is based upon bogus stats. How was it calculated? What is the number of units on the books currently (Bethel, the Mall, Athens Land Trust - Bray St and beyond, Habitat's Micah Creek, and now something new in West Athens?, Athens Land Trust hasn't even built the homes on Dublin Street! What is the timeframe for these units coming on line? This Mayor. & 3 Commissioner are pushing "social housing for all" which means subsidies for all-flat out socialism. Roughly 900 affordable units were pulled from the market with Bethel and Prosperity Capital Partners. ACC has max'd out property tax revenue, sales taxes. You don't have the money except to impose stupid fees. Ever hear of tax payers leaving-Ask CA how that is working out for them.
Survey	1	First and foremost, ACC must reduce the number of housing projects! We are the smallest county and have 11 housing projects...why so many? And why do we have so many homeless people? Rumor has it that in the past, bus loads were bringing homeless people from surrounding counties! Local funding is not the "band aid."
Survey	1	Why aren't we holding UGA accountable?
Survey	1	NO - must include density and ADU components.
Survey	1	Totally opposed.
Survey	1	This is a terrible idea. Most of the funding looks to come from increased taxes and fees making it even less affordable to live within Clarke county. To remove this from the general budget means that you are still using the additional tax revenue to commit these funds to the program and it is not sustainable. The zoning restrictions, cost of permitting and regulation are likely the highest causes of a lack of affordable building. The overt support to try to supply housing to homeless has created a mecca for all in the region to come to Athens exacerbating the problem. Deal with that issue and our housing crisis will diminish substantially.
Survey	1	Where will this money come from? I am already paying double in property taxes. Our schools are not good, we have street begging on every corner and our crime is way up. Not to mention that the homeless encampment has been a disaster in terms of leadership- which many citizens spoke up about their concerns.
Survey	1	This fund should not subsidize rent. More rentals are not the best way to help this problem. Paying rent keeps people without control of their housing situation. Temporary solution at best Construction costs way to high to build anything that would be deemed affordable.
Survey	1	You have got to be kidding that:"WE NEED ADDITIONAL AFFORDABLE HOUSING". Athens has ENOUGH!! LETS TAKE CARE OF OUR COUNTY FIRST NOT THE ONE WHO DON'T ADD ANYTHING!!
Survey	1	This is a real easy question, please show me in the Athens / Clarke county charter where it states that this government is responsible for building and maintaining housing. Our government should not be in the housing business.

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Survey	1	this is very important but there will be a lot of work to do to sell people on this need. one aspect of motivating people is by the ACC working with complete transparency and integrity in the process. this will only be able to be done if it is done without regard to political leanings so that it cannot be disregarded as a "leftist" policy. Make it about human dignity and the goal of truly improving lives. The committee needs to be honest with themselves about any motivations other than truly helping.
Survey	1	I believe that we need a local housing fund. We should look carefully at expenses to minimize the percentage of such a fund that ends up being spent on administration. We need to be sure we utilize all additional sources of revenue to limit the burden on property taxes.
Survey	1	<p>A payment in lieu of taxes could help support such a fund. The university of Georgia, and other non profit organizations can pay a certain amount annually that would go into the local housing fund.</p> <p>Asking HUD for more home funds and other resources to add to our affordable housing projects and programs.</p> <p>Community benefits agreement ordinance needs to address when and how to apply CBAs on large scale local development that has housing components. This needs to happen simultaneously while we are working on local funding sources for housing.</p>
Survey	1	I would support an additional local sales tax initiative towards this fund - giving an exemption for those using food vouchers. Also, I wonder what the possibilities are to increase the property tax rate on homes/properties, which are not primary households, but which are held as rental properties? And could that property tax rate increase incrementally based on the number of rental properties one individual owns (i.e., first increase on 1st 5 rental homes. 2nd increase on rental properties >5 - based on date of purchase)? Thank you all for your great work on this!
Survey	1	Great work. I would add that another potential income source would be changing our property tax collection to a split-rate system. This would place a higher property tax rate on land value, which could increase our revenue while maintaining (or potentially lowering) taxes on low-income houses with smaller lot sizes. This would also incentivize higher density housing to be built.
Survey	1	I support this goal. ACC government has the authority to implement taxes on out-of-state investment firms (hedge-funds etc.) to fund affordable housing in Athens.
Survey	1	I strongly support creating this fund. One avenue for doing so is a Fire Services Tax. I would love to see large institutions that are not on the tax rolls paying their share - UGA, churches (like mine), and others.
Survey	1	Following the lead of Chatham County, I think that implementing a Fire Services Tax based on square footage is a good start to force developers of multiple-story student housing complexes to contribute an additional share into the housing fund. It would be incredible if we could also get UGA to have to contribute as well, but I think that putting the pressure on the developers who want to come in and build big developments is a good start.
Survey	1	Institute a Fire Services Tax calculated by square footage to generate the revenue needed to fully fund the local housing fund.

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Source	Goal Area	Comment
Survey	1	I think that's a great idea - I think the idea going around about a fire service fee is excellent, and it would potentially lower the excessively high property taxes that have many homeowners struggling.
Survey	1	Instituting a fire service fee calculated by square footage of all ACC properties could generate enough revenue to not only ensure that the fire department can receive some much needed improvements but also to fully fund the proposed \$5 million (annually) Housing Fund and the Acquisition Strike Fund to seriously invest in putting out the fires of housing insecurity. This would be highly favorable for the average resident as it is a more equitable calculation, and if done right, it could result in a slight rollback of property tax for the average ACC resident. This policy is practical, and it has been done in other Georgia counties such as Chatham and McDuffie County. Our representatives must be willing to take bold and practical steps to increase our affordable housing, and this is a sure-fire way to do so. See example here: <a href="https://fireservice.chathamcountyga.gov/#:~:text=How%20is%20the%20Fire%20Services,to%20parcels%20without%20burnable%20structures">https://fireservice.chathamcountyga.gov/#:~:text=How%20is%20the%20Fire%20Services,to%20parcels%20without%20burnable%20structures</a>
Survey	1	Instituting a fire service fee calculated by square footage of all ACC properties could generate enough revenue to not only ensure that the fire department can receive some much needed improvements but also to fully fund the proposed \$5 million (annually) Housing Fund to seriously invest in putting out the fires of housing insecurity. This would be highly favorable for the average resident as it is a more equitable calculation, and if done right, it could result in a slight rollback of property tax for the average ACC resident. The greatest increase in payment would come from UGA and large churches, which do not currently contribute to fire services. We believe over time they too will benefit from a healthier and more housed community. This policy has been done in other Georgia counties such as Chatham and McDuffie County. Our representatives must be willing to take bold and practical steps to increase our affordable housing.
Survey	1	I support a Fire Services Tax to provide funding for a Local Housing Fund. This is a practical policy that has already been done in other Georgia counties like Chatham and McDuffie.
Survey	1	We can't build affordable housing without spending money. The local government needs to find the money. Let's invest local money into housing and let the police rely on federal grants for a change. DOJ has plenty to share. A commission that won't spend the money is a commission that doesn't actually care about affordable housing - AT ALL.
Survey	1	This sounds like a good idea, I wonder if in addition to making housing more affordable we are also looking at trying to pass laws for higher wages.
Survey	1	This option could have the most possibilities. e.g. not only a fund for affordable housing but a fund for repairs that keep people in existing homes.

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Survey	1	<p>The three way split between down payment assistance, homeowner repairs, new homes, and low income housing tax credits, seems like a good beginning. Athens needs a landlord based registration of rental homes. This should already be a requirement in Athens-Clarke County with the amount of renters. A yearly fee to be Certified for Occupancy and an inspection. Code enforcement should verify the rentability of each home, and suggest repairs and improvements to remain certified for occupancy. There is no protection for renters against landlords who paint over mold and ignore leaks and needed repairs.</p>
Survey	1	<p>I feel that this may work as long as the non-profits that gain and then give funding are well established in knowing these particular skills to distribute this funding.</p>
Survey	1	<p>As a concerned citizen, realtor, and co-founder of Hive Mind Co-operative, I have closely observed the challenges faced by many of our fellow residents in accessing decent and affordable housing.</p> <p>I propose that any Local Housing Fund created for Affordable Housing is fueled by carefully allocated public funds and the following principles:</p> <p>Rental Assistance and Subsidies - A portion of the fund could be allocated to provide rental assistance or subsidies to eligible low-income families, helping them access safe and affordable housing options.</p> <p>Transparency and Accountability - The fund will uphold the highest standards of transparency, with regular reporting and public disclosure of its activities, expenditures, and outcomes.</p> <p>Long-Term Sustainability - Strategies will be devised to ensure the fund's longevity by exploring alternative funding mechanisms and maintaining flexibility in adapting to changing circumstances.</p>
Survey	1	<p>I feel that at least the 1st 5 years of the plan need to focus predominately on rental affordability. Access to affordable rentals will have a significant positive impact on homelessness and risk of homelessness in our community. Many families and individuals that are identified as homeless in Athens have jobs or other income, but simply cannot afford to rent in our area.</p>
Survey	1	<p>For this recommendation to work, the county will need to work through the gratuities issue that is currently stopping local dollars from being used for these purposes.</p> <p>Until ACC has internally capacity to manage a fund like this, it might make sense to place the money with the Housing Authority, United Way, or the Community Foundation to administer the dollars.</p> <p>The recommendation that \$50,000 is used per house to make them affordable seems out of line. If it costs \$300,000+ to build a home, \$250,000 is not an affordable price for families below 80% of AMI.</p>

## Summary of Affordable Housing Investment Plan (AHIS) Public Comment Period

Source	Goal Area	Comment
Survey	1	I do not have an issue with the goal. I do have a problem with the data used to define Athens Median Income. I understand Federal programs may require the HUD Metropolitan data but if we can run this locally, I would like to see us use Census Data which helps us assist residents who are mostly affected by the housing issues, doubling of rent, evictions - many Athenians do not make the salaries to pay 1100 - 1800 dollars amount for rent. I believe this should be addressed first.
Survey	1	As I am always for affordable housing. The issue becomes who will pay for it, the taxpayers. Since Athens Clark County already owns several housing units it may be better that you stop allowing Private investors buy everything up for rental properties that target university students.
Survey	1	I support creating a \$5 million a year fund for affordable housing. Perhaps we can use that money to leverage even more affordable housing by private developers. Next to the absence of quality health care for so many people, housing is the most important issue.
Survey	1	This is a good idea
Survey	1	Please do this
Survey	1	Yes
Survey	1	Yes! Great ideas
Survey	1	this is a wonderful idea
Survey	1	I think this wonderful!
Survey	1	I vehemently support this. Athens needs affordable housing desperately.
Survey	1	I strongly support the solution of creating a local housing fund.
Survey	1	I think this would be a crucial step to addressing the lack of affordable housing in Athens. Having dedicated funds that would help create more housing capacity would enable new dwellings to be built that we have a lack of that would help decrease homelessness as well as enable people to be more flexible in where they live in Athens. As well, this would help current renters as the additional housing stock would help stabilize rents and not lead to increases of as high as it could be since there is greater housing supply for people to enter so there would be less competition for current low-cost housing allowing for these houses to not have rents increased. These would all be positive effects of the local housing fund
Survey	1	I think this is a very important goal and should be worked towards.
Survey	1	I agree only if the money is used, only on low-income housing!
Survey	1	A noble cause. But the devil is in the details.
Survey	1	I fully support the creation of this fund.
Survey	1	I like this idea!
Survey	1	I am in favor of this.
Survey	1	I agree with this goal
Survey	1	I absolutely support this goal. ACC housing access has swung wildly from available and affordable to limited and unaffordable. Without fast, targeted intervention, ACC will become even more unaffordable for residents and we will be faced with a worsening homelessness and housing emergency.
Survey	1	I support using public tax dollars to increase affordable housing.

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Survey	2	This section did not show improved home ownership. Every new apartment complex that is built or building converted to apartments must include the requirement of becoming condominiums for future purchase. If existing apartment communities could be converted to condominiums and home ownership could be achieved, that would fill a need. Can developers be rewarded for building apartments that will be converted to condominiums? Can most new apartment buildings include this provision, condominiums for home ownership, in the planning process? Most condominiums in Athens are not eligible for bank financing because the builders did not comply with HUD regulations during the building process. (I have been told this by many lenders) and existing condos can only be purchased with cash, which is not feasible to most folks wanting to purchase any of the condos.
Survey	2	Ban air B and B or at least set limits on it
Survey	2	I wanted to express my support for the initiative to incentivize Tenant Option to Purchase opportunities within our community. This innovative approach not only empowers tenants but holds the potential to strengthen our neighborhoods and promote a more inclusive and equitable housing landscape.  This effort represents a remarkable avenue for tenants to transition from renters to homeowners, fostering a sense of stability and investment in the areas they call home. Offering incentives encourages more landlords to participate in these type of arrangements, which ultimately paves the way for numerous positive outcomes: Quality Affordable Housing, Neighborhood Stability, & Positive Economic Impact
Survey	2	Zoning, within reason, should be abolished. Obviously the home next to a nuclear powerplant is bad and why zoning should exist in the first place. But the majority of zoning restrictions tend to just create dead buildings, mummified in red tape that could have been made into either housing or a business.... But the zoning restriction caused the building to just dilapidate.
Survey	2	County requirements to provide street frontage, minimum lot acreage, etc. while not allowing shared driveways make many potential home lots unbuildable, despite the county's extensive investment in streets and utilities that could serve these now-unbuildable lots. Street construction is one of the biggest costs of housing (usually built by developers then deeded to the county for perpetual maintenance). In many cases an additional home could be built with little or no street frontage, along an existing street--but our zoning does not permit this. Please consider that many of our treasured local buildings could not have been built under today's zoning! Zoning was originally intended to separate industrial from residential areas, not to enforce socioeconomic segregation as it has become. What is wrong with duplexes or small apartment buildings mixed among single-family homes? And more density should be allowed in the AR zone.
Survey	2	I'm zoning laws should be changed to allow for tiny houses, duplexes and smaller acreage outside the loop for home construction.

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Survey	2	<p>Look at ordinances like the infill housing ordinance and how it disproportionately affects low income Black and Latin X neighborhoods. If it doesn't cover Black and Latin X neighborhoods, why not?</p> <p>Code enforcement needs to be better staffed and directed in terms of supporting tenants occupancy rights. There needs to be accountability standards for landlords who allow their properties to fall into hazardous and unsafe living conditions. The process to get code enforcement to hold landlords accountable needs to be communicated clearly so people know what evidence to gather and how to present the evidence.</p> <p>When using affordable housing in CBA negotiations please make sure developers use ami for Athens and not the region because places like Oconee skew the numbers and cause the percentage of the ami affordability to be much higher than it would be without Oconee included.</p>
Survey	2	Property tax is factored into rent. Abolish property taxes and watch rental rates go down.
Survey	2	I am skeptical that 10 million could be leveraged from private mission funding sources without that money being pulled from existing affordable housing causes. Would like to know more about how that would play out. Providing support for tenant advocacy and tenant unionization will help with this goal in a way that empowers people to care for their own housing.
Survey	2	It is critical to show exactly how this will be paid for. Right now I am not able to understand where the dollars are coming from. The idea is a good one, but we could also give money to habitat who know exactly what they are doing.
Survey	2	These have to be affordable for people making minimum wage as wages are stagnant. Below-market value is not affordable for the working poor.
Survey	2	Why aren't we holding UGA accountable?
Survey	2	Probably the biggest factor in this is UGA and the building companies wanting to take over properties
Survey	2	Developing publicly owned property is one thing. But, what limitations exist for developing privately owned property for low income housing?
Survey	2	Government interference in the private market inevitably causes problems. Let the free market determine housing availability and price.
Survey	2	Purchasing an apartment building that could be kept affordable is one thing, but the government purchasing houses is taking away home purchase opportunities from those who have saved, maintained their credit and wish to purchase on their own. It seems unfair to use taxpayer funds to purchase homes thus reducing the amount of stock available to those who have saved their own money and been good with their credit.

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Source	Goal Area	Comment
Survey	2	Uhhh, Again, some more rules and regulations that do not alleviate the problem. This proposal is a bandaid for a gunshot wound. Why is there a need for low-income tax credits? When ACC celebrates more fast food business openings rather than being motivated to create and foster relationships with good-paying companies, you will have a good portion of your population below the poverty line at \$15/hr. Perhaps instead of worrying about useless bike lanes in the wealthy part of town, we should refocus that energy on bringing jobs that pay \$70,000 or more to the area. DO NOT issue another permit to companies planning to build student housing or ensure these developments are for everyone with the amendment that they must rent subsidized based on income. Go to UGA and get their alumni list; I am sure one of the many business owners would relocate to Athens!
Survey	2	LIHTC developers make tons of money, they don't need subsidies, I know, my cousin is married to very wealthy one. Gee why is it I have to plan for repairs on my house yet others don't? Inclusionary zoning subsidies are paid for with future tax revenue through the use of CBAs in TADs. Holding developers hostage if they don't play the game. Developers are not going to pay for subsidies. So you disguise it and mortgage future revenue. Good plan (not).
Survey	2	ACC should not get involved and needs to not implement this local funding strategy. ACC property taxes have almost doubled in the last 7 years. If property taxes were lower, it would make it easier to afford 'Affordable Housing'
Survey	2	NO - ACC must not increase public housing but seek to acquire/refurbish/build affordable units for qualified buyers.
Survey	2	This is not feasible in current climate due to land and construction costs. Placing people in rentals historically perpetuates unstable living situation.
Survey	2	Your proposal suggests streamlining the development and approval process for the projects that are specifically mentioned in this document. A better idea might be to streamline the process across the board so that market rate developers might be more interested in building here if the cost is less and the process is less cumbersome. Why streamline it only for a specific few? ACC does not need to obtain any more property. AHA already has enough units and are adding more with their (almost failed) project with Columbia. Additional government owned units are not needed nor is the "strike fund" to purchase them.
Survey	2	Again you are taxing some to the benefit to others. They are likely unable to afford these homes for a reason and will not be able to sustain the payments and repairs necessary. This is creating a perpetual welfare group associated with housing being funded by the city and other tax payers. Again to use taxpayer dollars to create the strike fund is the same thing. You are manipulating the market causing prices to continually increase. If you do not know what you are doing and there is no proof of these efforts working in a similar size city with similar demographics you are setting yourself up for failure
Survey	2	I doubt that inclusionary zoning will succeed, given the complicated process. It seems like a waste of time as long as the state is prohibiting many aspects of it.
Survey	2	You are NOT TAKING CARE OF THE LOCAL ZONING LAW NOW. Why in the world would you even consider putting low income in areas that pay the taxes to support CLARKE COUNTY.

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Source	Goal Area	Comment
Survey	2	No, this is not the local governments job.
Survey	2	I was at the Library last week and I heard noting to help the poor are the homeless.
Survey	2	Low income housing money subsidies needs to makes its presence in athens. I do not understand these plans but i hope that more information is provided and more meetings are help. Bring those tax credits in here and builders with vision in the mix.
Survey	2	A first step on IZ would be to require projects funded with local dollars - like the Classic Center and the Mall Redevelopment - to include a minimum of 20% affordable units.
Survey	2	<p>The lack of affordable rental units puts many members of our community at imminent risk of being homeless. It is critical that the Mayor and Commission fund the acquisition strike fund in ADDITION to the local housing fund as recommended by HR&amp;A. This is the only way that mission-driven developers will be able to compete with traditional investors.</p> <p>Develop and incentivize additional Tenant Option to Purchase (TOPA) Opportunities.</p> <p>Fund Tenant's Rights Education in collaboration with increasing efforts in code enforcement, a Tenants Bill of Rights with teeth, and legal counsel for those facing eviction. Work closely with nonprofits focused on eviction prevention (e.g., Family Promise).</p>
Survey	2	<p>I strongly support the creation of an acquisition strike fund in addition to the local housing fund.</p> <p>Develop and incentivize additional Tenant Option to Purchase (TOPA) Opportunities such as</p> <p><a href="https://dhcd.dc.gov/sites/default/files/dc/sites/dhcd/service_content/attachments/TOPA%20Program%20Fact%20Sheet%202018%20a_0.pdf">https://dhcd.dc.gov/sites/default/files/dc/sites/dhcd/service_content/attachments/TOPA%20Program%20Fact%20Sheet%202018%20a_0.pdf</a></p> <p>Earmark local housing fund monies for Tenant's Rights Education in collaboration with increasing efforts in code enforcement</p>
Survey	2	We recommend the local housing fund be used to incentivize funding projects that will include tenants being given the opportunity to purchase buildings before they go to public sale. The fund can then be used to provide gap financing needed for the tenant(s) to purchase the property. To aid in cooperative housing development, the local housing fund's down payment assistance program can be used for cooperative loans (i.e., share loans).

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Survey	2	I think the strategies outlined here are good, but fall short. You mention how we cannot by law have forced inclusionary zoning, but we could remove single family zoning all together. While this would not have the immediate impacts we need to create housing now, it will put us in a better position going forward as our population continues to grow. An example you provided in the plan was showing how building a single family home for students would be more profitable than building a home for a family. You don't really ever provide a solution to this issue throughout the document, as inclusionary zoning would not apply. The obvious solution is to remove single family zoning, which would provide developers the financial incentive to build a duplex/triplex/quadplex in place of a student oriented house. This would increase housing supply and lead to more affordable units. We need to increase our density and single family zoning is an impediment to affordability.
Survey	2	this is so important. one of the reasons that I understand prevents people from wanting to invest in this is because the properties are not properly maintained and the residents do not take care of the properties. Can there be expectations of the residents, even education about what it means to properly care for a home both the interior and the exterior. But it also means treating the residents with respect and the properties being maintained in such a way that gives the residents pride in their living quarters.
Survey	2	The streamlining of housing development would help with increasing housing stock and help allow for a more stable rental market. As well, many low cost housing is underfunded and often need many repairs for quality of life and safety. So, more funding to these already existing homes would allow for people to keep living in there homes they have been living in and help with neighborhood cohesion too.
Survey	2	key word quality homes
		We should explore more middle housing options -- focusing on dense solutions for 1-3 bedroom apartments that are not geared toward students. It would be awesome to tie in some sort of incentive to affordability with a Fire Services Tax so that, if a majority percentage of rental units in a development were accessible to middle-income families, perhaps that development could have an exception to the Fire Services Tax. There are great intentions with some of the development, but without intentionality, they all end up being overpriced student housing units.
		We should also implement an Athens-Clarke County Tenant's Bill of Rights that also includes ensuring a right to counsel for tenants facing evictions. Throwing money at evictions doesn't solve the systemic problem that tenants are facing -- we need to resolve the abuse and increase the accountability of landlords to provide housing with dignity.
Survey	2	ACCGov should publicly support HB 404, Georgia's Tenant Protections Bill.
Survey	2	See above comment regarding fire service see. Acquisition Strike Fund must be funded in tandem with the Local Housing Fund in order to compete with private market. Again, we need bold and practical steps from our Mayor and Commission. We need to take this strategic plan seriously and invest accordingly.
Survey	2	Yes very good idea. Please go after landlords who are charging astronomical rents.

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Survey	2	Agreed - ACC has in recent years wanted private developers to essentially lose money by charging less in rent than what it would cost to build. There need to be financial mechanisms in place for private developers to actually build affordable units.
Survey	2	In my opinion, this is the most important aspect of using this funding. Not only should this funding be directed towards creating accessible and affordable rental housing, but also to funding Code Enforcement to the point where it is able to fully enforce regulations for current rental homes.
Survey	2	This is the most important aspect of the plan for me. There isn't an adequate supply of rental units - houses or apartments - in Athens that are remotely affordable. Anything over \$1200 a month isn't affordable for a majority of our residents, and that's out of reach for many. We need to stop focusing on student housing as well.
Survey	2	I fully support this initiative to keep rental properties affordable for those who love and are loyal to this city.
Survey	2	Focused funding to support affordable rentals is absolutely necessary. While long term we should focus on home ownership, the current housing affordability crisis means ownership is currently out of reach for many families. Affordable rental properties are an emergency stop-gap solution on the long term path for an affordable housing market.
Survey	2	I support expanding / streamlining LIHTC projects, acquisition strike fund, and strengthening inclusionary zoning.
Survey	2	I think this is also important, but it would be better to increase home ownership rather than rentals.
Survey	2	Would it be possible to create a system of evaluating properties that have fallen to a certain level of disrepair to be turned over to the city? Perhaps via code enforcement/court methods? Then the fund could be used to improve the property and it could be sold to a private owner with rent restrictions in place as part of the deed. The county could recoup its investment while the new property owner could see a decent profit.
Survey	2	Invest public monies in an Acquisition Strike Fund to acquire and rehabilitate unregulated affordable rental housing! It is critical that the Mayor and Commission fund the acquisition strike fund in ADDITION to the local housing fund as recommended by HR&A. This is the only way that mission-driven developers will be able to compete with traditional investors.  Furthermore, develop and incentivize additional Tenant Option to Purchase (TOPA) Opportunities. Use the local housing fund to incentivize funding projects that will include tenants being given the opportunity to purchase buildings before they go to public sale. The fund can then be used to provide gap financing needed for the tenants to purchase the property. To aid in cooperative housing development, the local housing fund's down payment assistance program can be used for cooperative loans (i.e., share loans).
Survey	2	I support this goal. ACC can invest public money in the Acquisition Strke fund in efforts to preserve or expand affordability.
Survey	2	Invest public monies in an Acquisition Strike Fund to acquire and rehabilitate unregulated affordable rental housing

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Survey	2	If Inclusionary Zoning (IZ) is a goal, then land use should include the rezoning of appropriate areas that have been traditionally targeted as commercial. This means "including" some of those zones to apportion for actual affordable housing which includes home ownership of homes that do not exceed \$76,000, a truly affordable home for low income hard working residents. The above mentioned proposal breaks it down into components that support this model. ACCgov owns land that is ideal for a large community of homes (100) that can be owned by low income (\$31,000 salary yearly) residents. When leveraged with resources that can include both public and private entities, long demanded and long promised homes that go beyond villages of apartment buildings and translates into attractive homes with a yard and a community that can be proud of maintain their surroundings. Home ownership, we are told, will solve more than one challenge. A nice home can transform a whole family and a whole community.
Survey	2	This need is very pressing.
Survey	2	Yes
Survey	2	This is a good idea
Survey	2	Please do this
Survey	2	Yes
Survey	2	Yes! Great Idea
Survey	2	i think this would create a drastic improvement
Survey	2	I think this amazing!
Survey	2	I also support this.
Survey	2	Affordable and quality homes are a right of the Athens community.
Survey	2	This is very important.
Survey	3	<p>This is slippery slope if not done by people well versed in real estate. FHA loans require less than 5% down and we have no condos in town that qualify for FHA loans. This can be fixed by working with home owner associations to get the complex qualified which would open up opportunities to people with less cash. Due to current financing requirements, only people with 20% or more to put down can buy a condo in Athens. Giving away cash causes other problems and we have almost no inventory in town due to local policies on development that have deterred new building for years.</p> <p>Why not acquire older apartment buildings and turn them condo as low costs buying options for people. Stable monthly payments and building equity for a family.</p>

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Survey	3	<p>There's an incredible model in Seattle called Frolic -- <a href="https://www.frolic.community/">https://www.frolic.community/</a></p> <p>"The Frolic model emerged after 2 years of research at the Center for Real Estate at MIT, with input from over 180 innovators and experts in housing, finance, and community-driven development and support from The Terner Center for Housing Innovation, MIT, The Chan Zuckerberg Initiative, and the Brookings Institution." This is a data-driven and supported model that would provide for more "mini" developments that provide multi-family dwellings instead of infill/mega mansions that house one family and gentrify neighborhoods.</p> <p>Cooperatively owned housing is also the best way to keep housing costs down and improve conditions of neighborhoods. The HIVE MIND Co-Operative is a non-profit information that hopes to provide an avenue for cooperatively-owned investments that build community wealth for populations that have historically been locked out of wealth-building opportunities.</p>
Survey	3	<p>This may or may not work and is solely based on what kind of job they have. No bank is going to issue a loan with an affordable interest rate. Specifically, banks ask, "How did you get your downpayment, or did you get any assistance with your down payment?" That is a flag for them to raise the interest rate to a higher level because it quantifies a higher risk on their end of the deal. This will set people up for failure in the long run. How about you cut their property taxes by 90% in return, take the downpayment money, and use it for educational benefits instead? Homeownership is great, but when you consider rising property taxes and the cost of running a house, this idea seems like you might be setting someone up for failure. What happens when the home is foreclosed? Does ACC get the downpayment back?</p>
Survey	3	<p>What funding will be used to address these needs if general funds are ineligible because of the <i>Gratuities Clause</i>?</p>
Survey	3	<p>Land back program. Partnering with a non profit to figure out what land was taken or seized through foreclosure or eminent domain. Land That is not being used and or is vacant and figuring out what family did that land belong to and working with the family to get their vacant land back.</p> <p>Recognizing that labor and income are related to home ownership and housing affordability. How can we increase wages and benefits so more people can attain homeownership.</p>
Survey	3	<p>You need jobs jobs jobs from Athens studios</p>
Survey	3	<p>Again the agencies applying to get this funding out to folks need to be well established and financial responsibility. I can only think of a few that can pull this off.</p>
Survey	3	<p>These programs, as well as those mentioned above, can certainly go much further if we are intentional on ensuring recipients are truly qualified. Like many government programs, they can often be abused and funds are sent to those who do not really need it while those who do go unnoticed.</p>
Survey	3	<p>Yes to repairs - which can effect health and safety - and no to down payments. ACC should not buy homes for people.</p>

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survey	3	How about raising the homestead exemption, as a means of encouraging home ownership as opposed to absentee landlords?
Survey	3	We appreciate the Eviction Prevention Program, but I feel like it's not being as effective as it could be. There's very little rental assistance that's readily available and publicized. There's absolutely NO help for people who are being taken advantage of by landlords, having rent doubled with zero notice and then evicted when they can't afford it.
Survey	3	all depends on 1 which I dont understand why.
Survey	3	You are subsidizing high risk borrowers that the professionals understand cannot be financed because of the poor credit and low income. This is not a sustainable model and will become a money pit. If you plan on spending tax payer money again then you should not be able to restrict this by income level or zoning.
Survey	3	Where is the money coming from? I know that I sound like a broken record, but it is important and we are asked to be good stewards of the tax payer funds.
Survey	3	Purchasing an apartment building that could be kept affordable is one thing, but the government purchasing houses is taking away home purchase opportunities from those who have saved, maintained their credit and wish to purchase on their own. It seems unfair to use taxpayer funds to purchase homes thus reducing the amount of stock available to those who have saved their own money and been good with their credit.
Survey	3	ACC should not get involved and needs to not implement this local funding strategy. ACC property taxes have almost doubled in the last 7 years. If property taxes were lower, it would make it easier to afford 'Affordable Housing'.
Survey	3	There are no "homeowners" as long as property taxes exist. Big daddy government will take the property if the extortion is not paid.
Survey	3	I suggest reaching out to the local lenders and asking what programs already exist. The local government does not need to establish programs when there are many already available thru local mortgage lenders. Yes, these programs are sometimes cumbersome but if you want to purchase a home it does require work. The counseling programs are already in place locally -- why not use the resources we have. ALT and Habitat have programs, they access funds via CDBG requests. Habitat, ALT and others already have home repair programs in place. Why spend funds to recreate programs that our partners already successfully run?
Survey	3	If someone doesn't have skin in the game, any "program" will fail. "Income Qualified" does that include seniors on fixed incomes? When is enough enough? It is interesting that \$50k per household displaced at Bethel was in the deal if the project didn't meet deadline. Obviously the project has not met the deadline. And now the recommended down payment is \$50k?
Survey	3	NO!! THIS IS PUTTING MORE ON THE TAXPAYERS OF CLARKE COUNTY ALREADY.
Survey	3	No, this is not our local governments job.
Survey	3	This again is still not to help the the poor black people in Athens Georgia

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Survey	3	Most areas closer to Atlanta include down payment assistance programs from those cities and counties. Many of Athens current condos are not eligible for normal bank mortgage financing because of HUD stipulations that were not followed during the building event. (Told to me by Lenders) A focus on existing units that can't be traditionally financed through a lender, and repairing whatever occurred to make them ineligible for traditional financing would immediately help many looking to purchase a condo as their home.
Survey	3	These two strategies are vital to continue once ARPA funding runs out.  Invest public monies in projects where existing homeowners convert their single-family homes into cooperatively-owned multi-family units
Survey	3	Leverage local housing fund monies in projects where existing homeowners convert their single-family homes into cooperatively-owned multi-family units
Survey	3	The owner-occupied repairs dollars should be eligible to be used specifically for conversions of larger multi-bedroom houses into physically separated multi-unit housing cooperatives. This strategy works particularly well for senior citizens who cannot make full use of their homes, and thus would be able to downsize in place, and create additional housing, without any new construction.
Survey	3	Invest public monies in projects where existing homeowners convert their single-family homes into cooperatively-owned multi-family units.  "As their democratically-elected representative body, cooperative housing boards of directors have a much greater ability to make and enforce house rules than do tenants associations of renters or even condominium association boards. This democratic influence—and, ultimately, collective control over the details of ones living situation— has proved meaningful, especially for low- and moderate-income residents for whom control or even influence over their housing situation is often quite limited." -National Cooperative Business Association
Survey	3	I strongly support the local housing fund to be used to incentivize funding projects that will include tenants being given the opportunity to purchase buildings before they go to public sale. The fund can then be used to provide gap financing needed for the tenant(s) to purchase the property. To aid in cooperative housing development, the local housing fund's down payment assistance program can be used for cooperative loans (i.e., share loans).  Support single family to cooperative conversions. Housing co-ops are a proven way to expand access to affordable housing, particularly for limited-income residents. Housing co-ops can access a single underlying mortgage. Mortgage, improvements and repairs can be financed collectively through funds borrowed by the cooperative, rather than assessed individually to homeowners. Overall, cooperative homeownership presents fewer risks to a household than conventional single-family homeownership, and offers more control than rental housing.

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Source	Goal Area	Comment
Survey	3	I support expanding downpayment assistance. There also need to be more options for people to access mortgages and more help for people to navigate the mortgage system. Repair assistance should be needs-based rather than capped at a certain amount per home, so that people who need major repairs doesn't slip through the cracks.
Survey	3	Great, but perhaps down payment assistance should be prioritized over repair assistance.
Survey	3	A large way that people and families are able to move up their socioeconomic status and build generational wealth is through home ownership. Since the housing market is so expensive, it excludes lower income people from building wealth. Helping with downpayment assistance would expand social mobility. This will go along way in improving many families lives in Athens.
Survey	3	When traditional "mortgage lending" restrictions are bypassed by a local government leveraging those restrictions with cost of down payment with unique funding that circumvents for profit lending institutions, home ownership then becomes a possibility. When the private sector can see a successful project with these dynamics, creating an impressive community of home owners on their own piece of property, they will jump at the chance to invest. ACCgov could gain a high level of notoriety if they fulfilled the dynamics of the above mentioned community led proposal.
Survey	3	Oftentimes, downpayment assistance efforts are exclusive.  My suggestions for this area include: Income Tiering: Expand eligibility criteria to include a wider range of income levels, ensuring that more individuals and families qualify for assistance. Graduated Assistance: Implement a tiered system where the amount of assistance is higher for households with lower income levels. This ensures that those with the greatest need receive the most help. Flexible Use: Allow assistance funds to be used not only for down payments but also for closing costs, mortgage insurance, and other related expenses.
Survey	3	Providing repairs to allow homeowners to stay in their homes is crucial! But often we rely on the kindness of local companies to provide free/discounted labor. Would it make sense to budget for some full-time staff to do maintenance?
Survey	3	New homeowners need to afford a home before they try to buy. Existing homeowners could use some help to keep their homes.
Survey	3	Downpayment assistance seems like an important step for low income families to move into a home but it does seem that there should be a limit to the house cost. The potential resident also should have a "buy in" including being employed if they are not disabled.  In terms of owner occupied repair, it makes a lot of sense but that seems like an area to get local nonprofits involved instead of trying to manage this through the government. But again, the resident needs to have a "buy in" and not just get a "handout".
Survey	3	This is an integral aspect to housing issues in our county, but I feel that affordable rentals should be the first focus with the heaviest amount of funding.

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Source	Goal Area	Comment
Survey	3	Expanding downpayment assistance is counter productive until we have sufficient housing supply I think. Very very supportive of owner occupied repair assistance, especially in conjunction with strategic code enforcement
Survey	3	I think expanding down-payment assistance and owner occupied repair programs are 2 of the best tools we have to creating and maintaining wealth for low-income families and communities. Great work.
Survey	3	I think this sounds the most exciting for long-term wealth building and sustainability.
Survey	3	This part of the plan is the one that will actually make a lasting difference for families. Effective education about homeownership and assistance with maintenance is an essential part of it. Also, helping families get clear title to properties is very important.
Survey	3	Step 1: Ensure the families who need this support can receive it. Back to defining "affordability" for working poor. How many people make 65K a year. Also, use everything legally to protect and purchase property for working poor and working class people. Outsource to organizations who are currently doing the work and put in provisions for forever affordable and not allow organizations to sell at market value at the end of a term. This hurts us as well. Don't allow organizations to hide behind "Affordable Housing" with the plan only to sell at market value whenever they get the chance thus lessening the housing stock for working poor and working class.
Survey	3	I am ok with small down payment assistance of 5% or less. I am also ok with some assistance to homeowners that can't afford repairs.
Survey	3	This is a good idea
Survey	3	Please do this
Survey	3	Yes
Survey	3	Yes! Great idea
Survey	3	This would drastically improve the situation
Survey	3	We need this!
Survey	3	I also support this.
Survey	3	I strongly support this measure.
Survey	3	I think this is very important and should be worked towards.
Survey	3	Helping low- and moderate-income household ownership is the way to go.
Survey	3	I support a yearly \$5 million account for housing in Athens Clark County. As a social worker, my son could not afford to buy a home here and instead is buying one to Walton County. I cannot imagine with those who make even less are doing. We have one of the lowest home ownership communities in the state. That's a shame.
Survey	3	This sounds great!
Survey	3	Could be beneficial on a case by case basis.
Survey	3	Helping citizens build equity is vital to our healthy economy.
Survey	3	Fully support creating less barriers to purchasing a home.
Survey	3	I support this goal. ACC can expand opportunities for tenants option to purchase homes.

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Source	Goal Area	Comment
Survey	3	I moved to Athens in 2010 with hopes of making this town my home and buying a house here. I have found the process to be much more difficult as a first-time home buyer than it should be, and mostly because these assistance programs are hard to access and amazing programs like the Athens Land Trust are understaffed and spread very thin. Being able to easily access assistance for first time home buyers would be incredibly helpful to me and others who want to make a home here. I consider myself an Athenian now - this is my home, and I want to own a house here, but I'm starting to feel very discouraged. I have worked my way up to a moderate income and I want to buy a house while that income can still afford me one in this town.
Survey	3	i agree
Survey	3	Rising inflation within the housing market and wider economy means the money families are able to save for down payments or upkeep and repairs has been severely limited. We absolutely need to work to keep families in their homes and help them maintain safe homes while also working to expand ownership.
Survey	Additional notes	Please go after anyone who is profiting on inflated rent and home prices. Or let us know who to go after.
Survey	Additional notes	Would love to see the 3x the rent requirement demolished. Rent continues to increase (while you're living in the property) but wages are stagnant. Doesn't make sense to keep this requirement.
Survey	Additional notes	This is all well and good, but if we do not undertake comprehensive zoning reform before any of these proposals, we'll fail miserably. We really need to work towards eradicating the RS zoning designation. RS zoning literally inhibits the construction of affordable housing. We also need to increase the areas where developers can build RM housing by right. The resource and time drain that is going through the arbitrary planning commission/county commission process is exorbitant and unpredictable. Commissioners are incredibly susceptible to rich NIMBY's and will be the big barrier to enough housing being built in the county.
Survey	Additional notes	I have heard from builders that the rules and regulations to build homes is very taxing on building different types of housing such as tiny homes and such. If smaller homes could be built and different material homes could be built etc then builders could pass down the savings and more people would be able to afford smaller homes etc. Why is no one addressing that.
Survey	Additional notes	Demand jobs for locals at Athens studios
Survey	Additional notes	In the original plan, there was mention of tenant's rights being protected - it's not anywhere in the rest of the published plan. That is essential - housing should not be a privilege - housing is a right and a necessity. If you want fewer homeless people, you need to have more available and affordable housing.
Survey	Additional notes	We have unique challenges in Athens Clarke and more rentals are not the best way. Improving existing property to create home ownership opportunities from existing properties would be more beneficial. Land acquisition and building costs make creating "new" affordable housing next to impossible.

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Survey	Additional notes	Consider what “affordable” means in the context of people’s actual incomes here in Athens, and make sure that there is housing available for very low income people, not just 50-80% of AMI—programs should be based on the actual need in the community. Look for ways to leverage federal funding and make housing affordable over the long term with energy efficiency, solar, and EV charging.
Survey	Additional notes	Using local Area Median Income rather than the MSA would be extremely beneficial to meet the needs of the citizens.
Survey	Additional notes	Give the homeless homes. It's so obvious that we did it that way before 1492, and so blatant a solution that a child can see how it works.
Survey	Additional notes	Start working with the private sector in creating an environment that attracts builders that can be a part of the solution to any housing issues.
Survey	Additional notes	Please reimburse quickly. Some ACC Gov agencies are known to be slow to reimburse. This could cause agencies to not want to apply for the funding.
Survey	Additional notes	Fair housing is an issue that definitely affects the lower income families the most. But the fact that apartment complexes are constantly being built, there is less space for free-standing homes. Also, the building of luxury homes with no smaller homes being built is unfair and driving up prices of even the average priced homes. Encouraging developers to build communities of homes 1200-2000 sq feet is essential.
Survey	Additional notes	We need rent control in Athens. As out-of-state interests continue to come in and buy up real estate, they are pricing locals out of their homes by not only pricing rentals with college students in mind, but also by driving up property values and forcing lifelong Athenians to sell their homes and move further away. This college housing bubble WILL burst and we WILL be left with swathes of ugly high-rise apartments that no locals can afford. We need to protect low-income renters from predatory companies who buy their rentals then double the price and force them out. It's a black mark on the reputation of a town built on local art and culture.
Survey	Additional notes	The ability of out of city or out of state investment groups with no interest in living in Athens to extract wealth from this city while increasing the cost of living for actual residents can and should be constrained by taxing non-local investment only landlords and real estate groups.
Survey	Additional notes	Is there a way to tap into the student housing market through property taxes or other (dis) incentives? For example, if a multifamily unit is rented as furnished, could the city assess it differently, or impose an additional surcharge? And this money would go into the affordable housing fund.
Survey	Additional notes	i think its very important for us to use the resource wisely instead of thinking of all these ideas with no action
Survey	Additional notes	Use the funds you have - there is not a need to request/obtain more from your already stressed tax base. Requesting more will result in more of your tax base leaving the community for the adjacent counties.

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Survey	Additional notes	<p>Sadly ACC abides by the common trend dealing with people experiencing homelessness and affordability. Stop patronizing the county's citizens by barely providing "assistance" while taxing others to death. Create a business plan that entices businesses to relocate here, not Whataburger or any other franchise. 60% of the homes are rentals because student parents and others in town buy multiple homes here and then keep them as an asset. How about a rental tax of 10%, that forces sales, the market will be flooded with houses hence prices drop. Take this money and recruit businesses to set up here with desirable tax incentives. This is what happens when you approve outside developers to come in and build student housing. The workforce suffers! Why are we appeasing UGA, the largest land owner in ACC, with close to 900 acres? So no one in ACC ever asked them why they can't build a tower or a housing complex on their 900-acre estate? Really?</p>
Survey	Additional notes	<p>Stop it with the Smart City (density, no cars) and "social housing for all" which is what I guess is the new name of "Athens for all". Fix the AHA system so ambitious people using vouchers can get ahead. Tweak some DCA processes. And please start looking at accurate data, not some stupid plan pasted from templates used by a consultant geared to tell you what you want to hear (implied consent). We are the smallest county in the state with the largest university in the state. Housing is regional unless of course you plan to build "a wall" around ACC. Athens should be a city within a larger county. Pick your choice of counties. Oconee thus far wouldn't want ACC . Residents are not stupid.</p>
Survey	Additional notes	<p>Back off the property taxes!</p>
Survey	Additional notes	<p>At the Affordable Housing Strategy meeting held at the Clarke County Library August 23, the level of disappointment and disdain for the continued use of promises that have heretofore not been kept was palpable. The audience was very vocal that the presentation was "same song, second verse - promises made but not kept,' and the consensus was that without a uniquely new way of approaching "affordable" housing, nothing significant will take place. The funds that flood into A-CC both to the local government and to myriad non-profits is enough to fix housing problems. However, there is no common sense "strategic" plan of priority for distribution and implementation of millions of dollars. A common theme at the meeting was, "show us where all this money is being spent."</p>
Survey	Additional notes	<p>I want to know were is all the money that has been received for a couple of years to build for the low income this is certainly not to help the poor black in Athens Georgia.</p>
Survey	Additional notes	<p>It appears that on every square inch of private land available to builders in ACC, duplexes or quadplexes are being erected overnight. Students, students, students may apply. The Athens Atlas development on Lexington Rd has, what 497units? And I imagine that each of the 2 bedrooms in each unit comes with a car!!! 994 cars spilling out into Lexington Rd each day? Carmageddon in Athens is here.</p> <p>Tell us more about the use of "infill". Give examples.</p> <p>And what changes do you envision to current RS Zoning Regs. I am sure single family residential areas in Athens will be thrilled with a major increase in housing density across the street from their home.</p>

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Survey	Additional notes	This is another example of Clarke county not understanding the market forces and impact of their decisions on the housing and workforce problems of the county. You want to continue to tax the residents and redistribute through questionably legal means to promote your agenda. Please just stop trying to do anything and we will all be better off.
Survey	Additional notes	Stop throwing money around. What are you going to do about the \$250 million boondoggle Classic Center expansion?
Survey	Additional notes	IF YOU JUST LOOK AROUND TO ALL THE APARTMENTS THAT ARE BEING BUILT IN THE PAST 3 YEARS SOME OF THESE WILL BE YOUR NEXT AREA FOR THE "AFFORDABLE PEOPLES ACT YOUR COMMITTEE WANTS!!"
Survey	Additional notes	This is a bad idea that will end up costing all citizens of ACC more money.
Survey	Additional notes	I know that more units need to be built. I know that many units exist that if converted to condos would immediately be able to be sold as traditional housing units.
Survey	Additional notes	I would additionally like to advocate that the city undertake the necessary research to uncover whether or not there is a state pre-emption on Tenant (or Community) Option to Purchase Act, such as they have in DC, Chicago, and elsewhere ( <a href="https://www.policylink.org/resources-tools/tools/all-in-cities/housing-anti-displacement/topa-copa">https://www.policylink.org/resources-tools/tools/all-in-cities/housing-anti-displacement/topa-copa</a> ). This is a proven strategy for helping renters become owners, by specifically tapping into units that would otherwise go onto the market, to give right of first refusal to tenants. We need this kind of bold thinking, in order to preserve affordability permanently in Athens-Clarke County. Outside housing speculators are driven largely by the profit motive, but people who want to live here are more willing to invest in the long-haul of ensuring future generations can also access affordable housing. We should be investing in renters. I applaud this plan as it stands, and think it can go farther. Thank you for your work on this strategy.
Survey	Additional notes	I think everything listed in this plan is great, but you really do not discuss the importance of planning and zoning at all. ACC is continuing to grow. The idea that we can meet our future housing needs without addressing zoning is preposterous. We need to build density and we need to allow for that to happen by, first and foremost, removing single family zoning everywhere in the county. Single family zoning has been racist and exclusionary and is one of the main reasons we are having a housing affordability crisis nationwide. Other tools to use would be to removing parking minimums for housing (and businesses), especially near our urban core and public transit. This increases density and affordability. Also, we should consider using a split-rate property tax system. This would place a higher tax rate on land value than on the value of the structure. This also incentivizes dense affordable housing. These have all been done successfully elsewhere, so please research these options.

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Survey	Additional notes	I support all of these recommendations and look forward to it being implemented. I wish there was more discussion about zoning (i.e., parking requirements, setback requirements, single-family zoning) and how that impacts what can/cannot be built. In my neighborhood, there is what I suspect to be naturally occurring affordable housing (split one-story duplex, very common in Athens) - but I wish we could build much nicer, larger, more dense townhomes or multifamily buildings, but my sense is that zoning restrictions make that not feasible. I do understand that zoning might be in a different department or different master plan, but they are definitely tied, and I would like to look into that more. There are many naturally occurring affordable homes outside of the urban core in Athens, but because they are far from resources (stores, restaurants, schools, parks, etc) it makes us car-dependent and also creates neighborhoods that don't have a nice "feel"
Survey	Additional notes	While these are great ideas for funding housing affordability, we can't ignore alternative policy solutions that could expand housing availability. On top of targeting funding, ACC should be working toward smarter housing policies like allowing accessory dwelling units and expanding multifamily/mixed-use zoning. Historic zoning policies in ACC directly (and intentionally!) correspond to limited affordable housing access in our community by keeping moderate and low-income families out of certain neighborhoods. Without acknowledging and fixing these zoning issues, I'm afraid funding new housing is just bandaging over the larger forces that have gotten us to this current crisis.
Survey	Additional notes	People experiencing homelessness need opportunities for employment with low barriers to entry so they can make money and start to reintegrate into society. A program in Athens at the Sparrows nest offers this through their clean up program. They allow people to show up each day and work on the days they choose to work. They get paid \$15/per hour at the end of each shift. The more programs and opportunities like this that exists can assist some of the rapid rehousing programs or other programs.
Survey	Additional notes	Some funds should be directed toward local housing advocacy groups to provide education and advocacy to tenants on tenant rights, and to advocate for more tenant rights within the confines of state law. Some possible local tenant protections: <ul style="list-style-type: none"> <li>- strengthening code enforcement. Focusing code enforcement's resources more on issues of tenant habitability. With the understanding that if a property is condemned, there is already a plan in place for where those tenants are going to be rehoused.</li> <li>- Lengthening the amount of time that a landlord is required to give notice of a rent increase to 6 months. It is my understanding that this would be legal to do as a locality in Georgia.</li> </ul>
Survey	Additional notes	Please pass these fully funded, and increase their funding as need year over year in the budget. These measures will go a long way toward decreasing poverty in Athens and improve the lives of so many people here in the city!
Survey	Additional notes	Affordable housing is my number 1 concern for making Athens a more wonderful community.

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Source	Goal Area	Comment
Survey	Additional notes	Thank you for focusing on affordable housing.
Survey	Additional notes	Re the county's homeless camp: let's consider building "pods" instead of tents as Oregon has done with apparent success. These are small buildings (similar to a storage building) with electricity, bed and AC. They are grouped around shared baths and kitchen for residents to use. Instead of rent, residents may do maintenance and chores on the site.
Survey	Additional notes	I would also like to see some assistance with property taxes for low income owners of property. The rapidly rising values in my neighborhood and increased property taxes have forced some owners to sell.
Survey	Additional notes	I strongly support this plan!
Survey	Additional notes	These are all wonderful, very important ideas that will improve the quality of life of numerous of residents.
Survey	Additional notes	Affordable housing is boss.

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