

HouseATL Member Convening

Wednesday, October 30, 2024





welcome

**October Member
Convening**



Natallie Keiser

**Executive Director
HouseATL**

HouseATL.org

Welcome to Gwinnett County





Nicole Love Hendrickson


Chairwoman, Gwinnett County


HouseATL.org


Agenda | 9:45 – 11:45 a.m.


 Welcome and Introductions, Natallie Keiser, Executive Director | 9:45

 Welcome to Gwinnett County, Chairwoman Nicole Love Hendrickson | 9:50


 Sponsor Remarks, Connie Wright, Wells Fargo | 10:03


 Panel: Prioritize Public Assets for Affordable Housing | 10:08

 Special Policy Recognition for State Rep. Kasey Carpenter | 10:43

 2025 State Policy Agenda, Kristin Allin, Policy Co-Chair and Elizabeth Appley, Attorney | 10:48

 Break Outs on Policy Advocacy | 11:10

 Board Elections, Awards Nominations and Survey, Keitt King | 11:35

 Announcements and Next Steps | 11:43

Our Funders

JPMORGAN CHASE & CO.

Community
Foundation
for Greater Atlanta



THE ANNIE E. CASEY FOUNDATION

NeighborWorks®
AMERICA

WILLIAM JOSEF FOUNDATION

**WELLS
FARGO**

October Convening Sponsor

The Wells Fargo logo consists of a solid red square with the words "WELLS" and "FARGO" stacked vertically in white, uppercase, sans-serif font.

WELLS
FARGO

Connie Wright

**SVP, National Relationship & Program Manager
Housing Access and Affordability
Philanthropy and Community Impact
Wells Fargo**

23 Strategic Recommendations – 6 Priorities



Dedicate Revenue Sources for Affordable Housing Development



Enhance and Protect Renters' Rights



Create Sustainable Funding Sources for Under 50% AMI Housing



Prioritize Publicly Owned Assets for Affordable Housing



Provide Resources to Encourage Starter/Affordable Homes by Homebuilders



Secure Property Tax Exemptions for Affordable Rental Housing



SCAN HERE TO VIEW FULL RECOMMENDATIONS

HouseATL Roles



**Communications
&
Messaging**



**State and Local
Policy & Advocacy**



**Convening and
Relationship
Building**
*(including between
working groups)*



**Best Practices,
Guides & Tools**



**Amplifying
Existing Research,
Data &
Educational
Opportunities**

Panel: Prioritize Publicly Owned Assets for Affordable Housing



Chelsea Arkin
Co-Chair
HouseATL Policy Working
Group

Panel Moderator



Matt Elder
Housing and Community
Development Director
Gwinnett County



Lejla Prljaca
Executive Director
Gwinnett Housing
Corporation



Jessica Tullar
Housing & Special Projects
Manager
City of Gainesville

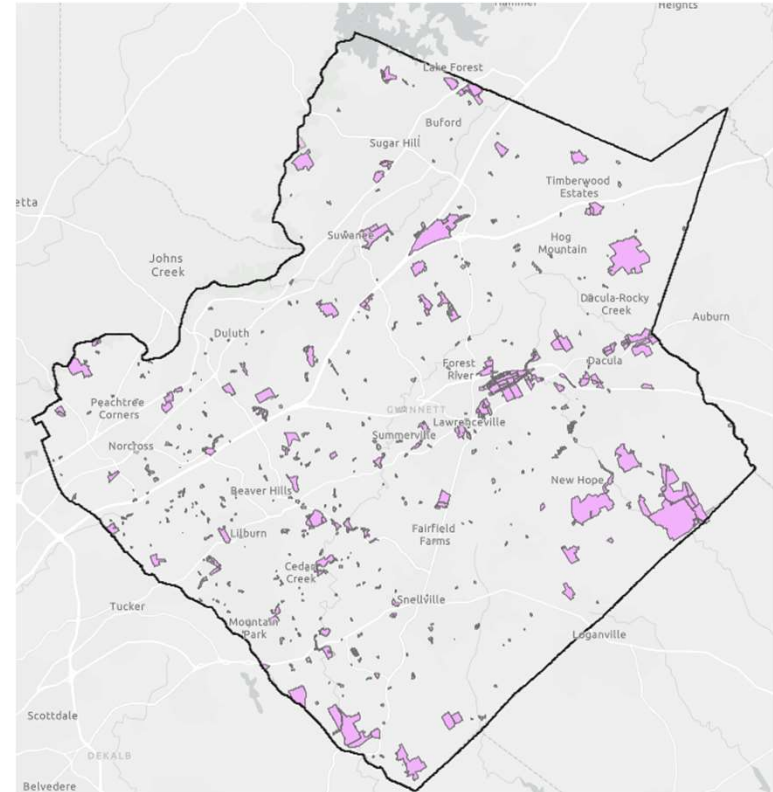


Leveraging Locally Owned Property

HouseATL Member Convening
10.30.24

County-Owned Inventory

Owner	Parcels	Acres
Gwinnett County	626	12,417
Board of Education	163	4,179
Development Authority	23	524
Hospital Authority	6	118
Public Libraries	12	48
Recreation Authority	32	130
Urban Redevelopment Agency	4	141
Water & Sewage Authority	85	1,366
Totals	951	18,923



Recent Acquisition

- Address: 1640 East Park Place Blvd
- Approximately 8 Acres
 - Undeveloped Land



- High Performing Schools
- Proximity of Public Safety
- Park and Public Library Vicinity
- Food Access
- Transit Routes
- Employment Center
- Economic Drivers



6000

County Housing Policy Changes

- Unified Development Ordinance
 - New Housing Type Definitions
 - Created New Zoning Districts
 - Removed Barriers to Development
- 2045 Unified Plan
 - Focus on Daily Community
 - Shifted to Parcel-by-Parcel Land Use Approach
 - Small Area Plans

A Recent Example

- Address: 3385 Medlock Bridge Road
 - Former Water Tank Storage Site
- Partner: Gwinnett Housing Corporation
- Size: 1.29 Acres
- Result: Sold the parcel to our development partner Gwinnett Housing Corporation for the purposes of developing affordable housing solutions for a targeted population.

PRIORITIZING PUBLIC ASSETS
FOR AFFORDABLE HOUSING

The Medlock Bridge Project



Gwinnett Housing Corporation Full Spectrum of Housing Programs



Welcome HOME Program

The Welcome HOME program offers newly developed or fully rehabbed homes for first time income-eligible homebuyers. GHC offers a second soft mortgage up to \$80K to ensure long term affordability.



Pathway HOME Program

Pathway HOME program offers a scattered-site, transitional housing program for homeless families with children. GHC works with local nonprofits to move the families towards economic self-sufficiency and permanent housing.



Homeowner Resource Center

GHC's Homeowner Resource Center provides a centralized location for resources, education, and services for current and aspiring homeowners.

GHC In Numbers

- 448 affordable rentals (LIHTC, PBRA)
- 50 homeownership units developed with \$750K DPA provided
- \$10M+ equity earned by our homeownership clients
- 60 more in the pipeline in two developments
- 3 owner-occupied rehab programs
- \$100M+ raised towards affordable housing

NO COST HOME HAZARD REPAIR

Must be a Gwinnett
County resident

Must live in eligible census tracts

Household income must be at or
below 80% of the area median income.



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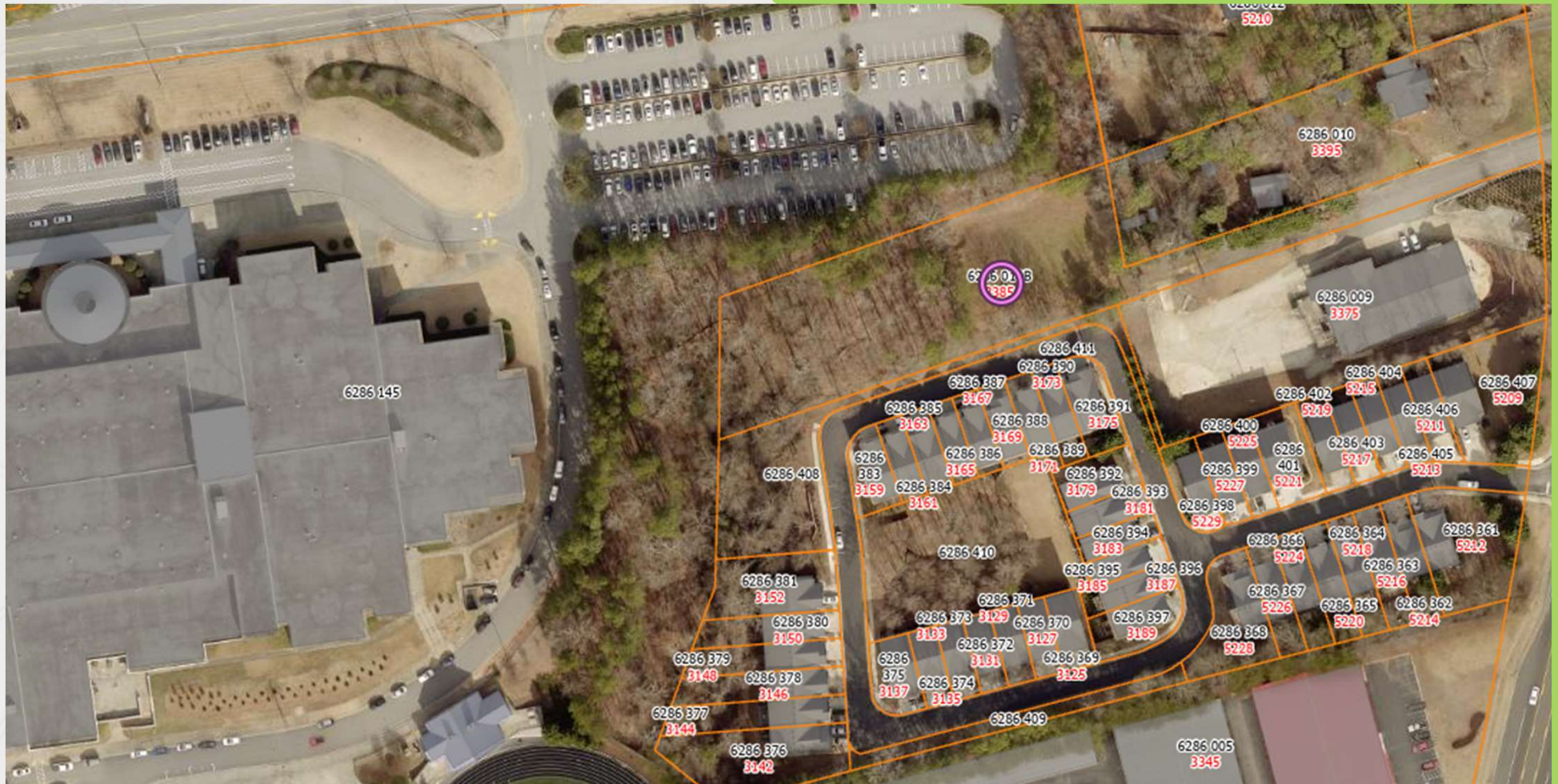
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Medlock Bridge Project

- Gwinnett Co Water and Sewerage Authority
- City of Norcross rezoning
- 1.3 acres
- 16 townhomes (Pathway HOME program)
- Transitional housing for HS students (and their families) facing housing insecurity
- Acquisition funds: HOME Investment Partnership (Gwinnett County)





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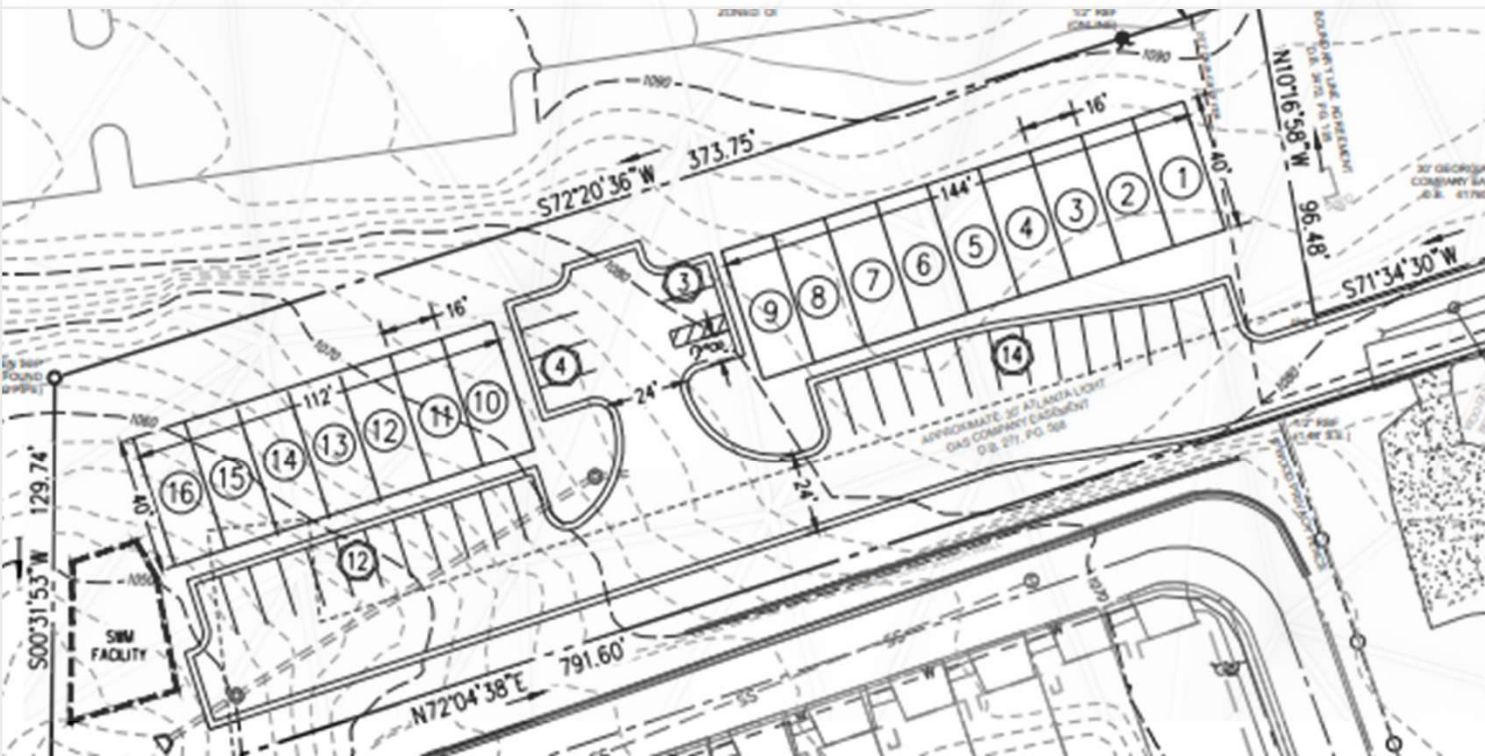
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2 SOUTH ELEVATION
3/16" = 1'-0"





**THANK
YOU!**



HouseATL:

*Prioritize Public Assets
for Affordable Housing*

City of Gainesville
HouseATL Panel:
Strategic Recommendation
October 30, 2024



Habitat for Humanity Builds on Desota Street

FORMER JAIL SITE

Old Jail Site - BEFORE



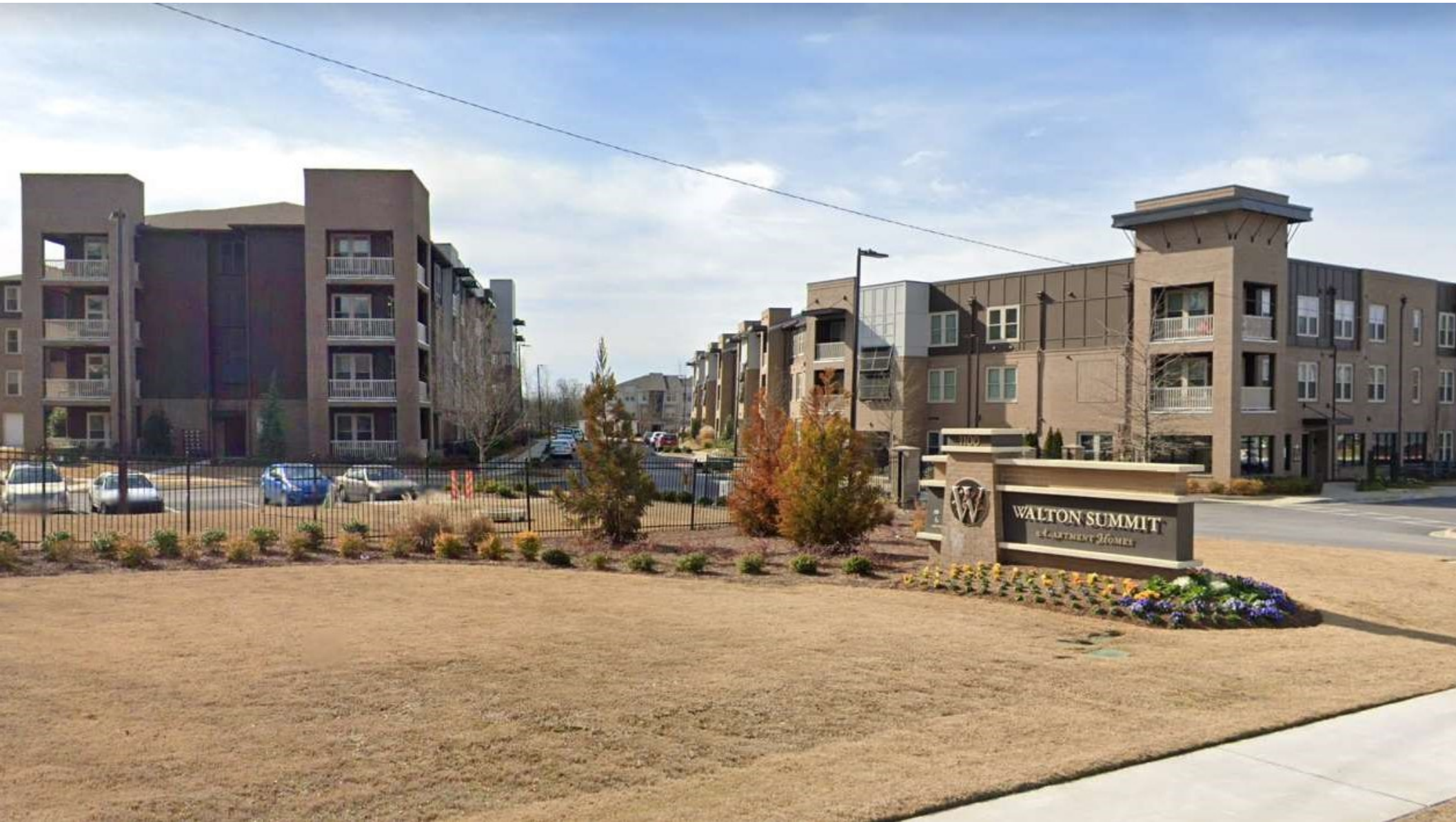
Old Jail Site – “Proposed” AFTER



Old Jail Site – TODAY

Gainesville Housing Authority Property





New Construction

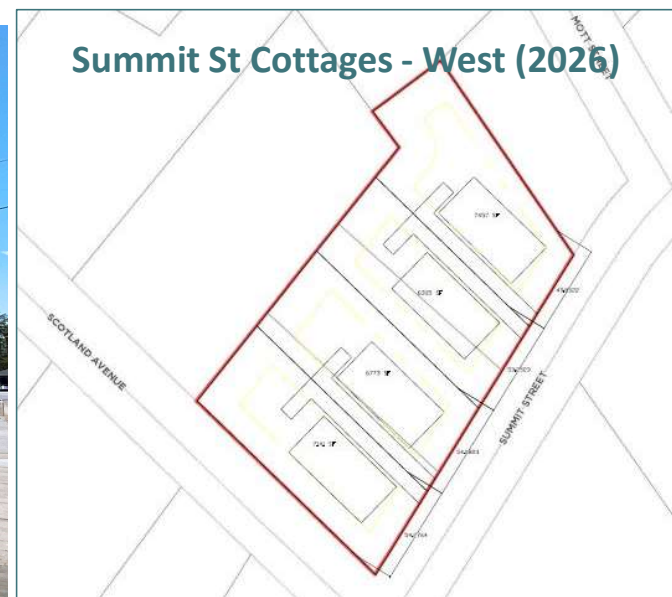
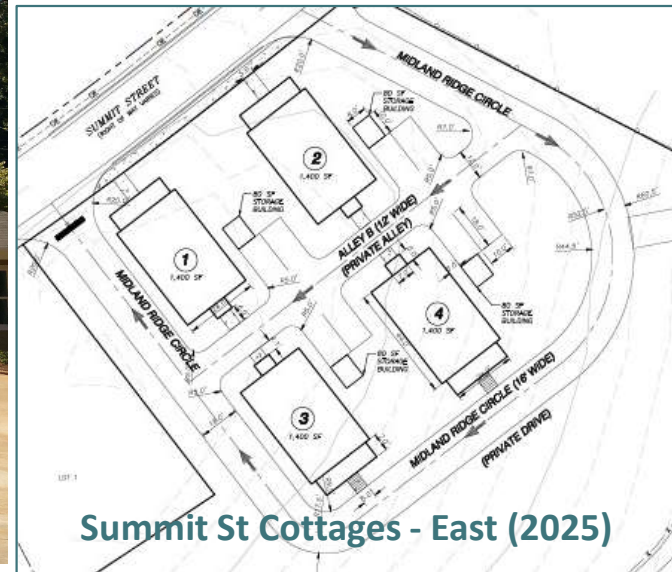
- **Northwestern Cottages**
 - *\$1 million HOME Grant from DCA*
 - *GNDP Property*
 - *City + GNDP*
- **Davis Street Cottages**
 - *HOME Grant P.I.*
 - *HOME + CHIP Grants*
 - *City + GNDP*
- **Summit Street Cottages – East & West**
 - *HOME and CHIP Grant P.I.*
 - *CHIP Grant*
 - *CDBG Grant*
 - *Land Bank Property and GNDP Property*
 - *City + GHLBA + GNDP*

HouseATL Strategic Recommendation Panel | October 30, 2024

GAINESVILLE



Davis Street Cottages Interior





THANK YOU!

Jessica Tullar, AICP
Housing & Special Projects Manager
Email: JTullar@gainesvillega.gov
Phone: (770) 531-6574



Special appreciation to

STATE REPRESENTATIVE KASEY CARPENTER

for championing the Safe at Home Act 2024

HouseATL

2025 State Policy Agenda

Kristin Allin, HouseATL Policy Co-Chair

Elizabeth J. Appley, Attorney and Public Policy Advocate



2025 Brings New Faces, New Landscape to the Capitol

- The start of a new two-year session.
- All legislators will have been elected/re-elected.
 - Anticipate Republican majorities will remain in House and Senate with perhaps narrowing margins but still without 2/3 vote needed for a constitutional amendment.
 - Some changes in Committee Chairs and leadership, especially in Minority party.
- Influence of 2026 elections for statewide offices, especially Governor, will continue to grow.
- Outcomes of Presidential election and control of US House and Senate will have significant impact on key housing and homelessness priorities.
- Leadership's policy priorities still largely unknown at this point.

Allocate Substantial Funds from \$11 Billion Surplus to State Housing Trust Fund for the Homeless

Why Invest Surplus in HTF?

- Historic \$11 Billion unobligated surplus.
- Our housing crisis demands investment to increase housing.
- Investments needed to fill the housing gap, especially for low-income households.
- Surplus funds are for one-time, not continuing obligations.
- HTF has the Constitutional authority to hold funds without lapsing.
- DCA retains administrative authority.
- Supplement, not supplant LIHTC \$\$

How can HTF use the money?

HTF's statutory purpose is to fund "residential housing projects designed to enhance residential housing opportunities for low-income persons":

- "Financing in whole or in part the acquisition, rehabilitation, improvement or construction of residential rental housing", and
- "Interest rate or down payment assistance programs designed to enhance home ownership opportunities."

Support Funding to Build and Preserve Affordable Housing: SLIHTC

Protect the State Low Income Housing Tax Credit

- The State Housing Tax Credit is the **only source of state funding Georgia invests in the creation and preservation of affordable housing**. Georgia has fewer affordable and available rental units for persons at or below 50% AMI than any of our neighboring states, except Florida.
- Efforts to reduce the state's dollar for dollar match to the federal LIHTC were defeated in 2024. (HB 1182)
 - House proposed cut for 100% to 80% match with five uplifts and Senate proposed 50% cut with uplifts. Construction in midlevel cities and suburbs most adversely affected.
 - UGA: **Every \$1 in SLIHTC creates \$5.79 economic activity.**
 - Public private partnership created or preserved 35,509 housing units statewide in the last five years 2019-2023.
 - Georgia SLIHTC nationally recognized for excellence.
 - Efficient program for LIHTC/SLIHTC rigorously administered by DCA.

Increase Funding to House the Homeless

Need for Funding

- **Homelessness increased in Georgia by 13% last year** with sharpest increase among the unsheltered (now over 50%). 79% increase in homelessness since 2017.
- Failing to house people is more expensive than housing the homeless—police, courts, jail, prison, ERs, hospitals, etc.

Georgia Is Not Meeting its Settlement Obligations

Georgia Housing Voucher Program provides housing vouchers and wraparound services under the 2010 *Olmstead* Settlement Agreement (SA) with the US Department of Justice.

- SA obligates Georgia to house people in target population of 9,000 homeless people with severe and persistent mental illness cycling through the criminal justice system, hospitals and emergency rooms.
- Now serving 2,300 people. Rent costs and rise in homeless population rose dramatically in recent years creating a need for \$20-30M increase in funding.
- No increase appropriated in 2024. Now diverting applicants to seek federal Housing Choice Vouchers – a strategy abandoned two years ago as inconsistent with serving people under the Agreement. Decline of 300 people served since April 2024. No funds for growth in number of people served.



Oppose Criminalization of Homelessness and Support Access to Housing to Prevent and Remedy Homelessness

Danger of fallout from US Supreme Court *Grants Pass* decision in July 2024 where the Court declined to find constitutional protection against arrests for homeless street sleeping/camping.

Cicero Action – Texas billionaire funded organization seeking laws across the US and in Georgia imposing criminal sanctions to force people off the street and into parking lot sanctioned encampments. Seeking to divert funding away from proven best practice of Housing First. *Promotes hiding not housing people.*

99+ Georgia jurisdictions with such laws already on the books.

Support best practices and funding for criminal diversion, jail in-reach, re-entry supports and increase in supportive housing with wraparound supportive services.

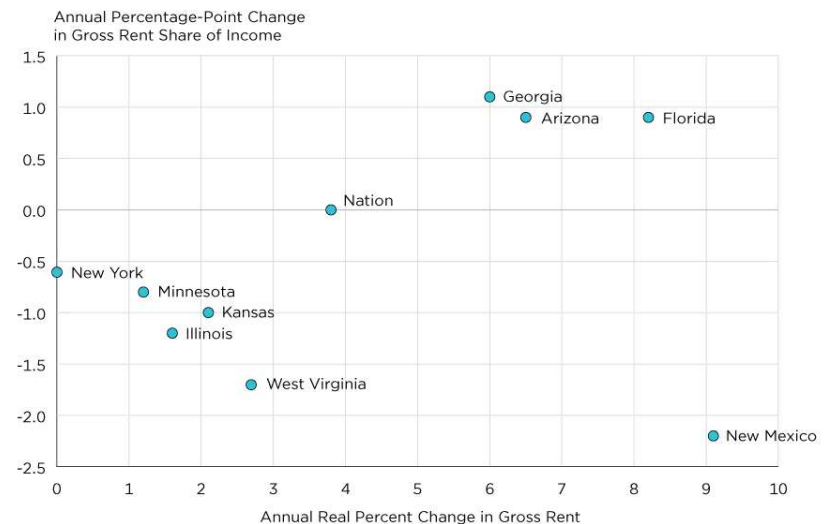
Georgia Renters Struggle with Affordability and Evictions

- **Rents are up nationwide by over 30% since 2019.** While massive rent increases in 2021-22 have abated, rents have not returned to pre-pandemic levels. Georgia rate increases are among the highest.
- Georgia continues to have among **highest eviction rates** and eviction filing rates of any state in the country.
- Eviction rates have returned or exceeded pre-pandemic levels.
- The face of eviction in Georgia is Black women with children.
- **Black women are 2-3x more likely to be evicted** after controlling for socio-economic factors than white women.
- Children **under the age of 5 are at the highest risk of eviction** nationwide. Children of all ages most at risk for all age groups.

Evictions Closely Tied to Rising Rent

- Census Bureau reports that “**three states experienced a significant increase in the share of renters’ incomes going to rent in 2023: Arizona, Florida and Georgia.** Rents increased 6.5% in Arizona, 8.2% in Florida, and **6.0% in Georgia.**”
- Zillow reports **rent has been growing nearly three times faster than wages in metro Atlanta since before the pandemic. From 2019 to 2023, rent went up 35.6%, but wages only went up 12.2%.**
- In 2023, 53.7% of Georgia renters were cost burdened (paying over 30% of household income on rent), compared to 48.4% in 2019 – one of the biggest increases in the US.

Figure 1.
Change in Gross Rent and Gross Rent Share of Income: 2022–2023



Note: Growth is inflation adjusted. States shown are only those with a significant change in the gross rent percentage of income. The annual percent change in gross rent was not significant in Minnesota, New York or West Virginia.
Source: American Community Survey: 2022–2023.



Fund Emergency Rental Assistance/ Eviction Prevention Program

ARPA Funded Pilot Eviction Prevention Ending July 2025

Georgia received **\$1.3 Billion in federal COVID Emergency Rental Assistance funds**. Final \$55 Million used to create two-year pilot Eviction Prevention Initiative.

Contracts with Atlanta Legal Aid Society and Georgia Legal Services Program:

- Navigators hired to qualify eligibility for rental assistance.
- Legal representation in eviction.
- \$2 Million/month in rental assistance.

DCA Recognizes the Need for a Permanent State Funded Eviction Prevention Initiative

- State funding is needed to continue the pilot program and afford access to emergency rental assistance and legal representation to keep families stably housed.
- State funding can also attract federal resources and philanthropy.

Transparency and Accountability to Enforce Renters' Safety and Habitability

- Georgia is targeted by out of state hedge funds and Real Estate Investment Trusts to purchase single and multi-family homes and convert them to rentals in part because of the absence of basic tenant protections. They seek fast profit and turnover and are shown to be more likely to raise rents, initiate evictions, engage in serial eviction filings, and fail to be accountable to tenants for security and repair needs than other landlords.
- HB 404 provides a right for residential rental property to be “fit for human habitation.”
- Shell corporations and complicated ownership structures make it difficult or impossible for tenants, code enforcement, and local governments to identify and hold landlords accountable.
- Georgia law currently prohibits local governments from adopting rental registries. Registries can identify who is holding rental property, where they are, who is responsible for the premises, how they can be contacted, etc.
- Rental registries are a key to holding landlords accountable and provide transparency about ownership.
- **Repeal the pre-emption of rental registries in OCGA §36-74-30.**

Support Property Tax Exemptions for Nonprofit Rental Programs

- Current Georgia law exempts property taxes for charitable purposes.
- Some counties, including Troup and Chatham, recognize non-profit organizations renting homes to low-income households for below market rates as such a charitable purpose.
- Fulton County, where most of these programs exist, does not recognize these programs for this exemption.
- HouseATL supports a Constitutional Amendment to create a specific exemption for non-profits serving households under 80% AMI at rents below 30% of household income.
- Many states already recognize such exemptions, including Alabama, Florida, North Carolina, and South Carolina.

Support Access to Homestead Exemptions

Homestead Exemptions Critical for Low-Income Heirs

- Support statutory recognition that surviving spouses eligible for a homestead exemption should automatically receive this upon the death of the spouse holding the exemption.
 - Prevent retroactive efforts to collect taxes years later after the spouse in whose name the exemption was issued has died.
 - Recognized in HB 581 passed in 2024 for the state exemption.
- Clarify existing law to allow eligible persons going through heirs' property process to claim a homestead exemption while legal proceedings go forward.



More Ways to Bolster Affordable Housing

- Support state enabling legislation expanding revenue options local jurisdictions may adopt to impose or expand taxes or fees and dedicate to a local Housing Trust Fund.
- Support increased use of federal housing vouchers and state resources for housing assistance to prevent children from entering foster care and for youth aging out of foster care at risk of homelessness.
- Support Constitutional Amendment creating a new property tax category for LIHTC properties recognizing limitations requiring below market rates for rent.
- Support sales tax exemption for materials used by nonprofits for construction, renovation or repair of affordable housing.
- Support zoning reforms to allow for more density while encouraging inclusionary practices to support creation of more affordable housing.
- Support authority for local jurisdictions to waive development impact fees for affordable housing without replacing funds from elsewhere in budget.



Additional Tenant Protections

- Support source of income protections that would prohibit discrimination against tenants using housing vouchers.
- Strengthen fee transparency in the marketing of rental housing, requiring full disclosure of all fees plus rent prior to application.
- Support use of portable background checks so tenants do not have to pay fees in applying to each separate property.
- Support sealing of eviction filings to prevent public access unless or until an eviction judgment is entered.
- Support repeal of state ban on local rent control laws. (OCGA 44-7-19)



Thank You!

Questions? Comments?

Elizabeth J. Appley

Attorney and Public Policy Advocate

(404) 523-3800

eja@appleylaw.com

Breakout and Reporting

- Problem solve at your tables – How to advance this recommendation?
- Choose a recorder
- Use the handout to record or use this link to record online



tinyurl.com/Oct24reportout

- **If you use a handout, please leave it on table for staff**
- 15 minutes to discuss
- 10 minutes for some report outs



Advisory Board Candidates



DAVID ALLMAN
Owner & Chairman
Regent Partners
Incumbent



DR. CHRISTIE CADE
VP, Southern Region
NeighborWorks America



RACHEL CAREY
Chief Real Estate Officer
Westside Future Fund



STEPHEN DAVIS
Vice President of Government
Affairs
Progress Residential



MANDY EIDSON
Director, Business Development &
Community Engagement
Self-Help Credit Union



MICHAEL LUCAS
Executive Director
The Atlanta Volunteer Lawyers
Foundation (AVLF)
Incumbent

Advisory Board Candidates



ODETTA MCLEISHA-WHITE
Affordable Housing Leader
Incumbent



TERRI MADDEN
National Director of Community Lending
Silverton Mortgage



ROHIT MALHOTRA
Founder & Executive Director
Center for Civic Innovation (CCI)
Incumbent



DR. JERRY PARRISH
Chief Economist
Metro Atlanta Chamber



SARA PATENAUDE
Director of Policy Solutions,
Southeast Region
Reinvestment Fund



RICHARD SLATON
Executive Director,
Senior Commercial Banker
JPMorgan Chase
Incumbent



CATHRYN VASSELL
CEO
Partners for Home
Incumbent

Election Process

- Only those who were members prior to April 30 vote
- For organizational members, only one person per organization votes – the voting member
- Vote is by individualized email invitation via **Election Buddy**
- Email invitation from invitations@mail.electionbuddy.com in Natallie Keiser's name
- Vote for 10 candidates
- Vote will remain open until **Thursday, November 14 at 5 p.m.**
- Results announced by **Wednesday, November 20**

**Learn more about
the candidates!**



tinyurl.com/2024houseatlcandidates

HouseATL Second Annual Awards Luncheon

- **Wednesday, April 30, 2025** at The Gathering Spot, Atlanta
- Celebration of housing affordability champions
- Fundraiser for public policy work and general operations
- Sponsorships available! Ask Board or staff
- Ticket sales, limited availability – February
- Volunteer recruitment – February



Awards Nominations and Member Survey

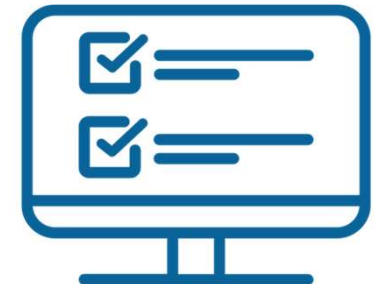
Awards Categories – Correspond to Working Groups

- Housing Policy Advocate
- Homeownership Champion
- Housing Retention Hero
- Exceptional Funder
- Rental Housing Preservation Leader

Nominations due via Member Survey by **Wed., Nov. 27 at 5 p.m.**



tinyurl.com/HA24membersurvey



Survey also informs 2025 Planning

Members Vote Virtually on Awardees in December/January

Thank you for joining us today!

Get involved!

- Vote for 10 Advisory Board candidates by **Thursday, Nov. 14 at 5 p.m.** using the Election Buddy link emailed to you this morning
- Join HouseATL and be active in a Working Group
- Submit items for newsletter
- Follow us on LinkedIn, Instagram or Facebook

Share your feedback!

Help us make the most of future meetings and improve HouseATL by sharing your feedback



For questions or to get more involved contact:

Talia Thornton

Membership Associate
tthornton@houseatl.org

Natallie Keiser

Executive Director
nkeiser@houseatl.org