

SUCCESS STORIES

A Closer Look
at the 2008
Magnolia
Awards
Finalists



Honoring Excellence



A Message from Commissioner Mike Beatty Georgia Department of Community Affairs

The Georgia Department of Community Affairs strives to create opportunities to improve the quality of life for Georgia's citizens, particularly through partnerships with local communities. How better can we improve the lives of every Georgian than by improving the quality of our state's housing? And who better to partner with than people who understand the challenges in their own hometowns?

These pages profile some of the best affordable housing programs in Georgia today, and all of them have grown from solutions that started at the local level. In many instances, DCA provided support through funding or technical assistance because supporting these programs is a large part of our mission. It is amazing what we can accomplish when we bring our resources together to work toward common goals.

A vital part of the support DCA provides is recognizing excellence in affordable housing programs and spreading the word so we all may learn from one another. Congratulations to all of the programs that have made a difference in Georgia's affordable housing landscape this year. We salute all of you for your efforts.

Mission Statement

Partnering with communities to help create a climate of success for Georgia's families and businesses.





Georgia's Housing Success Stories

Affordable housing continues to be one of the most vital issues facing our nation. In today's economy, finding decent affordable housing has become a financial burden faced not only by the homeless, but by many individuals in the workforce who keep our communities safe, our children educated, and our families healthy. The dedicated Georgians involved in the affordable housing industry work long and hard against steep odds trying to ensure that families have a safe and decent place to live. That is why in 2001, the Georgia Department of Community Affairs (DCA) established the Magnolia Awards for Excellence in Affordable Housing to recognize achievements in affordable housing throughout the state.

The awards are given in six categories: Affordable Rental Housing, Creative Partnerships, Homeownership, Neighborhood Revitalization, Special Needs, and Superior Design.

These projects and programs chosen as finalists are judged to be outstanding examples of innovation and performance in Georgia. The success stories within these pages represent a small sample of the exciting work that is being done to create quality affordable housing across the state of Georgia.

Creative Partnerships



Atlanta Habitat for Humanity Partnerships for Progress in Affordable Housing

Atlanta Habitat for Humanity

Growth in the Atlanta area's supply of homes targets upper-income wage earners, though 63 percent of the region's jobs pay \$40,000 or less. With the help of numerous partners, Atlanta Habitat for Humanity seeks to offer homeownership opportunities for those who are less likely to be served by the market.

By November 2008, Atlanta Habitat for Humanity will have built 1,000 homes occupied by people who would otherwise be closed out of the housing market. According to the Habitat model, construction of each home has always required creative partnerships – from the homeowners who invest their own sweat equity to community volunteers and underwriting sponsors.

Recently, Atlanta Habitat for Humanity has created innovative partnerships that set a strong precedent for other affiliates nationwide. In 2004, Atlanta Habitat partnered with Southface Energy Institute to build every Atlanta Habitat house to EarthCraft standards, thereby creating healthier, more comfortable and more energy efficient homes. They carried this commitment into Verbena Place, where they are working with a for-profit developer and builders (more innovative partnerships) to create a sustainable mixed-income community.

Atlanta Habitat also collaborates with other Atlanta-area Habitat affiliates. The groups hope their work

together will not only help them serve more families, but will also lay the groundwork for a national model of partnership among Habitat affiliates.



Tenant Based Rental Assistance Program (TBRA)

Housing Authority of DeKalb County

The TBRA Program reaches out to three specific groups who often do not meet rental criteria: children aging out of foster care (Making My Way Home); families who live in motels with their school age children (Housing Kids First); and drug court rehabilitation participants (New Beginnings). Each element of the program includes supportive services, with partnering organizations providing on-going case management that extends far beyond housing.

Making My Way Home offers services through the Community Fund of Atlanta, Nicholas Houses and the MAYOI Foundation. Housing Kids First seeks to stabilize family housing so children can remain in school; therefore, the program involves close coordination with DeKalb County Family and Children Services and the DeKalb County School System. As a complement to the county's drug court, New Beginnings relies on the case management staff of the DeKalb County Sheriff's Department to help non-violent felons reintegrate into society. For each of these program components, the Housing Authority provides financial assistance for security deposits, utility deposits and rental assistance.

DeKalb County Community Development awarded the Housing Authority of DeKalb County \$1.3 million in HOME Investment Partnerships Program (HOME) funds to administer the TBRA program.



Regional Commission on Homelessness Outreach Collaboration

United Way of Metropolitan Atlanta

The Regional Commission on Homelessness and community partners convened the Outreach Collaboration Group in 2005 with a goal of ending chronic homelessness by reaching the most vulnerable and entrenched individuals living on Atlanta's streets. After studying national success stories, the group decided on a "housing first"

model, where individuals are placed directly from the streets into their own apartments with intensive case management.

Bringing together groups that have worked in isolation in the past, the new "Street to Home" collaboration involved the Business Improvement District, the police, community courts, health providers, and the non-profit community. Community partners conducted street counts in a 30 block area and identified 50 who were long-term chronically homeless and 18 who were most vulnerable. The outreach team brought 13 of the most vulnerable into permanent housing or reunified them with their families, achieving a 72% success rate. The collaboration then housed 25 on the secondary list.

The effort cost \$120,000, with funds provided by The Whitehead Foundation and United Way of Metropolitan Atlanta. Organizations joining the work of the United Way included: Traveler's Aid of Metropolitan Atlanta; The 24/7 Gateway Service Center; Business Improvement District; St. Joseph's Mercy Care; Community Friendship, Inc.; Recovery Consultants of Atlanta, Inc.; Grady Health System; Covenant House Georgia; Atlanta Harm Reduction Center; Behavioral Health Link; Police HOPE Team; Downtown Ambassadors; City of Atlanta Community Court; and Positive Outlook Foundation, Inc.

Homeownership



Athens Land Trust Affordable Housing Program

Athens Land Trust

The Athens Land Trust (ALT) provides permanently affordable, owner-occupied, single-family housing in an effort to ensure housing availability for Athens-Clarke County's low-to-moderate income residents for generations to come. ALT acquires property and builds or rehabilitates homes. ALT then retains ownership of the land and sells the home with a 99-year ground lease, which can be renewed and passed on to heirs. As part of the lease agreement, ALT ensures the house goes to another low-to-moderate income family if an owner decides to sell.

Because the cost of the land is removed from the purchase price, ALT's new and renovated homes have sold between \$40,000 and \$92,000. While revitalization efforts such as ALT's rehabilitation of dilapidated properties tend to raise property values and lead to gentrification, the land trust system protects the communities from becoming out-of-reach for low-to-moderate income residents.

Because ALT homes will always be owner-occupied, they lend stability to their neighborhoods.

Since its founding in late 1999, ALT has used HOME and CDBG funds, private grants and donations to secure 23 properties, with two more underway. These sites include in-fill lots and vacant, dilapidated homes, some previously slated for demolition. ALT projects have earned awards for historically compatible design and historic preservation. More importantly, more residents have gained the opportunity to enjoy the benefits of homeownership.



Elm Street Townhomes Development

Bethursday Development Corporation

In the English Avenue community of Atlanta, Elm Street Townhomes are creating opportunities for home buyers to move into two- and three-bedroom homes within walking distance of downtown Atlanta. The \$6.5 million development offers 28 townhomes – eight of them with enviable skyline views. Detached two-car garages enclose an outdoor courtyard for each home, and they also provide roof top decks overlooking the city.

While the description sounds like expensive luxury townhomes, Bethursday Development Corporation is creating these units to address two goals in the English Avenue Redevelopment Plan: to promote diverse and quality housing and to promote economic development opportunities. The Elm Street Townhome Development is mixed-income, offering both market rate and affordable homes. It demonstrates the feasibility of affordable housing in an urban setting and the ability to transform vacant lots and underutilized land into quality, aesthetically

pleasing affordable housing.

As the first single family, mixed income development of this quality in the English Avenue community, Elm Street Townhomes Development has already made a difference. Adjacent homeowners have improved their properties.

Funding for Elm Street Townhomes Development was secured through Community Redevelopment Loan Investment Fund; Midtown Community Bank; Atlanta Development Authority/Westside TAD Neighborhood Fund; City of Atlanta and HUD through the HOME Investment Partnership Grant program; and Antioch Baptist Church North.



Georgia Dream Single Family Development - Habitat for Humanity Pilot Program

Macon Area Habitat for Humanity

This program was the first to combine the 30-year mortgages of DCA's Georgia Dream program with the proven Habitat for Humanity model of selecting and educating first time homeowners who then invest sweat equity into their homes alongside volunteers.

In the past, DCA had been limited in its ability to partner with Habitat affiliates partially because of the State's constitutional ban on public funding going to a faith-based organization. This restraint hindered DCA from serving a group of low-income homeowners, and it hampered Habitat's ability to develop a statewide, accelerated asset recovery program. It also meant that home buyers financed their loans through Habitat with 20-year mortgages, resulting in higher monthly payments than the

traditional 30-year terms used by DCA.

Using guidelines developed by the Georgia Dream Single Family Development - Habitat for Humanity Pilot Program, DCA can now provide mortgages for home buyers who meet requirements for the Georgia Dream program and Habitat for Humanity affiliates who meet requirements as viable, single-

family unit developers. The Habitat affiliate receives a discounted sum for the value of the first note plus \$20,000 in proceeds from a deferred second mortgage that DCA holds with the homeowner. The immediate payment gives the Habitat affiliate the ability to reinvest the funds into more affordable housing units.

Affordable Rental Housing



Anthony Arms and Kingston Gardens

Anthony Partners, LP and Kingston Partners, LP

Built in the late 1960s, Anthony Arms and Kingston Gardens are low income housing properties that were headed toward obsolescence. The two properties offered 160 housing units, but all were undersized with small bedrooms and only one bath. The buildings suffered from excessive deferred maintenance, as well as appliances and electrical systems that were outdated, inefficient and, in some cases, not code compliant. No units met current accessibility standards. Both properties operated under Project-Based Section 8 HAP Contracts, which were out of the original terms with renewal periods of less than five years, making their futures uncertain.

Using Housing Tax Credits awarded by DCA in 2005, In-fill Housing, Inc., a non-profit subsidiary of the Macon Housing Authority, worked with development partners Anthony-Magita, LLC, L&JG Development, LLC and Kingston-Magita, LLC, to rehabilitate the properties.

Their combined investment of \$14 million maintained the number of units while expanding them up to 225 square feet, providing more living area, larger bedrooms and an additional bathroom for each. Updated electrical and plumbing systems made the new homes safer and more efficient. Interior improvements such as new dry wall, doors, cabinetry, countertops and flooring created more inviting homes.

Properties that had become an eyesore are now welcomed in the community. With 20-year extensions to the HAP contracts, secure affordable housing is guaranteed for many years to come.



Ashford Parkside Senior Residences

Housing Authority of DeKalb County

As the cornerstone of a new mixed-income, mixed-use development in an affluent section of DeKalb County, Ashford Parkside Senior Residences provides much needed age-qualified, independent affordable living with market rate housing. Funded through DCA's Low Income Housing Tax Credits,

MMA debt, and a capital contribution from the Housing Authority of DeKalb County, the \$18.2 million project adds 151 one- and two-bedroom homes contained in two four-story buildings.

As the first component of the 59-acre Johnson Ferry East Master Planned Community, Ashford Parkside has set a standard of living that matches the expectations of the nearby neighborhoods. Exterior design complements the surroundings, while interiors contain popular features such as spacious master suites, nine-foot ceilings and internet and cable connections. Amenities include a computer center, fitness center, club room with fireplace, large multi-purpose room with kitchen, 24-foot coffered ceilings, billiard room, hair salon, and a library.

The development welcomes a culturally diverse population while meeting the needs of its residents, all ages 62 and older. Senior Connections provides social and educational services, health and wellness services, counseling and recreation. The Saint Joseph Health System visits monthly to perform health screenings and provide health care education.

Laurel Ridge

DASH for LaGrange, Inc.

Laurel Ridge is a picturesque neighborhood of 70 single-family, mostly brick homes, a community center, a playground and sidewalks. A project of DASH for LaGrange, Inc. and Gateway Development Companies, the units are one of Georgia's few single-family Low Income Housing Tax Credit projects. Built on land donated by the Callaway Foundation, Laurel Ridge enables families with limited



opportunity to achieve homeownership by allowing them to purchase their homes after the 15-year Low Income Tax Credit compliance period. In the interim, they earn 3% equity each year, for a total of 45% equity when they have the opportunity to buy.

The \$10 million project, funded through tax credit equity and first mortgage financing, replaces affordable rental units taken out of service during neighborhood revitalization in the nearby Hillside Neighborhood. The project transformed an underutilized property, further revitalizing the area.

Nearly all of the homes in Laurel Ridge leased within eight weeks of construction. While residents are required to meet income limits at the time of initial occupancy, they can have modest increases to their income without jeopardizing their eligibility. To help them develop a homeowner mindset, DASH developed the Laurel Ridge Homeownership Club. Residents are offered monthly education and training, including financial fitness, home maintenance, banking, and "good neighbor" practices.

Neighborhood Revitalization



Ashley Station

The Integral Group, LLC and the Housing Authority of Columbus, GA

When the 510 distressed public housing units in George Foster Peabody Apartments were demolished, the Integral Group created in its place Ashley Station. This 27-acre master planned, mixed-use community will eventually provide multifamily rental, commercial and single family for sale properties less than one mile from downtown Columbus.

The first two phases created 367 rental apartments, including 220 tax credit units. Varying home styles

include garden style flats, connected townhouses and The Verandas at Ashford Park, a 63-unit senior building.

The site is accessible by local public transportation and the route of the proposed trolley line. Van transportation provides an additional option. Close proximity to restaurants, medical facilities and other businesses along with wide sidewalks, trails and a city park encourage walking.

Seniors living in The Veranda enjoy services tailored to their needs, including a key-card access system for extra security, accessibility options, emergency pull cords, a full on-site staff, and social services. All residents of Ashford Park enjoy access to fitness centers, business centers, an on-site hair salon, wireless computer, a poolside café, and many other amenities.

Phases I and II of Ashford Park represent a \$51.5 million investment gathered through a HUD HOPE VI Loan, private supportive services funds, City of Columbus Public Improvements funds, FHA221 (d) (4) Mortgage Proceeds, tax credit equity, and general partner contribution.



Neighborhood Development

City of Valdosta

Working toward their goal of eliminating all substandard housing by the year 2020, the City of Valdosta used grant monies received under the 2004 CHIP and CDBG Entitlement funding to address housing needs from an established waiting list. Twelve reconstruction and four rehabilitation projects were completed in neighborhoods within the City's designated revitalization area. Upon seeing the improvements brought by the City's investment,

nearly homeowners and rental property owners began making improvements to their homes as well. The changes also spurred further investment from non-profit and for-profit developers.

The projects were performed for low-to-moderate income residents who would not otherwise have been able to secure the resources to repair their homes. At completion in the spring of 2008, the City hosted "Welcome Home" ribbon cutting ceremonies to celebrate with the homeowners. The renovations moved the City toward its goals of providing decent, safe, and sanitary housing for citizens; correcting code violations; eliminating slum and blight; and creating sustainability within communities.

The City's \$655,000 investment, supplemented by support from DCA's Family Self Sufficiency Program, demonstrates a wise use of public funds through the completion of more projects than originally budgeted. Public funds grew exponentially as they resulted in private investments for community revitalization.



Reclaiming Morrow's Residential Neighborhoods

City of Morrow

With \$12 million in investment funding over the last decade, the City of Morrow has gradually transformed declining neighborhoods and created a vibrant city culture. The movement began with Zoning Ordinance 99-01, which directly addressed conditions that rendered properties "unsafe, unhealthy, unsanitary, unsightly or unaesthetic" to residents. As efforts began to clean up declining areas, the City invested in street resurfacing, lighting, pocket parks, brick pavers, and signage. Revitalization

encouraged owners to reinvest in older properties even as more expensive developments were built, thereby protecting Morrow's strong mix of housing opportunities.

Initially, the City's annual investment was no more than \$60,000 per year. Over the years, grants were used to improve residential districts as well, including LARP projects for street resurfacing; Transportation Enhancement dollars for a pedestrian path system; Livable Centers Initiative funds for a streetscape and parking deck; Land and Water Conservation Fund

monies for the city park; and multiple public safety grants.

The City of Morrow supplemented these efforts by involving citizens and creating community spirit. Programs include PROUD (Protected Respected Organized Unified and Desirable), which brings neighbors, public safety and city staff together. Community roundtable sessions invite residents to learn about progress in the City. Community events and a newsletter also inform and engage residents.

Special Needs



Gateway Cottage and Aftercare Program

Hodac, Inc.

Located in Warner Robins, Gateway Cottage is a residential facility serving as a safe, caring, structured setting for homeless, substance dependent mothers, and their children. Programs promote recovery from substance abuse and the reuniting of families. The Aftercare program provides intensive case management and supportive housing to families transitioning out of Gateway Cottage or similar programs. Alongside Habitat for Humanity, these programs provide a full continuum of care for women and their families, taking them from homelessness to homeownership.

The Gateway Cottage and Aftercare programs assist clients in achieving lasting sobriety and housing stability, while arming them with life skills to reconnect with their children and live independently. At full capacity, Gateway Cottage houses eight women and their children, with an average stay of

14 to 18 months. The Aftercare program provides rental assistance and supportive services for up to 18 families at a time for an average of two years per family.

During fiscal year 2007, 100% of Aftercare clients tested negative on random urinalysis drug screens, and 91% of clients maintained independent living status. Because of its proven success, Gateway Cottage maintains a waiting list of 18 to 20 women.

Started in 1996, the Gateway Cottage and Aftercare programs cost \$330,000 per year. Funding sources include local governments, HUD, DCA, United Way, and donations.



Harmony House

Turner Hill C.D.C.

Harmony House provides transitional housing for homeless men released from incarceration. The program seeks to reduce the rate of recidivism for

homeless prisoners by helping them find productive employment and stable housing. Harmony House accomplishes its goals through a combination of case management for residential clients and discharge planning assistance for non-residential clients.

For up to 60 days following a homeless offender's release, Harmony House will provide mentoring, housing, food, transportation, employment and education resources, counseling, medical screening, addiction counseling and development programming. Case management continues after clients complete the program.

Harmony House serves an average of 30 residential and 84 referral clients each year. All participants have graduated with a transitional or permanent housing plan in place and with an action plan to stabilize their basic needs. About 60% of graduates maintain fulltime employment 90 days after completing the program, and the same percentage is permanently housed 90 days after program completion.

Relying on a volunteer Program Director and Program Manager who work alongside paid staff members, Harmony House has cost \$113,500 since it began in August 2006. Funds are provided by a Justice Assistance Grant, Emergency Shelter Grant, the United Way, and Turner Chapel A.M.E. Church, which also provides residential program space and many in kind services.

Living Room Special Needs Housing Assistance Program (SNHAP)

Living Room, Inc.

Living Room SNHAP helps multiply-diagnosed adults living with HIV/AIDS and mental illness, addiction, and/or transgender identity. Clients are homeless or at eminent risk of homelessness. Working alongside community-based programs, Living Room places



clients in housing or treatment programs; provides case management; and pays a portion of residential or treatment costs, assisting 36 or more clients annually. Clients who have income are assessed 30% of their income for rent, though clients without income are eligible for the program.

Many of Living Room's clients have cycled in and out of jails, courtrooms and hospitals. Since the program started in July 2005, 85% or more clients have maintained their housing for a minimum of 12 months, finished a 12 month treatment program or graduated and moved into affordable, independent housing.

Living Room SNHAP achieves its success with the help of community-based non-profit residential and treatment programs. These include Another Chance of Atlanta, Inc.; Divine Oder; Ella Mae Thomas House; Essence of Hope, Inc.; Hope House; Hope Through Divine Intervention; Making a Way Housing, Inc.; Positive Outlook Foundation, Inc.; and Recovery Consultants of Atlanta.

With an annual budget of \$339,900, Living Room SHNAP relies on funding from HOPWA, churches and donations.

Superior Design



Ashford Parkside Senior Residences

Housing Authority of DeKalb County

Ashford Parkside is the senior housing component of Johnson Ferry East Master Planned Community, a mixed-use and mixed-income community. Because the development places affordable housing in an affluent section of DeKalb County, the Housing Authority of DeKalb County employed a plan that would both complement the area and gain the acceptance of neighbors. Ashley Parkside was also designed to meet the unique needs of its senior residents.

Beginning with the site planning stages, Ashford Parkside developers upheld principles of quality growth. In order to preserve mature trees and take

advantage of a natural ravine through the center of the site, Ashford Parkside's 151 units were split into two separate buildings that are nestled between an existing stream and wooded buffer, creating privacy. Designers created an interlocking series of walking paths connecting the buildings to each other and the PATH Foundation's trail system. Residents also have direct pedestrian access to nearby shopping and services, further supporting principles of smart growth and traditional neighborhood design.

Ashford Parkside's homes are spacious, functional and attractive, allowing senior residents to age in place with dignity. Unit designs can accommodate roommates with bedrooms on opposite sides for privacy or caregivers with adjacent bedrooms. Secured parking areas with direct secured access to the buildings are also available for Ashford Parkside's residents.

Columbia Senior Residences at MLK

James, Harwick + Partners, Inc.

Columbia Senior Residences is part of Martin Luther King Jr. Village Redevelopment, located less than one-half mile from downtown Atlanta. The entire 5.19-acre site is planned around the tenets of Traditional Neighborhood Design and New Urbanism. With a goal of providing affordable housing for moderate income seniors, Columbia Senior Residences upholds those principles as well.

The four-story, interior corridor, mid-rise building houses 122 one-bedroom, one-bath units. Challenges to its construction included its placement near an existing 12-story tower, a storm water detention requirement, and the noise and visual concerns associated with Interstate I-20, which borders its longest side.

The facility's main entrance is a porte-cochere, similar to the finest hotels, with parking hidden behind the building. Interior amenities are clustered around the central core of each floor, creating a vertical neighborhood. This encourages interaction among residents on all floors and reduces the distance to amenities, while also breaking up the monotony of long corridors.

The building was located as far away from I-20 as possible and sound walls and acoustic windows keep noise levels comfortable. The required storm



water detention was used to create a beautiful pond overlooked by a covered seating/meditation area. A community garden and walking paths invite residents outdoors. Residents enjoy easy access to the neighboring community, too, with convenient public transportation.

TWELVE Centennial Park

**Atlanta Development Authority,
ANDP, Novare Group**

In the design of TWELVE Centennial Park, Novare Group embraced Smart Growth principles that call for increased density and transit oriented development. The 39-story tower is located near Centennial Olympic Park in downtown Atlanta, providing 277 units of housing affordable to families earning between 80% and 120% of area median income. With a total of 517 contemporary condominiums, TWELVE Centennial Park has nearly 138 units per acre, far exceeding the region's density level of 2.8 people per acre.

TWELVE Centennial Park is adjacent to MARTA's Civic Center Station, decreasing the need for automobiles. Pedestrian access to business centers,

shops and restaurants is also convenient. A 102-suite hotel, 12,800 square feet of street-level retail, 12,500 square feet of office space and 5,000 square feet of restaurant/bar space are part of the development. Recreational and cultural opportunities are nearby as well.

Large-scale developments that will have an impact outside of their local government jurisdictions undergo the Atlanta Regional Commission's Development of Regional Impact (DRI) process. Novare participated in and was approved through this and other special intergovernmental reviews for TWELVE Centennial Park, further demonstrating a commitment to the region's best interests.



Conference Partners

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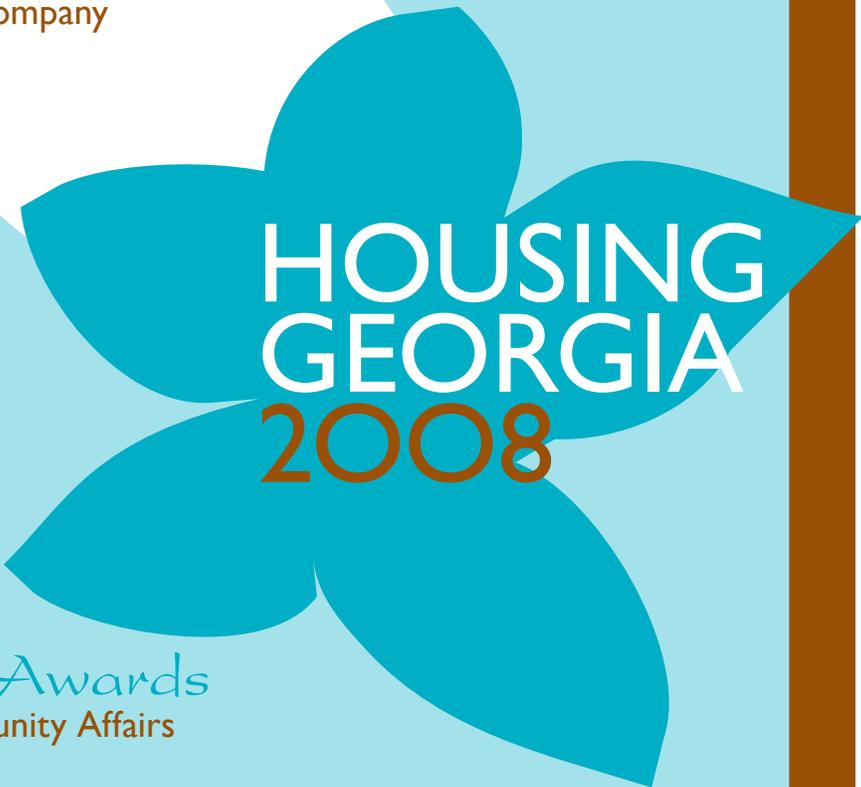
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