



Georgia
Planning & Financial Resources for
Affordable Housing

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Why is Planning for Housing Important?



Housing is an Economic Development Issue

Housing availability and affordability are essential in **attracting new businesses**

When workers spend more on housing, they **spend less on goods and services** in the local economy

Housing is a Transportation Issue

Rising housing costs = **longer commutes**

We are short **118,000** homes in Georgia

How did we get here?

2008 Housing Market Crisis

Homeowners lost \$16 trillion in net worth
10 million people who lost their homes to foreclosure

2009-2020

Privately-owned housing starts dropped **60%** in 2009 and recovered slowly during the 2010s.
65% of homeowners who lost their housing are still renting

2020 Pandemic

Home sales and construction froze, then migration (higher priced; denser to lower priced markets)
National Home Price Index increased by **20%** from April 2021 through April 2022.

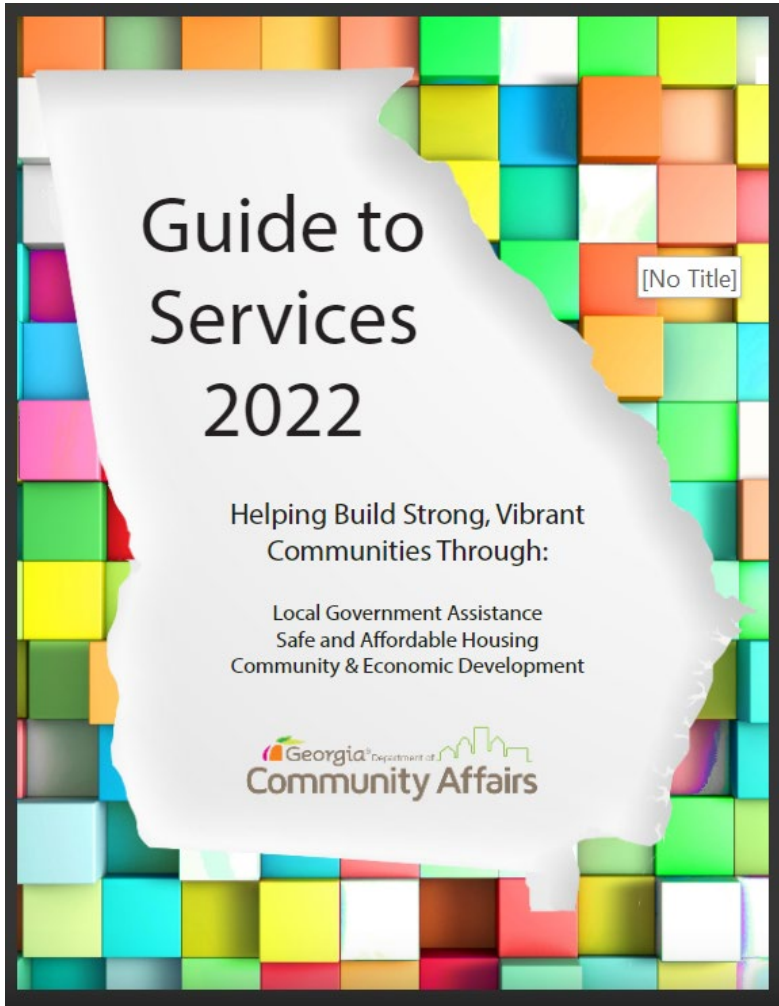
Sources: <https://upforgrowth.org/apply-the-vision/housing-underproduction>;
<https://www.washingtonpost.com/news/business/wp/2018/10/04/feature/10-years-later-how-the-housing-market-has-changed-since-the-crash/>

How do Planners Play a Role?

- Land Use Planning
- Transportation Planning
- Zoning and Ordinances Decisions



Georgia DCA Resources



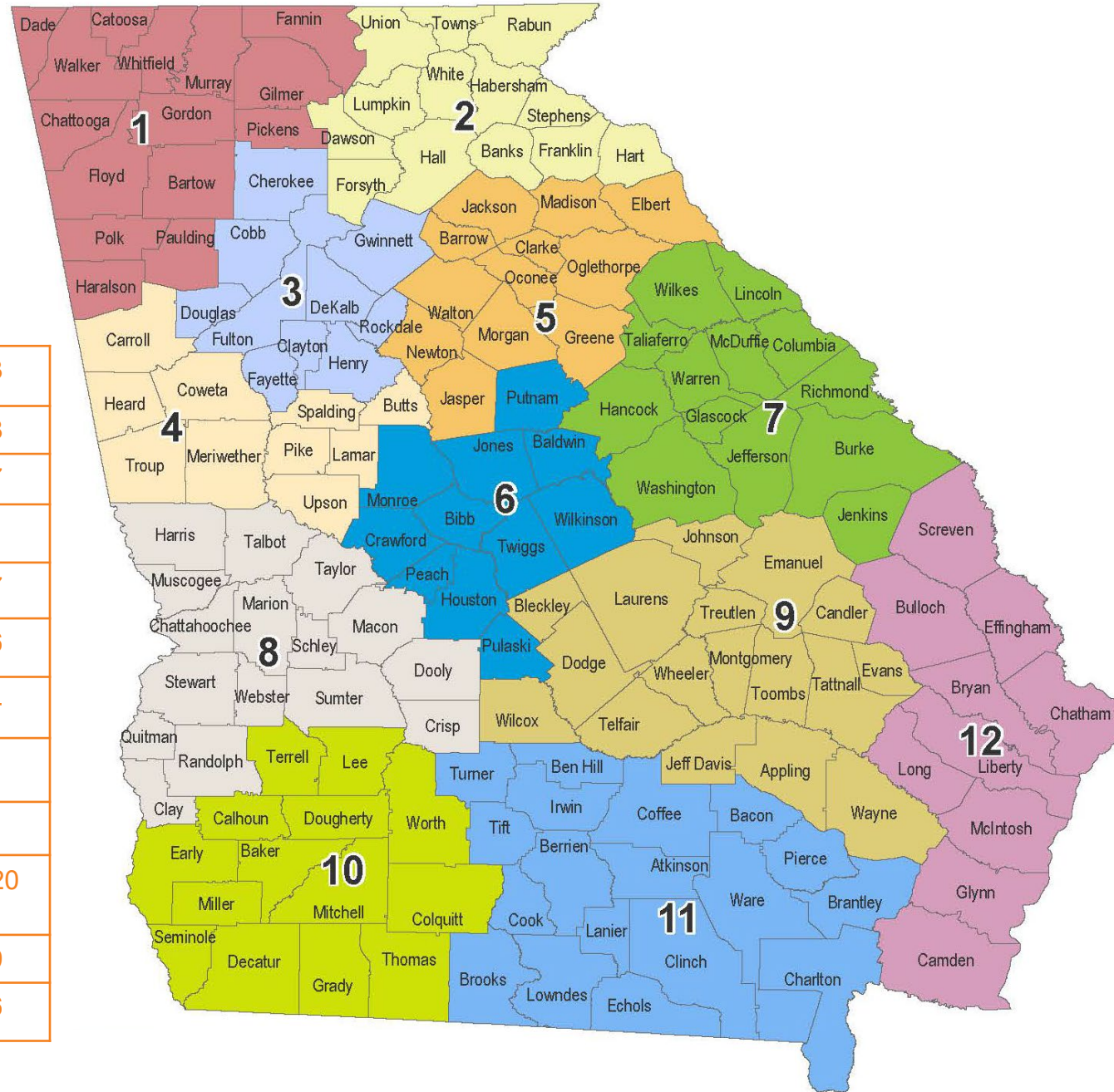
- 60+ Programs
- Local Reps in 12 GA Regions
- Planning Resources for Local Governments
- 13 Affordable Housing Programs
- 26 Community & Economic Development Programs

[Link to the Guide to Services](#)

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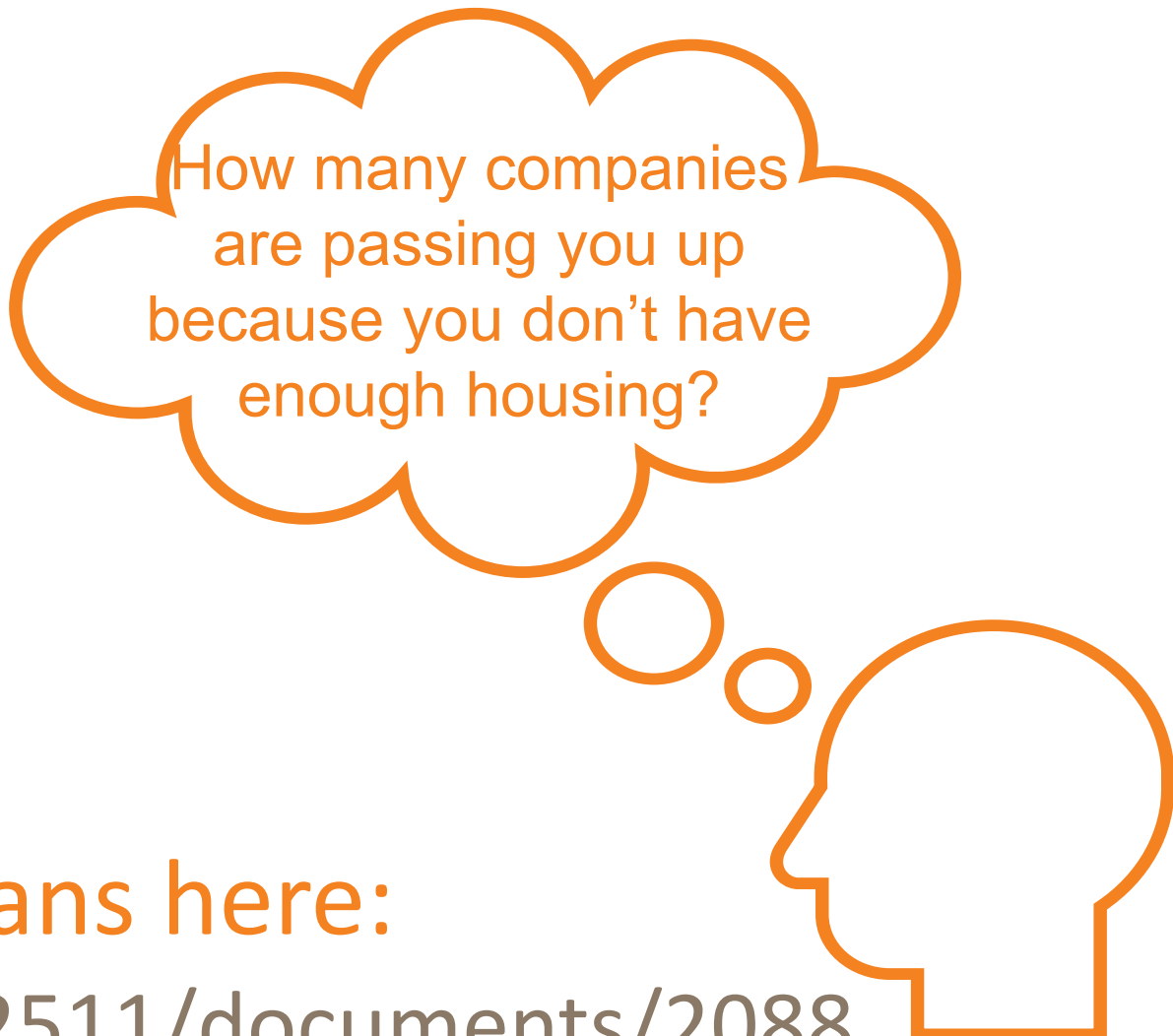
Planning Resources for Affordable Housing



Housing Elements in Comprehensive Plan

Evaluate:

- Current housing stock (age, tenancy, affordability)
- Need for new housing
- Develop shared vision



How many companies are passing you up because you don't have enough housing?

View other communities plans here:

<https://www.dca.ga.gov/node/2511/documents/2088>

GA Housing Planning Resources

Create a Housing Market Study

DCA LIHTC Guide [Link](#)

Presentation on Planning & Zoning for Affordable Housing from DCA 2020 Fall Conference [Link](#)

Georgia Initiative for Community Housing (GICH)

GICH

Georgia Initiative for Community Housing



Financial Planning, Housing & Consumer Economics
College of Family and Consumer Sciences
Housing and Demographics Research Center
UNIVERSITY OF GEORGIA

Homeownership Award Winner:

GICH

3-year program

2 retreats per year

5 teams added annually

90+ communities
have participated to date

City of Thomasville “Victoria Place Redevelopment”



For more success stories: <https://www.fcs.uga.edu/fhce/gich-success-stories>

GICH

Application Release	May 1st
Informational Webinars	<u>Webinars</u> May 19th (10:00AM -11:30AM) Register here June 16th (10:00AM -11:30AM) Register here <u>Application Q&A</u> July 21st (10:00AM - 11:00AM) No registration required
Letter of Intent Due	July 7th
Application Due	July 31st by 5:00 pm EST
Site Visits to Finalist Communities	Late August & Early September
Selection Announcement	During Fall GICH Retreat
Pre-retreat Orientation Meeting	Early December
First Retreat	TBD

A close-up photograph of a person's hands measuring a wooden beam. The person is using a yellow pencil to mark the wood and a yellow measuring tape to measure the length. The background is a warm, orange-toned blur, suggesting a workshop or construction site. The text 'Home Repair Programs' is overlaid on the left side of the image.

Home Repair Programs

CHIP

Community HOME Investment Program

Annual competitive grant program for local governments, nonprofits, and Public Housing Authorities

\$400,000 for owner-occupied rehab activities

\$600,000 for new construction or acquisition/rehab of single-family homes to sell to income eligible homebuyers

Application to be released in October

Planning points are **15/80 points (19%)** in the application



Davis St Cottages - BEFORE



Davis St Cottages - CONCEPT



Davis St Cottages - AFTER



CHIP in Gainesville

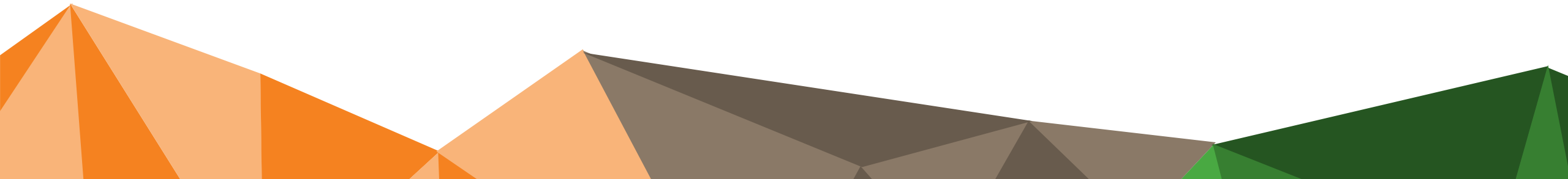
CDBG

Community Development Block Grant

Annual competitive grant program for local governments

\$1,000,000 for neighborhood revitalization activities

Application due in June



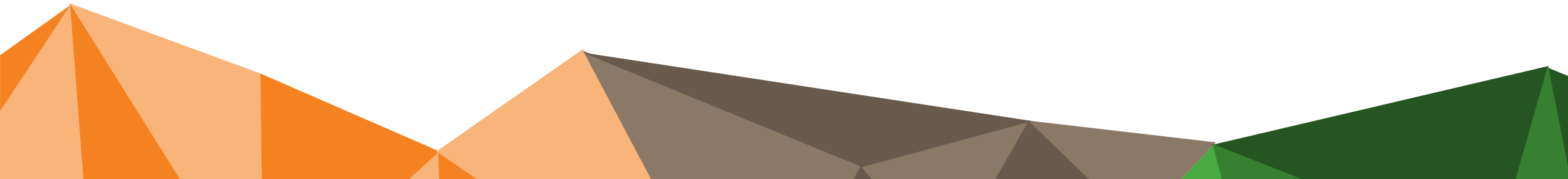


Housing Development Programs

Rental Housing Development

Low Income Housing Tax Credit Program paired with federal grants

- Applications due in May and October
- 7,000 units of affordable rental housing built or renovated annually for families and seniors
- Tenants must meet income threshold requirements (<30%AMI to <80% AMI)
- Properties must stay affordable over at least 15 years and up to 30 years



Expectation



Reality



The Villages at Winding Road, St. Marys, GA

Rural Workforce Housing Initiative

New!

\$35.7M in State funds for
Infrastructure Grants &
Construction Loans

Quarterly Applications:

Pre Ap due **Sept 29th**

Full Ap due **Oct 13th**





Questions?

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