

1: Key Conditions and Trends in the Regional Housing Market**Growth**

Annual % Change in Population, 1990-2000 2.9

Income and Employment

Median Household Income, 1998

Annual % Change in Income, 1993-1998

Unemployment Rate, 1997 3.8

Racial & Ethnic Diversity

Minority % of Population, 2000 46.0

Black % of Population, 2000

Hispanic % of Population, 2000

Asian % of Population, 2000

Housing Affordability

House Price Growth Rate, 1995-2000 6.5

Rental Affordability Ratio, 1999 0.8

Worst Case Needs

% of Renters with Priority Housing Needs 11.0

HUD Assistance

HUD Assistance per Low-Income Renter, 1996 22.0

2: Housing Problems by Income Category								
	Atlanta		Fulton		Cobb Consortium		DeKalb	
	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96
Very Low Income	64027		15784		18100		24766	
Excess Cost Burden	17606	-4.15%	3281	20.79%	3502	-3.08%	4482	4.22%
Severe Cost Burden	24328	0.35%	9028	57.20%	7745	4.55%	15700	-0.14%
Moderately Deficient	2274	-14.24%	750	4.75%	234	6.53%	510	-7.09%
Severely Deficient	7641	-3.08%	2028	12.85%	657	-0.55%	1305	5.04%
Overcrowded	4905	-12.37%	0	0.00%	374	-4.19%	0	#DIV/0!
One or More Problems	46739	-2.87%	12544	79.47%	12045	1.56%	20586	1.12%
Low Income	19516		13617		17942		19095	
Excess Cost Burden	6006	10.04%	5223	38.36%	8940	10.01%	11117	13.40%
Severe Cost Burden	852	32.54%	856	6.29%	1521	3.88%	2601	9.51%
Moderately Deficient	881	-0.55%	256	1.88%	277	-100.00%	1026	-7.84%
Severely Deficient	1323	24.38%	1058	7.77%	603	40.57%	1149	24.09%
Overcrowded	254	39.77%	0	0.00%	471	-4.61%	0	#DIV/0!
One or More Problems	8666	0.15442	7141	52.44%	10700	11.35%	13973	14.92%
Moderate Income	29627		31942		37501		44818	
Excess Cost Burden	3469	8.80%	8216	25.72%	8545	3.76%	8446	5.59%
Severe Cost Burden	402	-1.70%	573	1.79%	526	11.61%	314	16.26%
Moderately Deficient	1127	-2.42%	498	1.56%	669	6.51%	1327	-23.93%
Severely Deficient	970	7.32%	0	0.00%	1919	-8.22%	1322	8.93%
Overcrowded	56	42.58%	621	1.94%	233	-100.00%	748	\$0.07
One or More Problems	5968	5.21%	9288	29.08%	11358	2.81%	11341	5.47%

3: Affordability								
	Atlanta		Fulton		Cobb Consortium		DeKalb	
	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96
Rental Unit Affordability								
- < 30% area median	36149	-2.34%	4330	-3.26%	3643	-0.31%	4972	0.18%
- 30-50% area median	38556	-5.26%	15893	-1.81%	19454	-3.45%	25780	-5.91%
- 50-80% area median	28299	2.10%	36952	4.64%	50416	0.93%	54604	4.59%
- 80-95% area median	5103	2.74%	4779	16.81%	5911	-0.63%	5459	2.18%
- > 95% area median	1031	31.37%	0	#DIV/0!	911	-0.18%	807	11.05%
Homeowner Unit Affordability								
- < 30% area median	5685	-14.05%	1092	4.46%	4837	10.75%	3129	-5.65%
- 30-50% area median	15180	2.28%	5614	-1.99%	6369	9.01%	7560	5.11%
- 50-80% area median	19197	-6.08%	25306	-1.32%	45986	-0.58%	50767	1.03%
- 80-95% area median	30078	0.56%	9641	-10.03%	14813	2.53%	11850	7.42%
- > 95% area median		4.38%	38278	9.52%	38810	8.37%	39408	-1.57%

4: Household Characteristics								
	Atlanta		Fulton		Cobb Consortium		DeKalb	
	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96	1991	Annual % Change 1991-96
Household Size								
- one person	55916	1.83%	32461	7.30%	40772	1.35%	49396	6.39%
- two people	45289	0.60%	45954	1.46%	61343	2.69%	56487	1.24%
- three people	27196	-4.54%	19618	5.36%	33273	1.39%	31592	2.30%
- four people	18186	0.94%	19507	4.03%	27592	8.39%	23695	2.24%
- five or more people	12059	-5.90%	10955	5.52%	13618	1.36%	21887	-3.57%
Household Type								
- elderly	32776	-1.39%	17607	5.81%	22685	-1.47%	22189	6.50%
- small related	66700	-1.83%	67806	2.90%	91510	4.48%	89175	0.44%
- large related	12059	-5.90%	10955	5.52%	13618	1.36%	21887	-3.90%
- other	47111	3.94%	32127	6.13%	48784	2.66%	49806	6.43%
Household Race/Ethnicity								
- non-Hispanic white	61918	-1.17%	89361	5.51%	152055	0.89%	106952	-4.14%
- non-Hispanic black	93117	-0.48%	33758	-1.95%	17922	13.51%	72194	6.98%
- Hispanic	2018	25.76%	2221	23.29%	3332	15.53%	2467	30.70%
- Asian	946	1.76%	2265	12.24%	1665	21.14%	1187	50.02%
- other	647	3.19%	889	8.24%	1623	-5.30%	256	39.90%
Household Income								
- < 30% area median	64027	-4.90%	15784	3.74%	18100	-1.80%	24766	-0.19%
- 30-50% area median	19516	13.00%	13617	12.52%	17942	10.63%	19095	17.09%
- 50-80% area median	29627	-5.24%	31942	-5.62%	37501	1.23%	44818	2.14%
- 80-95% area median	10056	-7.34%	9093	2.65%	16001	-1.77%	18069	0.67%
- > 95% area median	35419	3.55%	58058	6.98%	87054	3.70%	76309	-1.03%

5: City of Atlanta Local Assessment for the 1990s

Housing Market

- Atlanta's housing stock is almost evenly distributed between single-family and multi-family units, with 50.6 and 49.3 percent, respectively. While the region and state's housing stock expanded rapidly during the period 1970-1990, the city's stock expanded at a much slower rate.
- Housing condition data for 1991 indicate that 78 percent of the Atlanta housing stock is in standard condition, 7 percent is in a state of minor deterioration, almost 6.6 percent is in a state of major deterioration and almost one percent is in dilapidated condition. This housing stock problems tend to concentrate in low income households.
- Rents and house values increased steadily over the period 1970-1990, but at a lower rate than the Atlanta region. Median housing values and rents are lower in the city of Atlanta than in the Atlanta region.
- Data from the 1990 census showed that about 73,000 low to moderate income households had inadequate units based on cost-burden, size or habitability. About thirty percent of low income households have cost burdens that are 50 percent or higher. Fifty-five percent of this population have burdens that are 30 percent or higher. Sixty percent of the city's households had low or very low incomes.
- While rental units are increasing their share of the total housing units, the production of affordable rental units has not kept up with demand. Most new multi-family housing are not affordable at lower incomes. Approximately 12,000 people were receiving HUD assistance in 1996.

Demographics

- The city of Atlanta lost population slightly during the 1990's, while the regional population grew moderately.
- In 1996, the city's population was approximately 37 percent white, 58 percent black, four percent Hispanic and about one percent Asian and other. While the city's black and white populations decreased in the 90's, the Hispanic population grew by 25 percent. The city's total population decreased from about 394,000 in 1990 to 351,000 in 1996, a decrease of 11 percent.
- While all types of households decreased in number from 1991-1996, the city's share of large related households decreased the most. The only growing household type in the 1990s was other households, possibly indicating unrelated renters. These households increased by almost four percent over the period and by 1996 made up 36% of all households.
- Atlanta continues to have a relatively high elderly pop — 19% as opposed to area average of 14% in the region. The percentage of elderly households with cost burden increased over this period. Supportive housing for all special needs populations in the city is minimal and inadequate.

Special Populations

- The greatest gap between supply and demand was in the production of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- In the Atlanta metropolitan area in 1997, the estimated number of living cases was 5425. A report published in 1997 estimated the point-in-time homeless population for the 10 county Atlanta region at 11,000.

6: City of Atlanta Local Priorities and Strategies

CITY OF ATLANTA				
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET	
Homebuyer Assistance	<ul style="list-style-type: none"> Strengthen and stabilize Atlanta's neighborhoods by encouraging ownership 	<ul style="list-style-type: none"> Downpayment Assistance in the form of deferred payment loans using URFA, CDBG, and HOME Atlanta Affordable Housing Opportunities Program: for construction of affordable units using URFA. Martin Street Plaza: Convert public housing to home ownership units through HACA, HOPE I, and the Summerhill Neighborhood Development Corporation. Housing Counseling: Education and technical assistance for homebuyers through Fulton/Dekalb Housing Counseling Services and CDBG. 		
Homeowner Assistance	<ul style="list-style-type: none"> Bring Atlanta's substandard single-family housing stock up to standard. 	<ul style="list-style-type: none"> Target Olympic Neighborhood Impact Areas for development. Utilize existing single family capacity through rehabilitation and convert multi-family properties to condominiums or cooperatives. Also take advantage of infill potential. Sweat Equity Model Program: technical assistance for rehabilitation. Housing Rehabilitation Loans: permanent and deferred payment loans for rehabilitation using HOME funds. 	They did not provide five year targets.	
Renters	<ul style="list-style-type: none"> Assist very low income and other low income public housing tenants living in substandard apartment units. Assist very low income and other low people living in substandard 	<ul style="list-style-type: none"> Rehab public housing units using Comprehensive Modernization Grants. Housing Education and Organizational Support for tenants, funded through HOPE funds. Seed Money loans for pre-construction project costs using HOPE funds. Project Mobilization to provide technical assistance using CDBG funds. 		

	apartment units.	<ul style="list-style-type: none"> ▪ Site Control Loans for site options using CDBG. ▪ Rental Rehabilitation Program: Deferred or low interest loans to fund rehabilitation of rental properties using CDBG and HOME. ▪ Multi-Family Housing Rehabilitation for construction and permanent financing using URFA bonds, HUD Mortgage Ins., and financial institution funds. ▪ Atlanta Neighborhood Development Partnership: Working with nonprofits to develop renter- and owner-occupied housing using HOME, Equity Fund, URFA and financial institution funds. ▪ Weatherization: Conservation and energy efficiency programs using CDBG. 		
Homelessness	<ul style="list-style-type: none"> ▪ Prevent homelessness and assist homeless persons and families with children with housing and supportive services. 	<ul style="list-style-type: none"> ▪ Improve landlord/tenant mediation services to decrease evictions. ▪ Implement the recently revised intake process used by the HA to allow application submission for units by single men and women. ▪ Design intake process and referral service for Fulton County and Atlanta Police Department to allow for screening for vagrants. ▪ Coordinate Human Service with Department of Human Resources to insure that those discharged from social services have housing. ▪ Coordinate services to help families who may be evicted. ▪ Provide subsidy to property owners who provide affordable housing. ▪ Create a rent-to-own program for housing in need of repair. ▪ Create Crisis Centers for emergency housing. 		

<p>Special Needs, including elderly, handicapped and disabled.</p>	<ul style="list-style-type: none"> ▪ Increase the stock of housing and care facilities for those with special needs. 	<ul style="list-style-type: none"> ▪ Elderly Housing-Independent Living: Fund using Section 202 or URFA bonds ▪ Intermediate Care of the Elderly: Fund using Federal DHHS, Ga. DHR ▪ Modifications for Handicap Accessibility using CDBG ▪ Compeer Atlanta, a nonprofit that matches volunteers with low-income persons with special needs to prevent homelessness. Fund using CDBG, Dekalb, Fulton, and Private funds. ▪ Bright Beginnings: a residential treatment program. Fund using CDBG, Fulton, and Private funds. ▪ Atlanta Respite: Respite care for disabled people, including emergency and after school programs. Fund using CDBG, Fulton, Georgia and private funds. ▪ AIDS legal project: Fund using HOPWA, Legal Service Corp. and private funds. ▪ Facilities for people with AIDS: provide affordable housing with supportive services for people with AIDS. Fund using Federal DHHS, Ga. DHR, and Section 8 Modernization/Rehab funds. ▪ Facilities for persons with alcohol or drug addictions: Fund using HOME, Section 8SRO Mod., Rehab, Federal DHHS, and GA, DHR funds. ▪ Student Housing. Fund using Bond Financing. 		
Non-Housing Community Development Priorities				
<p>Economic Development</p>	<ul style="list-style-type: none"> ▪ Increase employment opportunities for low income people. 	<ul style="list-style-type: none"> ▪ Fund activities that benefit low/moderate income persons through job creation and business development; incentives to encourage private sector investment in low/moderate income neighborhoods; and development of commercial districts within targeted neighborhoods. 		

Environmental/ Community Facilities	<ul style="list-style-type: none"> ▪ Build or improve facilities and infrastructure in under-served areas. 	<ul style="list-style-type: none"> ▪ Fund especially facilities with secure, long-term funding; capital projects which have major impact; and preservation or revitalization activities in low/moderate income neighborhoods.
Social Services	<ul style="list-style-type: none"> ▪ Improve services for families, youth, elderly, homeless, and disabled persons. 	<ul style="list-style-type: none"> ▪ Maximize impact and minimize duplication of effort; to support programs that maximize non-City resources, prioritize activities which support affordable housing; support programs with the greatest impact for recipients, and expand opportunities for persons to become self-sufficient.
Handicapped Accessibility and Historic Preservation	<ul style="list-style-type: none"> ▪ For publicly used structures. 	

5: Cobb County Consortium Local Assessment for the 1990s

Housing Market

- According to the 1996 Census, Cobb County Consortium's housing stock is 65 percent owner occupied and 35 percent renter occupied. There was almost no change in this balance from 1990-1996. The total number of units decreased by 25 percent over the six year period, while the total number of occupied units decreased by at slightly lower rate.
- Since the development in Cobb, Gwinnett, Clayton, and North Fulton counties was greatest in the 1980's, much of the housing in the Consortium is relatively new and in good condition. It is the older housing stock, which is occupied primarily by very low-, other low-, and moderate-income residents that is generally substandard. It is estimated in the Consolidate Plan that 18 percent of all housing units in the Consortium are substandard. Most of the substandard units are rental units. However, according to 1996 Census data, less than six percent of households reported that their housing was inadequate. Although inadequacy rates were higher for rental units, more of the inadequate units reported were owner occupied rather than renter occupied. Inadequacy rates were higher than average among lower income households, Hispanics, and Asians.
- The Atlanta Constitution reported in 1996 that North Fulton's average sales price for new and existing housing was \$240,000. Cobb and Gwinnett's average price was \$140,000, and Clayton's average was \$78,000. The median home price among Consortium members was approximately \$103,000. The 1996 median rent was \$516 per month. There are not enough affordable large rentals in the area.
- About 42 percent of homeowner units are affordable to those above 95 percent of the area median. Less than 13 percent of homeowner units are affordable to those below 50 percent of the area median. There was almost no change in the percentage of units available to those at lower income levels, although the number of units affordable at those levels decreased. About 66 percent of rental units are affordable to those earning 50-80 percent of the area median. About 25 percent of units are affordable to those below 50 percent of the area median. The number of rental units affordable to those at lower income levels also decreased from 1990 to 1996, by about 30 percent.

Demographics

- Cobb County Consortium's population changed less than one percent from 1990-1996, while the regional population grew moderately.
- In 1990, the consortium's population was approximately 89 percent white, 8 percent black, two percent Hispanic and about one percent Asian and other. While the number of whites in the consortium decreased in the 90's, all other populations nearly doubled or tripled. The consortium's total population decreased from 537,949 in 1990 to 535,833 in 1996.
- All types of households except other decreased in number from 1990-1996. The only type of household that increased its share of total households in the 1990s was other households, possibly indicating unrelated renters. These households increased by almost five percent over the period and by 1996 made up 27% of all households.

- The consortium continues to have a relatively low elderly population— 10% as opposed to area average of 14% in the region. The percentage of elderly households with cost burden increased over this period; the percentage of those experiencing severe cost burden doubled.

Special Populations

- The greatest gap between supply and demand was in the production of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- The Atlanta Task Force for Homelessness estimates a need for 5,231 emergency beds, 8,691 transitional beds, and 3,341 permanent in Cobb, Fulton, Gwinnett and Clayton counties. A 1990 study by A.L. Burruss Institute of Kennesaw College for Cobb Senior Services estimated that there are 10,061 persons in Cobb who indicate a moderate to severe impairment. The Continuum of Care Gaps Analysis for Cobb County estimated that there are 270 people in the county in need of substance abuse treatment, 213 of whom are chronic substance abusers, 232 in need of mental health care, 180 of whom are seriously mentally ill, 17 people with HIV/AIDS, 176 victims of domestic violence, and 126 people who are dually diagnosed. However, the Cobb/Douglas County Health District HOPWA Program served 420 clients in one year. In 1997, Cobb health workers reported serving 244 people.

6: Cobb County Consortium Local Priorities and Strategies

COBB COUNTY CONSORTIUM				
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET	
Affordable Housing	<ul style="list-style-type: none"> Increase access to affordable housing for very low, low, and moderate income persons. 	<p>Single family owner</p> <ul style="list-style-type: none"> HOME funds for single-family land, development, and construction costs CDBG funds for single-family land, development, and construction costs Homebuyer downpayment assistance HOME loans to non-profits for infrastructure development HOME funds for acquisition/rehab for housing cooperatives HOME funds for CDHOs home-buyer education programs and operating expenses Home Acquisition/Rehab <p>Rental</p> <ul style="list-style-type: none"> HOME Tenant-based rental assistance HOME funds for multi-family land, development, and construction costs HOME funds for acquisition/rehab of multi-family housing <p>Other</p> <ul style="list-style-type: none"> Combining HOME funds with 203K for acquisition and rehab Land Banking Alternative resources to acquire land and develop single family housing 	<ul style="list-style-type: none"> 1284 individuals 40 626 45 2290 150 18 120 2085 2767 	

Substandard Housing	<ul style="list-style-type: none"> ▪ Eliminate substandard housing for low and moderate income people. 	<p>Single-family Owner</p> <ul style="list-style-type: none"> ▪ HOME funding for housing rehabilitation and replacement of housing units that have been condemned ▪ CDBG loans and grants for housing rehab ▪ HOME funding for non-profit homeowner education to rehab clients <p>Multi-family</p> <ul style="list-style-type: none"> ▪ HOME funding for renovation and/or rehab ▪ CDBG funding for renovation and/or rehab <p>Other</p> <ul style="list-style-type: none"> ▪ Increased county and city code enforcement ▪ Federal and state funding for lead abatement ▪ Georgia Power's weatherization funding. ▪ Section 8 Rental Rehab funding 	<ul style="list-style-type: none"> ▪ 135 ▪ 90 ▪ 450 ▪ 2077 ▪ 48 	
Homelessness	<ul style="list-style-type: none"> ▪ Prevent homelessness and assist homeless persons and families with children with housing and supportive services. 	<ul style="list-style-type: none"> ▪ ESG funding for shelter operations ▪ HOME funds for acquisition, construction, and rehabilitation for transitional housing ▪ CDBG, Homeless Block Grant, or SuperNOFA funds for acquisition, construction, or rehab for transitional housing ▪ ESG funding for case management and supportive services by non-profits ▪ ESG funding for prevention services ▪ Shelter Plus Care ▪ State of GA Housing Trust Fund for the Homeless 	<ul style="list-style-type: none"> ▪ 3000 ▪ 900 ▪ 2398 ▪ 150 ▪ 40 	

<p>Special Needs, including elderly, handicapped and disabled.</p>	<ul style="list-style-type: none"> ▪ Increase the stock of housing and care facilities for those with special needs. 	<ul style="list-style-type: none"> • HOME funding for various special needs groups to be matched by HUD SuperNOFA • CDBG Housemate match for low and moderate income senior citizens • HOME funding for Housing Rehab for the Elderly • CDBG Home sharing services with low and moderate income senior citizens for disabled individuals • HOME downpayment assistance for persons with disabilities ▪ CDBG Homesharing services with low and moderate income individuals with HIV/AIDS ▪ HOME tenant based rental assistance for people with HIV/AIDS ▪ HOME tenant based rental assistance for public housing residents ▪ ESG for shelter operations for battered spouses ▪ CDBG funding for addition to Battered Women's shelter ▪ CDBG funding for acquisition, construction, and renovation of residences for abused children and youth 	<ul style="list-style-type: none"> • 1986 ▪ 100 ▪ 54 ▪ 30 ▪ # included in downpayment assistance under affordable housing ▪ 15 ▪ # included in TBRA under affordable housing ▪ # included in TBRA under affordable housing ▪ # included in Homeless and Near Homeless ▪ 60 ▪ 48 	
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Non-Housing Community Development Priorities		
Economic Development	<ul style="list-style-type: none"> ▪ Provide the capital and non-capital resources need to promote business creation and expansion, creating jobs for low and moderate income persons. 	<ul style="list-style-type: none"> ▪ Collaborate with other entities to develop, support, and implement the Workforce Center concept in at least one location. ▪ Assist and define our roles to focus on capital and physical side of the development of the Center. ▪ Pursue the development of special emphasis within the Workforce Center, Family Resource Center for single working parent families. ▪ Collaborate with the city of Lithonia to identify and assist in the implementation of at least one major project. ▪ Increase private investment in the Buford Highway and surrounding area. ▪ Increase private investment in the Candler/McAfee area. ▪ Provide resources for the Economic Development Coordinator position to ensure that there is sufficient documentation on increase in jobs and measurable improvements in the area. ▪ Continue to support the development of an Economic Development Action Plan for the Candler Road area in collaboration with other County entities. ▪ Explore the possibility of a revolving loan fund and other incentives to increase development for job creation strategically linked to neighborhood stabilization purposes. ▪ Participation in the discussion with County departments to further redefine the roles and responsibilities of support departments to the efforts of the Economic Development Department.
Public Facilities	<ul style="list-style-type: none"> ▪ To provide for the acquisition, construction, reconstruction, rehabilitation, or installation of public facilities and improvements to 1)meet health and safety regulations and 2) upgrade and maintain the viability of neighborhoods where low and moderate income families reside. 	<ul style="list-style-type: none"> ▪ CDBG funding <ul style="list-style-type: none"> ▪ to make public buildings accessible ▪ adapt parks and recreational facilities for persons with special needs ▪ for acquisition/renovation of non-profit facilities serving youth (400) ▪ for renovation of non-profit social service agencies (3000) ▪ to improve facilities for the elderly (150) ▪ for community-based healthcare centers (400) ▪ for construction/and or repair of streets, waterlines, sewers ▪ For construction/renovation of job training centers (100) ▪ For construction/renovation of local community centers serving low income residents (300) ▪ Purchase of vans for social service agencies to provide transportation for youth, the elderly, and disabled individuals (600) <p>Other options</p> <ul style="list-style-type: none"> ▪ Business incubator

Public Services	<ul style="list-style-type: none">▪ To provide the resources necessary to improve the community's public services, including employment, crime prevention, child care, health, drug abuse, education, energy conservation, transportation, care of the elderly, welfare, and recreation needs.	<ul style="list-style-type: none">▪ Federal home loan-community investment programs
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5: Dekalb County Local Assessment for the 1990s

Housing Market

- Dekalb's housing stock is almost evenly divided between renter- and owner-occupied units, with slightly more owner-occupied units in 1996. The percentage of occupied units decreased by about four percent from 1991-1996. There were 207,521 units in the county in 1996.
- About 31 percent of homeowner units are affordable to those above 95 percent of the area median. Nine percent of homeowner units are affordable to those below 50 percent of the area median. In general, homeowner units became slightly less affordable to those at the lowest income level from 1991 to 1996, but slightly more affordable to those at 30-50 percent of the area median. About 68 percent of rental units are affordable to those earning 50-80 percent of the area median, with 24 percent of units are affordable to those below 50 percent of the area median. Rental units also became less affordable to those at lower income levels over the five year period.
- A significant portion of the county's housing stock was constructed from 1970-1990, with the largest percentage of development in the 1970's. Almost 90 percent of the stock has been constructed since 1950. While the overall housing stock is healthy and relatively new in age, there is a need for the renovation of and maintenance on existing single-family homes and apartment complexes as the housing stock grows older. Two percent of households reported that their housing was moderately inadequate in 1996, while seven percent report that it was severely inadequate. Reports of severe inadequacies almost tripled from 1990-1996. Inadequacies are more commonly reported among renters, blacks, and Hispanics than other groups.
- About 29 percent of total households experienced cost burden in 1996, and burden more common among renters than owners. Rates of excess cost burden increased by about five percent over the five year period, but rates of severe cost burden decreased less than one percent during that same period. Rates of burden decreased with increasing income. Blacks, Hispanics, and Asians experienced rates of burden of more than 35 percent, and elderly rates were more than 30 percent.
- Dekalb County's 1993 CHAS states the need for the following types of housing: public housing, emergency shelter for the homeless, units for the frail elderly, adult congregate living facilities for the severely mental ill and people with alcohol/other drug addictions. However, it is the county's intent to evaluate Dekalb in relation to other jurisdictions and to provide for the above types of housing within a regional context and Dekalb's ability to provide necessary services to support each housing.

Demographics

- Dekalb County's population increased by five percent from 1991-1996, while the regional population grew moderately. There were 502,281 people and 207,521 households in the county in 1996.
- In 1996, the county's population was approximately 42 percent white, 49 percent black, four percent Hispanic and about five percent Asian and other. While the county's white population decreased in the 90's, the number of Hispanic, Asian and Other households quadrupled over the five year period. The number of black households increased by 40 percent over the same

period.

- All types of households but large households increased in number from 1991-1996. The number of large households decreased by almost fifteen percent over the period and by 1996 made up only nine percent of all households. About 44 percent of households were small related, 33 percent other, and 15 percent elderly in 1996.
- The elderly share of households increased over the five year period. Although the increase in the percentage of elderly households with cost burden increased only slightly over this period, the percentage of these households experiencing severe cost burden increase by just under eight percent.

Special Populations

- There are 176 emergency shelter bed spaces in Dekalb to meet a need of 71 spaces. This may indicate that there are some who are being inappropriately placed in emergency shelters due to insufficient transitional or permanent housing. There are 483 transitional housing units to meet a need for 902 spaces, and 406 units of permanent housing with supportive services for 1,372 spaces. There is still a tremendous need for supportive housing for the special subpopulations.
- An inventory of facilities and an assessment of service needs for the special needs population is not available at this time.

6: Local Priorities and Strategies

DEKALB COUNTY				
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET	
Affordable Housing	<ul style="list-style-type: none"> Expand the supply of affordable multifamily rental housing 	<ul style="list-style-type: none"> Rehabilitation of units affordable to those earning 80% or less of the median. Construction Expand supply of affordable multi-family units for the elderly/disabled Focus a minimum of 50% of HOME funds on the expansion of multi-family rental housing. Provide funding priority to developers seeking HOME funding who provide on-site independent living and life skills training and supportive services for tenants. Examine the potential use of County abatements (i.e. Property tax, waiver of building permit fees) for target areas. Provide the lead in coordinating with other agencies on projects with multi-source funding. Ensure that developers receiving funding from the county have a plan for counseling their tenants on their responsibilities and maintain the property upon completion of rehab. With the assistance of CBOs, identify distressed rental properties and maintain a list of these properties. Collaborate with apartment owners and managers to acquire and/or rehabilitate properties on the distressed list. 	<ul style="list-style-type: none"> Rehab 300 units of multi-family rental Construct 100 units of multi-family rental 200 units. 	

	<ul style="list-style-type: none"> ▪ Improve the supply of single-family housing 	<ul style="list-style-type: none"> ▪ Give low-interest and deferred payment loans to owner-occupants that are in violation of codes. ▪ Target loans to special populations. ▪ Develop a policy regarding the treatment of lead-based pain hazards in home being rehabilitated and procedures and guidelines to address lead hazard control in homes being rehabilitated. ▪ Analyze the policies and procedures of the existing Rehab Program and incorporate measures to increase productivity. ▪ Look for ways to leverage additional funds for the Rehab Program ▪ Add a program component to the rehab program which involves the use of professional, independent third-party inspectors. ▪ Provide educational materials, technical advice, and other assistance to those receiving rehab upon completion. ▪ Continually review work specifications and materials used by contractors. ▪ Continue referring rehab applicants to EOA for weatherization assistance. ▪ Work with CBOs to identify the owners of substandard rental properties in need of assistance. ▪ Do a feasibility analysis and identify effective ways of bringing these properties to standard. ▪ Develop a public/private partnership to create a delivery system to provide these services as efficiently as possible 	<ul style="list-style-type: none"> ▪ 480 homes up to standard. ▪ 50 single-family rental properties up to standard. ▪ Provide minor home repair, maintenance services and accessibility improvement to a minimum of 1100 elderly and disabled persons. 	
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Homeownership	<ul style="list-style-type: none"> ▪ Increase the number of first-time homebuyers 	<ul style="list-style-type: none"> ▪ Downpayment and mortgage assistance ▪ Target areas for downpayment and mortgage assistance. ▪ Work with providers of pre-purchase counseling to share information with their participants about CD and other financial assistance. ▪ Collaborate with CBOs ▪ Develop a county-wide CHDO that can provide development expertise and work with NBOs to develop new housing ▪ Technical assistance to CHDOs. ▪ Incentives to current developers. ▪ Technical assistance ▪ Improve creditworthiness ▪ Collaborate with rental owners and public housing residents about homeownership opportunities. 	<ul style="list-style-type: none"> ▪ 500 households ▪ 50 units of newly constructed single family housing. ▪ 1000 individuals 	
Homelessness	<ul style="list-style-type: none"> ▪ Prevent homelessness and assist homeless persons and families with children with housing and supportive services. 	<ul style="list-style-type: none"> ▪ Continuum of Care Plan <ul style="list-style-type: none"> ▪ Annually update plan ▪ Meet annually with providers ▪ Collaborate with other agencies ▪ Expand housing counseling, outreach, housing referral, placement, and other prevention measures with existing agencies ▪ Expand capacity to house persons with special needs. ▪ Collaborate with providers, State to obtain funding from the Supportive Housing Program, Shelter Plus Care, ESGP, LIHTCs, HOME and other resources for development of housing for homeless with special needs. ▪ Expand supportive services for homeless 	<ul style="list-style-type: none"> ▪ Eliminate 300 persons who are at-risk of becoming homeless. ▪ 150 transitional beds and 300 permanent housing units. ▪ 450 addition people served. 	

		<ul style="list-style-type: none"> ▪ Coordinate with the Community Service Board, Board of Health, HIV Planning Council, Homeless Action Group to expand services. ▪ Develop information sharing methods, systems and technologies for providers. ▪ Support the ongoing efforts of providers. 		
<p>Special Needs, including elderly, handicapped and disabled.</p>	<ul style="list-style-type: none"> ▪ Increase the stock of housing and care facilities for those with special needs. 	<ul style="list-style-type: none"> • Expand the supply of affordable multifamily rental units for the elderly/disabled. • Focus a minimum of 50% of HOME funding to the expansion of multifamily units. ▪ Provide funding priority to developers seeking HOME funding who provide on-site independent living and life skills training and supportive services for tenants including the elderly and disabled. ▪ Provide the lead in coordinating with other agencies on projects with multi-source funding. ▪ Give low-interest and deferred payment loans to owner-occupants that are in violation of codes, and target these loans to special populations. • Develop a public/private partnership to create a delivery system to provide these services as efficiently as possible • Develop supportive housing for persons with special needs who are homeless such as the frail-elderly, mentally retarded, and developmentally disabled who may require assisted living support. 	<ul style="list-style-type: none"> • 200 units • 480 homes to standard. • Provide minor home repair, maintenance services and accessibility improvement to a minimum of 1100 elderly and disabled persons. 	

		<ul style="list-style-type: none"> • Required developers of conventional housing assisted with public funds to plan and implement supportive services programs which include the needs of persons with special assisted living needs. • Acquire more complete housing needs data and develop an understanding of the supportive service needs. 		
Non-Housing Community Development Priorities				
Economic Development	<ul style="list-style-type: none"> ▪ Provide the capital and non-capital resources need to promote business creation and expansion, creating jobs for low and moderate income persons. 	<ul style="list-style-type: none"> ▪ Collaborate with other entities to develop, support, and implement the Workforce Center concept in at least one location. ▪ Assist and define our roles to focus on capital and physical side of the development of the Center. ▪ Pursue the development of special emphasis within the Workforce Center, Family Resource Center for single working parent families. ▪ Collaborate with the city of Lithonia to identify and assist in the implementation of at least one major project. ▪ Increase private investment in the Buford Highway and surrounding area. ▪ Increase private investment in the Candler/McAfee area. ▪ Provide resources for the Economic Development Coordinator position to ensure that there is sufficient documentation on increase in jobs and measurable improvements in the area. ▪ Continue to support the development of an Economic Development Action Plan for the Candler Road area in collaboration with other County entities. ▪ Explore the possibility of a revolving loan fund and other incentives to increase development for job creation strategically linked to neighborhood stabilization purposes. ▪ Participation in the discussion with County departments to further redefine the roles and responsibilities of support departments to the efforts of the Economic Development Department. 		

<p>Public Facilities</p>	<ul style="list-style-type: none"> ▪ To provide a suitable living environment, public facilities, infrastructure and expanded community services, principally benefiting low to moderate income persons. 	<ul style="list-style-type: none"> ▪ Establish Lynwood Park as one of the primary priority areas for concentrated redevelopment efforts. <ul style="list-style-type: none"> ▪ Update and implement the Lynwood Park Strategic Plan. ▪ Collaborate internally on housing implementation related to the strategic plan. ▪ Implement the infrastructure study ▪ Collaborate with public works to maximize resources. ▪ Establish Buford Highway as a primary priority area <ul style="list-style-type: none"> ▪ Collaborate with Public Works and Safety to identify opportunities for improvement. ▪ Collaborate with the Chamber of Commerce and municipalities for improvement. ▪ Collaborate with the Board of Directors of the International Village and Cultural Center to establish partnerships. ▪ Collaborate with public safety on the CPTED effort. ▪ Establish the Scottsdale and Candler/McAfee areas as primary priority areas. <ul style="list-style-type: none"> ▪ Develop and implement a strategic plan. ▪ Identify and prioritize infrastructure improvements. ▪ Prioritize housing issues. ▪ Collaborate with public safety. ▪ Assess Senior Citizen facility needs.
<p>Public Services</p>	<ul style="list-style-type: none"> ▪ To provide the resources necessary to improve the community's public services, including employment, crime prevention, child care, health, drug abuse, education, energy conservation, welfare, and recreation needs. 	<ul style="list-style-type: none"> ▪ Collaborate with public safety and residence to promote the Community Oriented Policing Program and other activities for crime prevention awareness in all four of the primary priority areas. ▪ Collaborate with the Children and Family Initiative to continue to support and promote the Family Resource Center. ▪ Integrate housing programs into the family resource concept. ▪ In the area of Human Services the resources used will be those that support activities that are housing related ▪ Provide incentives for 500 youth per year to participate in healthy recreational based activities. ▪ Expand the list of programs that address the issues of self-sufficiency, credit, spending and housing ▪ Promote and insure that all resources are utilized to promote self-sufficiency.

<p>Administration/Planning/ Contingencies</p>	<ul style="list-style-type: none"> ▪ To provide effective and efficient administrative oversight and management of activities benefiting low to moderate income persons. 	<ul style="list-style-type: none"> ▪ Reduce administrative cost of housing implementation services. ▪ Eliminate any non-compliance of HUD regulation and County requirements. ▪ Undertake a cost benefit assessment of housing activities and eliminate activities which are not effectively meeting objectives. ▪ Consider administrative procedure which are more cost effective and achieve program goals more effectively. ▪ Develop and implement monitoring and oversight procedures for all housing activities in compliance with HUD and County requirements. ▪ Increase departmental capacity for information, technology, management and tracking systems. ▪ Update citizen's mailing list.
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5: Fulton County Local Assessment for the 1990s

Housing Market

- The number of housing units in Fulton increased by 22 percent from 1991-1996, to 176,910 units in 1996. Fulton's housing stock is about 58 percent owner occupied and 42 renter occupied. Housing units became increasingly renter occupied over the period.
- About 63 percent of homeowner units are affordable to those above 95 percent of the area median. Seven percent of homeowner units are affordable to those below 50 percent of the area median. In general, homeowner units became slightly more affordable to those at the lowest income level from 1991 to 1996, but slightly less affordable to those at 30-50 percent of the area median. About 60 percent of rental units are affordable to those earning 50-80 percent of the area median, with 24 percent of units affordable to those below 50 percent of the area median. The percentage and number of rental units affordable to persons at lower income levels decreased over the five year period.
- About 29 percent of total households experienced cost burden in 1996, and burden rates for renters were twice as high as for owners. Rates of cost burden increased by about two percent over the five year period. The rates decreased with increasing income. Black, Hispanic, and elderly households experienced rates of burden of more than 35 percent, with Hispanic rates as high as 63 percent in 1996.
- Four percent of households reported that their housing was moderately or severely inadequate in 1996, while three percent reported that it was severely inadequate. These percentages changed very little from 1990-1996. Inadequacy rates were higher for renters than for owners. Black, Hispanic, Asian and other households had higher rates of inadequacy than white and elderly households.

Demographics

- Fulton County's population and number of households increased by over 23 percent from 1991-1996.
- In 1996, the county's households were approximately 73 percent white, 19 percent black, four percent Hispanic and about three percent Asian and other. While all other groups increased their share of households during the five year period, blacks share of households decreased by over seven percent. The city's total population increased from about 319,822 in 1991 to 395,015 in 1996.
- While all types of households increased in number from 1991-1996, only the county's share of small related households decreased. There were no drastic changes in the shares of households, with most of the shifts less than three percent. Households were 49 percent small related, 27 percent other, 15 percent elderly and nine percent large related in 1996.
- Dekalb's share of elderly households increased by one percent over the five year period. However, the percentage of elderly households with cost burden increased by over four percent during this period.

Special Populations

- The greatest gap between supply and demand was in the production of housing for low and very low income persons, and persons who need special care such as frail elderly, persons with AIDS, the mentally ill, and persons facing alcohol and drug addiction.
- As of 1993, there were 500 frail elderly households in need of supportive housing, 200 with severe mental illness, 115 developmentally disabled, 110 physically disabled and 1,200 with AIDS and related diseases. The Atlanta Task Force for homelessness estimated 17,074 homeless individuals in Fulton county.

6: Fulton County Local Priorities and Strategies

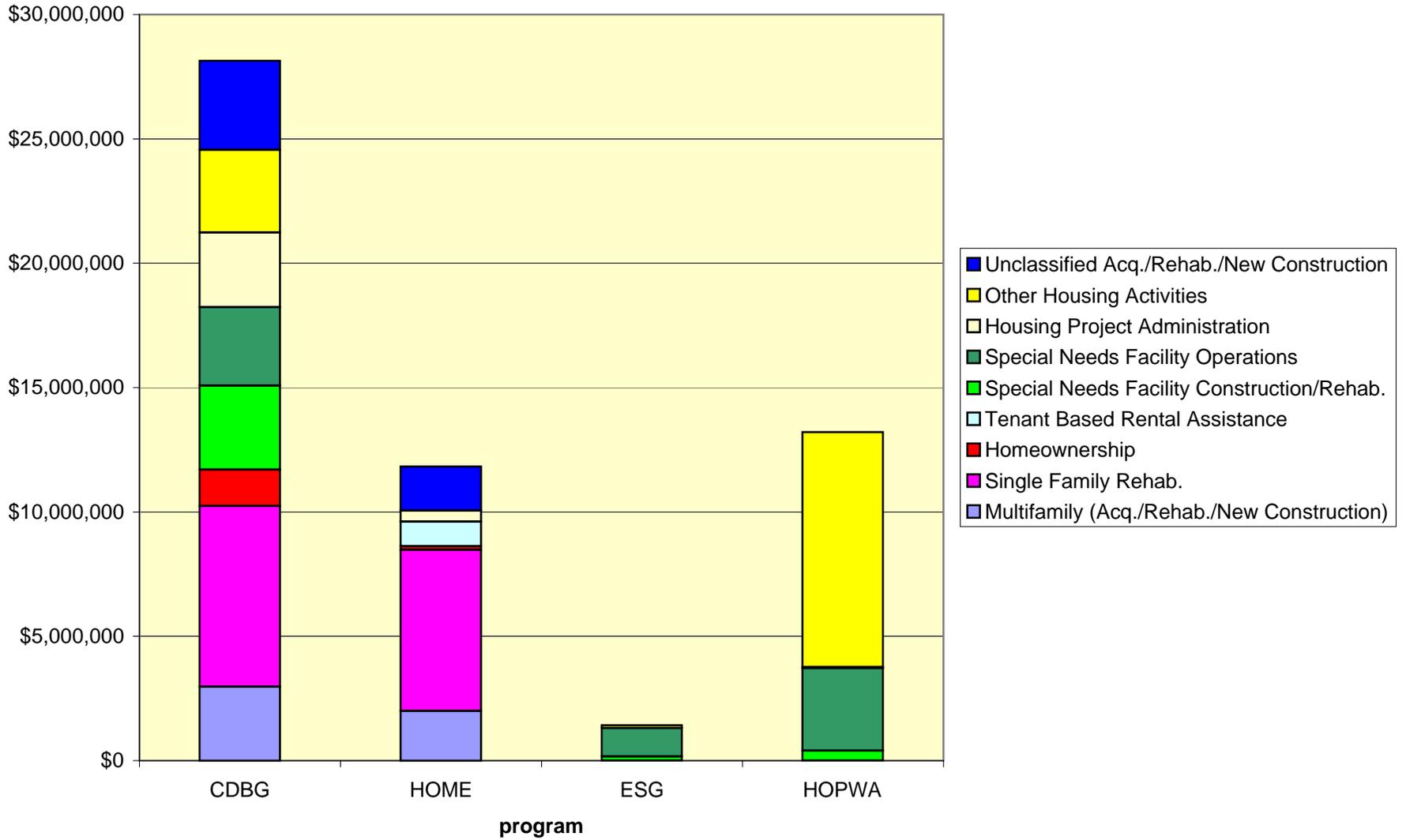
FULTON COUNTY				
PRIORITIES	STRATEGIES	ACTIVITIES	FIVE YEAR TARGET	
Standard Housing	<ul style="list-style-type: none"> ▪ Eliminate substandard housing for low- and moderate-income persons and families 	<ul style="list-style-type: none"> ▪ Housing rehabilitation programs including: ▪ emergency home repairs ▪ moderate rehabilitation of single-family and mutli-family housing ▪ weatherization services and energy counseling ▪ code enforcement and repairs 	They did not provide five year targets.	
Affordable Housing	<ul style="list-style-type: none"> • Increase access to affordable housing for very low-, other low- and moderate-income persons and families 	<ul style="list-style-type: none"> ▪ Housing rehabilitation ▪ Rental assistance ▪ Down payment assistance for first-time homebuyers ▪ Technical assistance to non-profit and for-profit developers 		
Special Needs Housing	<ul style="list-style-type: none"> • Assist in providing housing opportunities for non-homeless persons with special needs 	<ul style="list-style-type: none"> ▪ Aid nonprofits or others seeking to build or expand facilities to serve special needs populations. ▪ This includes strengthening nonprofits in their operational and developmental skills, and seeking additional resources which can be passed to nonprofits for development of special needs housing 		
Housing for the Homeless	<ul style="list-style-type: none"> ▪ Address the housing and supportive service needs of homeless families and individuals. 	<ul style="list-style-type: none"> ▪ Rental assistance ▪ Work with nonprofits to provide shelter and related services. ▪ Target most vulnerable including children, families with children, and persons with special needs who require services to achieve and maintain independent living. ▪ Target efforts at helping families and individuals make the transition to permanent housing and independent living. 		

Homelessness Prevention	<ul style="list-style-type: none"> ▪ Take positive actions thorough education and community services to prevent homelessness for the very low-, and other low-income residents. 	<ul style="list-style-type: none"> ▪ Emergency grant to cover rent/mortgage and/or utilities for very low-income households. ▪ Seek appropriate federal funding, both existing and any future programs. ▪ Support activities of local organizations working in the affordable housing arena. ▪ Support applications for funding, provide technical assistance, facilitate program development when requested. ▪ Adjust programs and funding levels to meet the change in demand for affordable housing services. 		
Non-Housing Community Development Priorities				
Public Facilities	<ul style="list-style-type: none"> ▪ To 1) meet health and safety regulations, and 2) to upgrade and maintain the viability of neighborhoods where low and moderate income families reside. 	<ul style="list-style-type: none"> ▪ Improve existing, deteriorated public facilities and infrastructure in low and moderate income areas. ▪ To construct new public facilities and infrastructure in low and moderate income areas now lacking such facilities. ▪ To construct and/or improve public facilities and infrastructure systems to meet health and safety standards. ▪ To construct, acquire, and/or renovate public facilities to promote the social, economic and physical development of low and moderate income persons. ▪ To construct public infrastructure to leverage additional financial support from the private and public sectors. ▪ To construct and/or improve public facilities to meet the needs of special population groups such as the elderly, persons with disabilities, homeless persons, and persons suffering from various types of abuse. ▪ Neighborhood facilities, parks/recreation facilities received high priority. 		

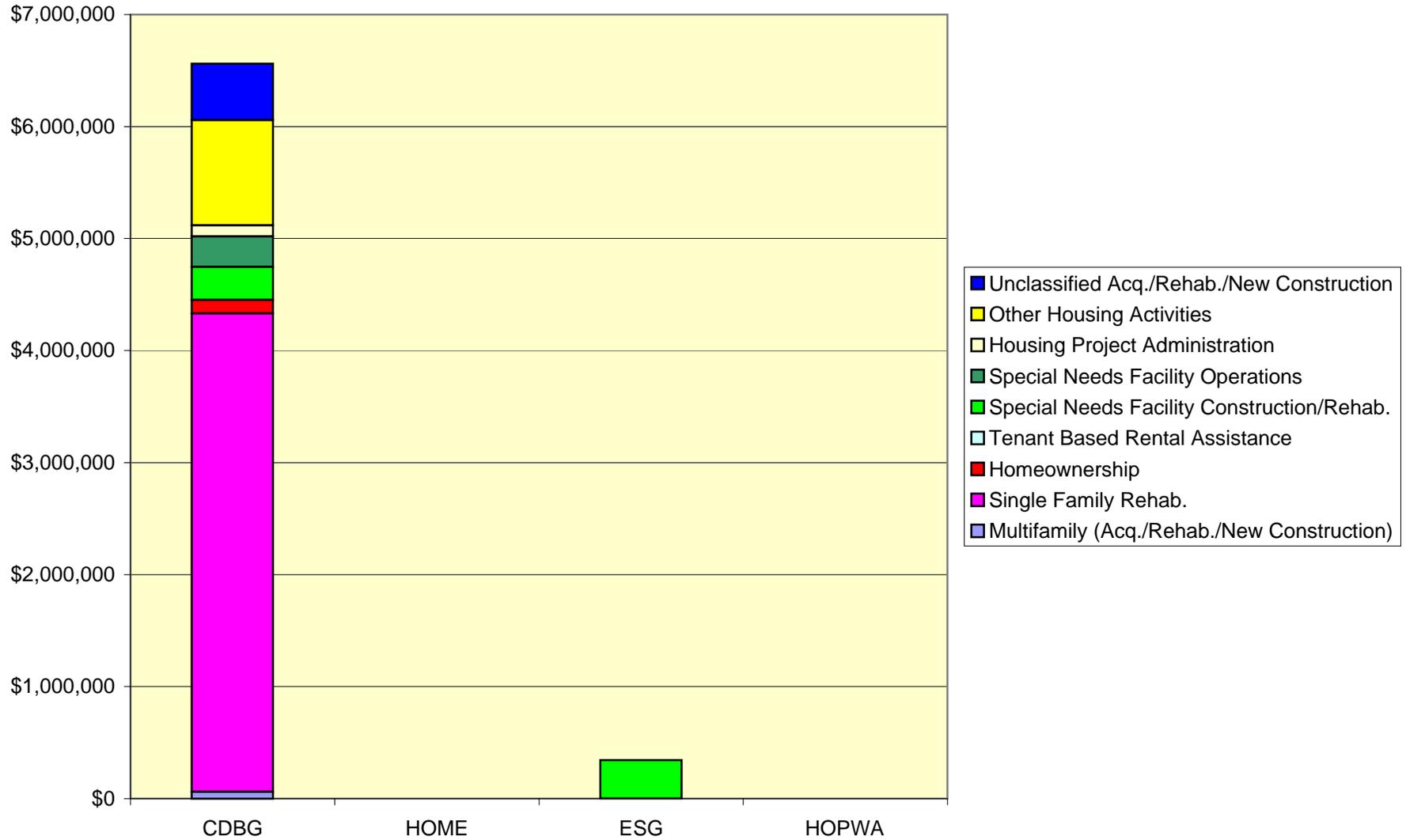
Public Services	<ul style="list-style-type: none"> ▪ To provide the resources necessary to improve the community's public services, including employment, crime prevention, child care, health, drug abuse, education, energy conservation, transportation, care of the elderly, welfare, and recreation needs. 	<ul style="list-style-type: none"> ▪ Provide capital funds to assist in the implementation of programs for special population groups such as the elderly, persons with disabilities, homeless persons, and persons suffering from various types of abuse. ▪ To provide capital funds to private non-profit and public agencies meeting the public service needs of the County's low and moderate income population.
Economic development	<ul style="list-style-type: none"> ▪ Provide the capital and non-capital resources need to promote business creation and expansion, creating jobs for low and moderate income persons. 	<ul style="list-style-type: none"> ▪ Promote new and expanded industrial and commercial development which will provide jobs for low and moderate income persons. ▪ Provide financial resources to stimulate business retention and expansion. ▪ Encourage the development of and increase the opportunities for minority and female-owned businesses. ▪ Provide funding for new and/or improved infrastructure to foster economic development and the creation and retention of jobs for low and moderate income persons.
Homeless/ Continuum of Care	<ul style="list-style-type: none"> ▪ To assist homeless individuals and families by providing assessment/outreach, emergency shelter, transitional housing, permanent supportive housing, permanent housing and supportive services. 	<ul style="list-style-type: none"> ▪ Provide financial and technical assistance to public and private agencies in the accession, construction, renovation or rehabilitation of facilities to be used to house or provide services to homeless persons. ▪ To provide financial and technical assistance to public and private agencies which provide supportive services/housing to homeless persons. ▪ To provide technical assistance to public and private agencies in their efforts to locate and obtain funding from non-local government sources to house and/or serve homeless persons.

<p>Administration/ Planning/ Contingencies</p>	<ul style="list-style-type: none">▪ To plan, implement, monitor and evaluate the elements of the Community Development Block Grant program, the Emergency Shelter Grant Program, the HOME Program, and the HOPWA program by providing the administrative structure, guidelines and operations for the successful implementation and management of the programs and the allocation of all funds. To conduct comprehensive community development and housing activities.	<ul style="list-style-type: none">▪ To plan, implement, monitor and evaluate the elements of the Community Development Block Grant program, the Emergency Shelter Grant Program, the HOME Program, and the HOPWA program.▪ Provide the administrative structure, guidelines and operations for the successful implementation and management of the programs and the allocation of all funds.▪ Conduct comprehensive community development and housing activities.
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7: Allocation of Housing Expenditures - Atlanta GA



7: Allocation of Housing Expenditures - Fulton GA



7: Allocation of Housing Expenditures - Gwinnett GA

