

3. HOUSING

During the past decade (2000 – 2009), the City of Atlanta has witnessed two housing market trends that have affected housing and planning policy. One, the development of new housing types (lofts, condominiums, townhomes), renovation and new construction in historic intown neighborhoods, demolition of substandard housing units, and the construction of high-rise and/or high unit multi-family projects to match the demand from existing and new residents moving into a city with a growing population. The other, the collapse of the financial, housing and real estate markets, the doubling of the numbers of unemployed households and the onset of a recession, has led to a large number of property foreclosures and the creation of a glut of unoccupied housing in some communities and an oversupply of undeveloped lots and unfinished buildings in others.

The purpose of this Housing Element of the 2011 Comprehensive Development Plan is to evaluate the adequacy and suitability of the existing housing stock to serve the current and future community needs. Information about housing included in this section is: housing type and mix, condition and occupancy, cost of housing, cost-burdened households, special housing needs, jobs-housing balance, foreclosures and housing programs. At the end of the section, a list of issues and opportunities are identified that can be used to address housing in the future.

Housing Types and Mixes

Nearly half (46.3%) of the housing units in the City of Atlanta are single-family residential housing units while the balance of the residential units in the City are multi-family housing units with 5 or more units. According to the 2008 American Community Survey, the number of housing units between 2000 and 2008 increased by 33,732 units or 18.0%. Although there has been a large increase in the number of multi-family dwellings built in the City since 2000, the Atlanta Housing Authority has demolished a majority of their substandard housing stock in preparation for new development. From 1990 to 2008, the net number of housing units in Atlanta increased by 20.8%, going from 182,754 in 1990 to 220,730 in 2008.

As Table 3-1 shows, the most dramatic shift in terms of structure type between these decades was the increase in the number of units in 50 or more unit structures, which increased by 160.5% and made up 10.1% more of the housing stock in 2008 than in 1990. During the same time period, there was a reduction in the number of multifamily developments containing 3 to 9 housing units; over 4,456 units in 3 to 4 unit structures (47.8%) and 6,688 units in 5 to 9 unit structures (34.4%) were lost between 1990 and 2008. Between 1990 and 2000, 4,910 units (17.9%) were lost from housing developments containing 10 to 49 housing units, which comprised 17.7% of the City's housing stock. By 2008, the number of units in developments containing 10 to 49 units grew by 12,356 units (45.0%) to 39,811 units, surpassing the previous number of 32,365 set in 1990.



Board Stone multi-family building under construction on Marietta Street, NPU E.



Stalled residential development in NPU Z.



New Single family infill development in Oakland City, NPU S.

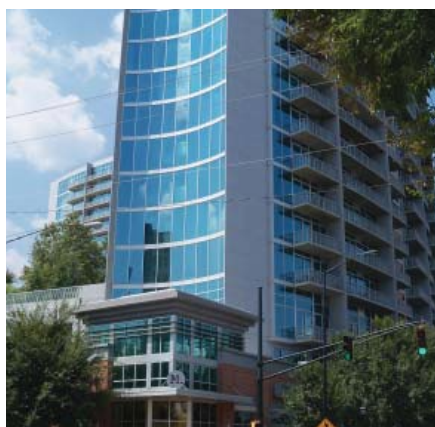
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Type of Housing Unit	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Single Unit, Attached and Detached	83,793	45.9	87,165	46.6	102,224	46.3
Duplex	8,088	4.4	7,871	4.2	8,031	3.6
3 to 4 units	13,769	7.5	14,358	7.7	9,313	4.2
5 to 9 units	26,137	14.3	19,496	10.4	19,449	8.8
10 to 49 units	32,365	17.7	27,455	14.7	39,811	18
50 or more units	15,700	8.6	29,723	15.9	40,901	18.5
Other*	2,902	1.6	930	0.5	1,001	0.5
Total Units	182,754	100	186,998	100	220,730	100

* Other includes 1990 "Mobile home or trailer" and "Other" categories and 2000 / 2008 "Mobile home" and "Boat, RV, van, etc." categories. Source: U.S. Census, 1990 and 2000, US Census American Community Survey 2008

The increase in the construction of multi-family housing in the City of Atlanta has been concentrated in developments that contain more than 10 units. Typically, these are large rental or condominium developments at least three stories in height and are located on larger parcels that were either former industrial sites, raw land, surface parking lots or demolished apartment structures. In Midtown and

Downtown vacant or commercial parcels with low density uses have been redeveloped as residential/mixed use buildings, such as Allen Plaza in Downtown, Spire, Metropolis and Plaza Midtown. In recent years, regulations in the Quality of Life Zoning Districts as well as the SPI districts and their associated Design Review Committee as well as input from business organizations such as the Midtown Alliance, Central Atlanta Progress and the Buckhead CID and community groups has encouraged developers to build pedestrian oriented developments, include retail spaces, recreational areas, and innovative exterior designs to distinguish these newer developments from the "gated" communities that were built during the 1980's and 1990's that altered neighborhoods such as "Buttermilk Bottom" (adjacent to the Civic Center) into districts like Bedford-Pine.



Plaza Midtown - a new mixed use and transit oriented development in Midtown, NPU E.



New Single family home construction in Candler Park, NPU N.

Another major trend in the types of housing being developed in the City of Atlanta over the past two decades has been the construction of single family housing. This new construction has been occurring by two different ways: infill development and new subdivisions. With the growing desirability of walkable neighborhoods and shorter commutes, the retail districts of East Atlanta, Midtown, Buckhead, Virginia-Highland, Kirkwood, Inman Park among others, have created a market for the development of infill lots within established neighborhoods. There has also been an increase in the development of single-family subdivisions within the City of Atlanta, particularly in large acreages in Northwest Atlanta (Adams Park, Riverside), Southeast Atlanta (East Atlanta, Grant Park, Ormewood Park / Glenwood Park, Lakewood) and Southwest Atlanta (Princeton Lakes). In addition to adding new single family homes, many older homes have been torn down and replaced by new and often much larger homes. The some of the housing stock being built within these communities would be considered by some as "McMansions", a term used to describe large single-family dwellings that dwarf other homes in the neighborhood. The recently adopted Infill Housing Ordinance attempts to address the scale of new single family homes.

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Housing development in working-class neighborhoods in the City of Atlanta have been initiated by non-profit community development corporations (Habitat for Humanity, Columbia Residential, Charis Community Housing) to introduce affordable housing to the neighborhood or private individuals / for-profit builders. Many communities such as Mechanicsville, Peoplestown, South Atlanta, Pittsburgh, Vine City, Reynoldstown, English Avenue and Capitol View have a mixture of non-profit and for-profit developers building in-fill housing, renovating older housing, and transforming older buildings into lofts. However, redevelopment activity slowed down after the collapse of the nationwide real estate market in 2008.



Townhomes in Mechanicsville built by a CDC, NPU V.

Table 3-2 shows the distribution of housing units in the City of Atlanta by Neighborhood Planning Units (NPU) as of 2009. NPUs with the largest number of housing units are B (30,526), E (26,014), M (16,957), and F (11,803). These four NPUs contain 38% of all housing units in the City of Atlanta. The citywide average distribution of housing is 57% single family (including duplexes), 3% in 3-9 unit developments, 5% in 10-49 unit developments, and 34% in developments containing more than 50 units. NPUs with high num-

Table 3-2: Distribution of Housing Units By Neighborhood Planning Unit – 2009

NPU	Single-Family Units		3-9 Units		10-49 Units		50+ Units		Total Units
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	
A	4,173	83%	0	0%	0	0%	862	17%	5,035
B	17,106	56%	257	1%	1,066	3%	12,097	40%	30,526
C	6,255	73%	10	0%	138	2%	2,142	25%	8,545
D	3,666	52%	144	2%	130	2%	3,145	44%	7,085
E	12,581	48%	1,223	5%	1,515	6%	10,695	41%	26,014
F	6,966	59%	692	6%	1,128	10%	3,017	26%	11,803
G	1,776	31%	21	0%	251	4%	3,677	64%	5,725
H	3,892	57%	474	7%	242	4%	2,191	32%	6,799
I	6,312	60%	118	1%	582	6%	3,490	33%	10,502
J	4,473	63%	329	5%	589	8%	1,661	24%	7,052
K	3,063	72%	188	4%	362	9%	617	15%	4,230
L	1,496	28%	804	15%	627	12%	2,360	45%	5,287
M	5,865	35%	522	3%	1,320	8%	9,250	55%	16,957
N	6,297	68%	544	6%	1,047	11%	1,375	15%	9,263
O	5,143	81%	83	1%	466	7%	692	11%	6,384
P	4,712	70%	7	0%	61	1%	1,913	29%	6,693
Q	767	100%	0	0%	0	0%	0	0%	767
R	2,878	33%	49	1%	209	2%	5,501	64%	8,637
S	3,760	89%	22	1%	98	2%	328	8%	4,208
T	3,089	49%	421	7%	291	5%	2,481	39%	6,282
V	3,525	55%	541	8%	610	10%	1,706	27%	6,382
W	8,534	86%	216	2%	144	1%	1,051	11%	9,945
X	3,751	67%	52	1%	141	3%	1,675	30%	5,619
Y	2,384	57%	53	1%	186	4%	1,537	37%	4,160
Z	4,832	62%	53	1%	294	4%	2,621	34%	7,800
Total	127,296	57%	6,823	3%	11,497	5%	76,084	34%	221,700

Source: Fulton County Tax Assessors



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Atlanta Housing Authority's Headquarters in Downtown.

bers of single-family units (more than 80%) include, NPU Q (100%), NPU S (89%), W (86%), A (83%), and O (81%). NPUs in which the majority of their housing is contained in projects with 50 or more units are NPU G (64%), NPU R (64%) and NPU M (55%).

Atlanta Housing Authority (AHA) and Affordable Housing

The Housing Authority of the City of Atlanta, Georgia ("AHA"), a diversified real estate company with a public mission and purpose, is the largest affordable housing provider in the City of Atlanta. AHA facilitates housing opportunities to over 20,000 low-income and very-low income households in opportunity-rich mixed-income communities.

During the past 15 years, AHA has transformed the delivery of affordable housing resources to low-income families in the City of Atlanta from the large-scale

public housing projects owned by AHA to a diversified portfolio of housing opportunities in mixed-income arrangements owned by third parties. Through public/private partnerships utilizing market-based private sector strategies, AHA has shed itself of the dysfunctional legacy of managing large-scaled, distressed public housing projects and invested in and mainstreamed AHA-assisted residents, AHA-owned real estate and AHA itself. Using the HOPE VI Program as a major driver, AHA and its private sector development partners have (a) created and developed 15 mixed-use,

mixed-income communities; (b) leveraged over \$300 million of HOPE VI and other public housing development funds resulting in over \$4 billion of economic investment; and (c) developed and restored over 1,000 acres of land in the City of Atlanta. As a direct consequence of demolishing the public housing projects, AHA's Housing Choice Voucher Program (Section 8) has grown approximately 400% since 1996.

Table 3-3: Properties Demolished through the QLI Initiative

Bankhead Courts	Jonesboro South
Bowen Homes	Leila Valley
Englewood Manor	Palmer House Highrise
Herndon Homes	Roosevelt House Highrise
Hollywood Courts	Thomasville Heights
Jonesboro North	U-Rescue Villa

Table 3-4: AHA Owned Communities

Community Name	Address	No. Units
Barge Road Highrise	2440 Barge Rd. SW Atlanta, GA 30331-5251	130
Cheshire Bridge Road Highrise	2170 Cheshire Bridge Rd. NE Atlanta, GA 30324-5705	162
Cosby Spear Highrise	361 North Ave. NE Atlanta, GA 30308-2521	282
East Lake Highrise	380 East Lake Blvd. SE Atlanta, GA 30317-3154	150
Georgia Avenue Highrise	174 Georgia Ave. SE, Atlanta, GA 30312-3030	81
Hightower Manor Highrise	2610 ML King Dr. SW Atlanta, GA 30311-1642	130
Juniper & Tenth Highrise	150 Tenth St NE Atlanta, GA 30309-4021	150
Marian Road Highrise	760 Sidney Marcus Blvd., NE Atlanta, GA 30324-3156	240
Marietta Road Highrise	2295 Marietta Rd. NW Atlanta, GA 30318-1900	130
Martin Street Plaza*	142 Georgia Ave. SE, Atlanta, GA 30312	60
Peachtree Road Highrise	2240 Peachtree Rd. NW Atlanta, GA 30309-1124	197
Piedmont Road Highrise	3601 Piedmont Road NE Atlanta, GA 30305 - 1415	209
Westminster*	1422 Piedmont Ave. NE Atlanta, GA 30309-2776	32
Total Units		1,953

* - These properties serve families.

AHA's Quality of Life Initiative & AHA Owned Real Estate

In early 2010, the Atlanta Housing Authority (AHA) completed a major strategic initiative: the Quality of Life Initiative (or "QLI"). Under QLI, AHA facilitated the relocation of approximately 3,000 households from ten large, obsolete and distressed family projects and two obsolete and distressed elderly developments (see Table 3-3). Families have now relocated to better communities and neighborhoods via AHA's various programs including the Housing Choice Voucher Program.

Five of the communities have been completely demolished and the last seven properties are in various stages of the demolition process. All the demolition should be complete by mid-2011. As market conditions warrant, AHA will conduct a competitive procurement process to invite proposals from private sector developers and investors to develop mixed-use, mixed-income communities at these sites.

AHA will continue to hold the former QLI sites for future development. AHA still owns and operates 11 public housing-assisted developments, which serve primarily elderly persons and two small public housing assisted-family developments (see Table 3-4). The high-rises provide housing for elderly persons (includes "elderly" defined as 62 years or older and "near elderly" defined as 55-to-61 years of age) and young disabled persons. Westminster and Martin Street are two small properties that serve families.

AHA is investing \$18.5 million of American Reinvestment and Recovery Act (ARRA) funds into these 13 properties. The priorities of this work are to improve: (1) the health, safety and viability of the property, (2) energy efficiency and conservation, and (3) the quality of life of the residents including developing an environment that is conducive for seniors to "age in place." This work should be completed by mid-2011.

AHA's Revitalization Program

AHA's *Revitalization Program* involves repositioning AHA's public housing developments as quality mixed-use, mixed income communities utilizing AHA's Mixed-Income Model. Such communities are owned by public/private partnerships. This model has become known nationally as the *Mixed-Income Model*. By using the Mixed-Income Model, AHA is providing an affordable housing resource inside of truly economically sustainable communities, with quality of life infrastructure, frequently including such neighborhood amenities as new schools, new YMCAs, recreational facilities, retail development, banking institutions and child care facilities.

The Mixed-Income Model envisions the creation of a public/private partnership formed as the result of a competitive procurement process. AHA enters into a long-term ground lease with the partnership (among an AHA affiliate, an affiliate of the private sector developer and tax credit investor) and the partnership develops the residential housing. The private sector partner brings to the partnership private financing resources which, when added to the public housing development funds and other resources, provides most of the funding needed to develop the residential component. AHA and the partnership enter into a regulatory and operating agreement that restricts a per-



Juniper and Tenth highrise an AHA owned community in NPU E.



Site of the recently demolished Bowen Homes, NPU G.



AHA's Capitol Gateway Community in NPU V



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AHA's Mechanicsville Community in NPU V.



AHA's Veranda at Auburn Point, NPU M.

centage of the housing units for public housing eligible families. The private sector development partner is responsible for repayment of the debt and generating a return for the investors. The new communities are managed by a private property management agent. AHA holds and asset-manages major investments in these communities, earning income from the various business relationships.

Because the *Revitalization Program* is focused on “community-building,” each master planned development includes a mixed-use development strategy containing residential (both rental and for-sale), education (pre-k to high school), recreation, greenspace and parks, and retail and commercial uses. AHA works with its development partners, stakeholders and the Atlanta Public Schools to support the creation of high performing neighborhood schools and world class early childhood development centers. Additionally, AHA supports homeownership through various initiatives.

AHA's *Revitalization Program* is governed by five guiding principles:

1. End the practice of concentrating low-income families in distressed and isolated neighborhoods.
2. Create healthy mixed-use, mixed-income (“children-centered”) communities using a holistic and comprehensive approach to assure long-term market competitiveness and sustainability of the community and to support excellent outcomes for families, (especially children), with emphasis on excellent, high performing neighborhood schools and high quality of life amenities, including first-class retail and green space.
3. Create mixed-income communities with the goal of creating market rate communities with a seamlessly integrated affordable residential component.
4. Develop communities through public/private partnerships using public and private sources of funding and private sector real estate market principles.

5. Support participants with adequate resources so they can achieve their life goals, focusing on self-sufficiency and educational advancement of the children with expectations and standards for personal responsibility benchmarked for success.

Table 3-5: Public Improvement Funds Request – Atlanta Housing Authority

Community	Total Budget	Funding Received	Required Non-City Funding	Required City Funding
Revitalization of Harris Homes	\$25,710,000	\$21,210,000	\$3,500,000	\$1,000,000
Revitalization of Capitol Homes	\$17,600,000	\$17,600,000	\$0	\$0
Revitalization of Grady Homes	\$10,800,000	\$6,130,000	\$4,670,000	\$0
Revitalization of Perry Homes	\$41,435,236	\$4,350,000	\$37,085,236	\$0
Revitalization of McDaniel Homes	\$22,300,000	\$15,600,000	\$0	\$6,700,000
Short Term 2010 - 2015 Revitalization Initiatives	\$32,900,000	\$0	\$12,100,000	\$20,800,000
Long -Term 2015 - 2025 Revitalization Initiatives	\$181,600,000	\$0	\$78,088,000	\$103,512,000
TOTAL	\$332,345,236	\$64,890,000	\$135,443,236	\$132,012,000

Source: City of Atlanta 2010 to 2015 Capital Improvement Program

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Table 3-6: Innovative Revitalization – Atlanta Housing Authority								
Community/ Property Name	Type of Housing ¹	Rental Unit Mix						
		Public Housing ²	Tax Credit	Project Based Rental Assistance ²	Market Rate	TOTAL PLANNED	TOTAL UNDER DEVELOPMENT ³	TOTAL COMPLETED
Centennial Place	MF	301	126	0	311	738	0	738
Villages of East Lake	MF	271	0	0	271	542	0	542
CollegeTown at West End	S / MF / SP	250	68	175	196	689	177	512
Village at Castleberry Hills	MF	180	90	0	180	450	0	450
Villages at Carver	S / MF	329	150	165	207	851	0	851
West Highlands	S / MF	228	90	124	258	700	0	700
Capitol Gateway	S / MF / SP	138	100	233	168	639	0	639
Auburn Pointe	S / MF / SP	143	70	248	167	628	354	124
University Homes	S	0	0	100	0	100	100	0
Mechanicsville	S / MF	294	100	210	209	813	156	657
Magnolia Park	MF	160	80	0	160	400	0	400
Ashley Courts at Cascade	MF	116	167	0	101	384	0	384
Ashley Terrace at West End	MF	34	34	0	44	112	0	112
Columbia Village	MF	30	70	0	0	100	0	100
Columbia Commons	MF	48	31	0	79	158	0	158
TOTAL		2,522	1,176	1,255	2,351	7,304	787	6,367
(1) M – Multifamily S – Senior SP – Special Needs (2) Development of units includes low income housing tax credit equity. (3) Under Development refers to rental phases that are in the pre-development stage, or have closed and are under construction.								

AHA employs a combination of the following strategies as part of each community’s Master Plan: (1) major revitalization using HUD funds as seed capital and AHA-owned land, as equity, to attract private sector developers and investors; (2) major revitalization using Project Based Rental Assistance and the value of AHA-owned land as equity to attract private sector developer participation and private investment; (3) sale of AHA-owned land (including land swaps); (4) land banking; and/or (5) acquisitions. AHA and its partners will continue to advance phases under the various Master Plans for the ongoing revitalization developments already underway, and pursue new mixed-income arrangements utilizing Project Based Rental Assistance as a development tool.

The City of Atlanta has been an essential partner in the revitalization of the communities listed in Table 3-5. AHA has requested that the City continue its



College Town housing near the AU Center, NPU T.



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Single family homes in AHA's West Highland's community, NPU G.

critical support of our revitalization initiatives by committing approximately \$132 million over the next fifteen years to pay for public infrastructure. Property taxes on the non-public housing assisted units are expected to generate additional revenues annually. Additional private investment in these neighborhoods is expected to follow, generating additional fees and taxes for the City.

As part of the HOPE VI revitalizations, AHA and its development partners have plans to develop over 2,400 single family homes as market conditions warrant. Approximately 30% of these market quality new homes will be afford-

Table 3-8A: Homeownership rates by NPU

NPU	Percentage of Householders Who Own Homes
A	78.1%
B	45.8%
C	64.6%
D	38.3%
E	34.4%
F	48.4%
G	27.8%
H	45.8%
I	58.8%
J	45.0%
K	47.4%
L	18.3%
M	17.3%
N	44.0%
O	53.3%
P	66.7%
Q	81.9%
R	28.8%
S	61.0%
T	27.7%
V	24.0%
W	57.4%
X	43.8%
Y	28.8%
Z	42.5%
Atlanta Total	43.7%

Table 3-7: Affordable Housing Units through AHA's Project Base Rental Assistance

Community Focus	Total Units Under Agreement	Total Units Under Construction	Total Units Issued a Commitment
Elderly	1,874	231	724
Families	1,090	--	219
Special Needs*	475	109	93
Total Units	3,439	340	1,036

* Special Needs includes disabled, homeless, mental health populations

able to families with incomes at or below 80% of Area Median Income (AMI) or at or below 115% of AMI, depending on the funding source for the particular development. If funding is available, AHA may provide down payment assistance up to \$20,000 per eligible homebuyer. Table 3-6 reflects completed and planned development activity by AHA and its development partners:

Affordable Housing Units through AHA's Project Based Rental Assistance

Using the authorizations under its MTW Agreement, AHA has designed a comprehensive Project Based Rental Assistance (PBRA) subsidy arrangement which AHA has been able to use as a financial incentive for private developers to create new quality affordable housing in healthy residential mixed-income communities. The number affordable units available through AHA's PBRA is shown in Table 3-7. After selection through a competitive procurement process, owner entities of such developments and their professional property management companies have full responsibility, subject to AHA inspections and reviews, for the administrative and programmatic functions carried out in connection with admissions and occupancy procedures and processes relating to the PBRA-assisted units. The PBRA subsidy is administered at the site level by the owner's professional property management company. AHA provides training, oversight and monitoring activities to ensure the sustainability of the communities and the business relationship between AHA and the private sector owners.

AHA's Homeownership Programs

Atlanta Housing Authority operates programs to facilitate homeownership as part of its revitalized communities and through its Housing Choice Voucher Homeownership Program. AHA's comprehensive Homeownership Program



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facilitates low to moderate income families becoming successful homeowners and develops affordable homeownership opportunities in healthy, mixed-income communities. To accomplish its homeownership goals, AHA provides financial support for eligible homebuyers either through mortgage assistance to Housing Choice clients utilizing a Housing Choice Homeownership Voucher; or, in the case of various HOPE VI or other mixed-income, mixed-finance revitalizations, through down payment assistance in the form of a subordinated mortgage loan to eligible homebuyers who earn up to 80% or 115% (depending on funding source) of the metropolitan Atlanta Area Median Income (AMI).

To accomplish its goals at the HOPE VI revitalization sites, AHA partners with its procured private sector development partner to develop homeownership units as part of the Master Plan or by leveraging off-site home ownership.

Under Atlanta Housing Authority's Housing Choice Voucher (HCV) Homeownership Program, AHA has provided mortgage payment assistance to 110 Housing Choice clients with eighty-seven (87) of these households remaining active HCV homeowners since inception of the program in 2003. AHA has re-structured its policies and procedures and is preparing to implement the revised HCV Homeownership Program. The program has been reengineered to include new eligibility benchmark criteria established for participants, new underwriting criteria, and the establishment of an internal Mortgage Payment Assistance Review Committee which will evaluate and assess new participants' financial ability to become a homeowner. AHA has also taken care to carefully modify some of the HCV homeownership policies to raise its standards and to provide pre- and post-purchase homeownership and foreclosure prevention counseling to improve long-term success.

Occupancy, Tenure and Condition

From 2000 to 2008, the number of housing units in the City of Atlanta increased by 33,732 (18.0%), from 186,998 in 2000 to 220,730 in 2008. The number of occupied units had increased by 6,968 units (4.1%) from 168,242 to 175,210 between 2000 and 2008. Owner-occupied units increased at the higher rate of 9.4% (or 6,316 units), while renter-occupied units increased by 7.0% (or 6,174 units) (See Table 3-8B). In 2000, the majority of the occupied housing units in the city (56.3%) were renter-occupied, and the remainder (43.7%) owner-occupied, which did not represent a significant change from 1990. According to the 2008 American Community Survey, the number of owner occupied units increased to 49.3% of housing units and the number of renter occupied units decreased to 50.7%. If current trends continue, the majority of households in the City of Atlanta will be owner-occupied within the next decade. According to the 2000 census, the rate of homeownership varies through the city from 81% in NPU Q to 17% in NPU M.

Currently, two-thirds (69.5%) of owner-occupied units are single-detached structures, with single unit-attached structures (townhomes) composing the second largest group, at 9.5%, of owner-occupied housing stock. From 2000 to 2008, the percentage of single-detached owner-occupied units decreased the most, by 11.0%, while percentage of duplexes decreased slightly. The loss of duplex units reflects a lack of new duplex construction, demolition and the reconsolidation of units into single-family homes.



New retail multi-family development in the Old Fourth Ward, NPU M. The majority of occupied housing units are renter-occupied



AHA's Mechanichsville Community in NPU V.



Most owner occupied housing units are single family detached.



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Table 3-8B: Unit Type by Tenure for Occupied Housing Units, City of Atlanta, 1990 - 2008

Type of Housing Unit	1990				2000				2008			
	Owner		Renter		Owner		Renter		Owner		Renter	
	#	%	#	%	#	%	#	%	#	%	#	%
Single unit, detached	57,236	85.2	13,647	15.4	59,164	80.5	15,822	16.7	60,062	69.5	15,083	17
Single unit, attached	3,384	5	2,393	2.7	4,555	6.2	2,350	2.5	8,188	9.5	1,565	1.8
Duplex	1,024	1.5	5,661	6.4	984	1.3	5,659	6	1,657	1.9	4,285	4.8
3 or 4 units	811	1.2	10,738	12.1	1,148	1.6	11,148	11.8	772	0.9	5,973	6.7
5 to 9 units	956	1.4	18,953	21.4	1,169	1.6	16,131	17	2,140	2.5	12,399	14
10 to 19 units	929	1.4	17,484	19.7	1,433	2	13,876	14.6	2,772	3.2	15,375	17.3
20 to 49 units	680	1.1	6,537	7.4	1,301	1.8	7,478	7.9	2,868	3.3	9,078	10.2
50 or more units	1,091	1.6	11,721	13.2	3,320	4.5	21,984	23.2	7,620	8.8	24,500	27.6
Manufactured home*	278	0.5	164	0.2	382	0.5	255	0.3	335	0.4	383	0.4
Other*	770	1.1	1,295	1.5	19	0	64	0.1	0	0	155	0.2
Total Occupied Units	67,159	100	88,593	100	73,475	100	94,767	100	86,414	100	88,796	100

*In 1990, categories included "Mobile home or trailer" and "Other." In 2000 and 2008, categories included "Mobile home" and "Boat, RV, van, etc." Source: U.S. Census, 1990, 2000, 2008. This data is based on a sample and is subject to sampling variability. So while to total number of housing units is shown to be 220,730 in Table 1, in Table 2, the total number of units is 175,210.



Townhomes are the second largest owner occupied housing type

The owner-occupied unit type showing the greatest increase in percentage was the 50 or more unit structure type, which more than doubled in number over the eight-year period, comprising 4.5% (3,320 units) of owner-occupied housing stock in 2000 and 8.8% (7,620 units) in 2008. This was primarily due to the construction of multi-unit dwellings in Buckhead, Inman Park, Old Fourth Ward, Downtown, "Upper Westside" (Marietta Street, Blandtown, Chattahoochee Industrial), and Midtown / Atlantic Station. The percentage of renters in 50 or more unit housing structure has also increased. The redevelopment of former Atlanta Housing Authority residential sites such as Capitol Homes (Capitol Gateway), McDaniel Glenn (Mechanicsville), Carver Homes (Villages at Carver), Perry Homes (West Highlands), Harris Homes (College Town at West End), and Grady Homes (Auburn Pointe) into mixed-income communities over the past ten years has created a new supply of housing for the City and has provided former residents a variety of housing opportunities.

With the exception of owner-occupied units in 3- to 4-unit buildings, the percentage of owner-occupancy in housing developments containing 3 to 49 units, which make up 9.9% of all owner-occupied housing in the City, had shown an increase in the number and proportion they comprised in the housing totals between 2000 and 2008: 5 to 9 units (971 units / 83.0%), 10 to 19 units (1,339 units/ 93.4%), and 20 to 49 units (1,567 units / 120.4%). As of 2008,

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over one-fourth of the rental housing stock was located in developments containing more than 50 units (24,500 units / 27.8%), an increase of 2,516 units (11.4%) between 2000 and 2008. Renter-occupied housing in smaller developments of less than 10 units had

a decrease in the number of units since 2000: duplexes (-1,374 units / 32.1%), 3 or 4 units (5,175 units / 86.7%), and 5 to 9 units (3,732 units / 30.1%). This decline in housing units for these categories can be traced to the demolition of dilapidated dwellings, the renovation of structures for use as single-family detached housing, or the conversion of units into sales condominiums.

Table 3-9 compares housing tenure and type between the City of Atlanta and the Metropolitan Atlanta Statistical Area (Atlanta MSA). The Atlanta MSA is comprised of twenty-eight counties that encompass the City of Atlanta. According to the 2008 US Census American Community Survey, the Atlanta MSA had a greater percentage of its housing stock in single family (detached) housing (69.6% / 42.9%) and mobile homes (3.2% / 0.5%) than the City of Atlanta. Conversely, the City of Atlanta had a greater percentage of its housing stock contained in duplexes (3.4% / 1.6%), 3- to 4-units (3.8% / 2.2%), 5- to 9-units (8.3% / 5.0%), and 10 or more units (35.5% / 13.4%) than the Atlanta MSA.

In the Atlanta MSA, 88.9% of all owner-occupied housing is located in single family detached properties while in the City of Atlanta that percentage is only 69.5%. This may be explained by the availability of

Table 3-9: Comparison of Tenure Rates between the City of Atlanta and the Atlanta Metropolitan Area - 2008

Types of Housing	All Occupied Housing Units		Owner-Occupied Housing		Renter-Occupied Housing Units	
	Atlanta MSA	City of Atlanta	Atlanta MSA	City of Atlanta	Atlanta MSA	City of Atlanta
All Units	1,891,993	175,210	1,298,850	86,414	593,143	88,796
SF detached	69.60%	42.90%	88.90%	69.50%	27.50%	17.00%
SF attached	5.00%	5.60%	5.40%	9.50%	4.00%	1.80%
Duplexes	1.60%	3.40%	0.20%	1.90%	4.70%	4.80%
3 or 4 units	2.20%	3.80%	0.40%	0.90%	6.10%	6.70%
5 to 9 units	5.00%	8.30%	0.60%	2.50%	14.60%	14.00%
10 or more units	13.40%	35.50%	1.70%	15.30%	39.10%	55.10%
Mobile home /other type	3.20%	0.50%	2.70%	0.40%	4.20%	0.60%

Source: US Census American Community Survey 2008



Rental housing units under construction.

Table 3-10: Age of Housing, Median Rents and Home Values for Dwellings - 2008

Year Dwelling Built	Owner Occupied			Renter Occupied		
	Number	Percent	Median Value	Number	Percent	Median Rent
Built 2005 or later	5,541	6.4	\$275,500	5,699	6.4	\$1,059
Built 2000 to 2004	7,693	8.9	\$281,100	8,830	9.9	\$1,005
Built 1990 to 1999	7,969	9.2	\$246,300	9,252	10.4	\$995
Built 1980 to 1989	7,551	8.7	\$224,900	8,633	9.7	\$1,050
Built 1970 to 1979	6,631	7.7	\$219,000	13,652	15.4	\$739
Built 1960 to 1969	11,779	13.6	\$175,600	16,656	18.8	\$748
Built 1950 to 1959	15,088	17.5	\$203,900	11,387	12.8	\$837
Built 1940 to 1949	6,317	7.3	\$259,200	6,086	6.9	\$744
Built 1939 or earlier	17,845	20.7	\$405,800	8,601	9.7	\$902
All Housing Units	86,414	100	\$254,600	88,796	100	\$867

Source: US Census American Community Survey 2008



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2/3 of owner occupied housing units were built before 1980.

more diverse housing types of that can be purchased for home ownership such as lofts, condominiums, and townhomes that are generally located in developments containing more than 10 units. As Table 3-9 shows, 15.3% of owner-occupied housing in the City of Atlanta is found in developments containing 10 or more units while the percentage for the Metropolitan Atlanta Area as a whole is only 1.7%. In the Atlanta MSA, 27.5% of all renter-occupied housing is located in single family detached properties while in the City of Atlanta that percentage is only 17.0%. The higher percentage of single family rental housing that is found in the Atlanta MSA than in the City itself may be explained by the limited availability of multi-family housing in many of the suburban counties and the abundance of single family dwellings that are available for rent/lease. In addition, the City of Atlanta has generally been the location for developments containing more than 10 units. Finally, 55.1% of renter-occupied housing in the City of Atlanta is found in developments containing 10 or

more units while the percentage for the Metropolitan Atlanta Area as a whole is only 39.1%.

According to the 2008 American Community Survey (see Table 3-10), 13,234 owner-occupied housing units were built between 2000 and 2008 with 5,541 of those units built between 2005 and 2008.

Table 3-11: Year Householder Moved into Unit by Tenure – 2008

Year Householder Moved into Unit	All Occupied Housing		Owner Occupied Housing		Renter Occupied Housing	
	Percent	Number	Percent	Number	Percent	Number
Moved in 2000 or later	71.50%	125,275	54.50%	47,096	88.10%	78,229
Moved in 1990 to 1999	13.90%	24,354	20.10%	17,369	8.00%	7,104
Moved in 1980 to 1989	5.90%	10,337	9.40%	8,123	2.50%	2,220
Moved in 1970 to 1979	4.50%	7,884	8.60%	7,432	0.50%	444
Moved in 1969 or earlier	4.10%	7,184	7.40%	6,395	0.90%	799

Source: US Census American Community Survey 2008

During the same time period, 14,529 renter-occupied housing units were built with 5,699 of those units built between 2005 and 2008. Over 15.3% of the owner-occupied housing units and 16.3% of the renter-occupied housing units were built between 2000 and 2008 in the City of Atlanta. From 1960 until 2000, the numbers of renter-occupied units that were built were greater than the number of owner-occupied units that were built. Nearly half (47.0%) of the renter-occupied units in the City were built in the 1950's (11,378), 1960's, (16,656) and 1970's (13,652). There were 24,162 owner-occupied housing units built in the City before 1949, representing 28.0% of the total owner-occupied housing stock. With an additional 38.8% of the owner-occupied units in the City built in the 1950's (15,088), 1960's, (11,779) and 1970's (6,631), over two-thirds (66.8%) of the owner-occupied housing was constructed prior to 1980.



New single family houses in NPU E.

Table 3-11 shows the decade in which a household began living in their current residence in the City of Atlanta. According to the 2008 US Census American Community Survey, 54.5% (47,096) of all owner-occupied households and 88.1% (78,229) of all rental households in the City of Atlanta had moved

into their current residence in the City of Atlanta in 2000 or later. This can be explained in many different ways. The high percentage of renters changing their residence since 2000 is influenced in part by the demolition and redevelopment of rental housing, the conversion of dedicated multi-family properties to condominiums, the increase in new multi-family construction and the renovation of duplexes, triplexes, and quads back into their original state as single family housing. Moreover, low interest rates and creative financing might have increased the number of people owning a home. The large percentage of people that moved

to owner and renter occupied housing reflects the influx on people into the city since 2000. By comparing the data listed in Table 3-10 (Median Rents and Home Value) to the information in Table 3-11 (Year Householder Moved), several observations can be made. First, 15.3% of the owner-occupied housing and 16.3% of the rental housing has been built since the year 2000. The median home values (\$278,755) and median rents (\$1,026), which are some of the highest in the City's history, are more likely to be paid by the City's newest residents (54.5% of homeowners and 88.1% of renters) that have moved or changed residences in Atlanta since 2000.

Vacancy Rates for Owner- and Renter-Occupied Housing

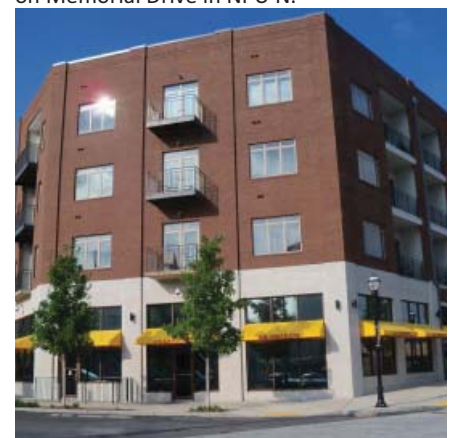
The 2008 American Community Survey estimates an 11.6% vacancy rate for owner-occupied units (10,006) and an 18.0% vacancy rate for renter-occupied units (16,002). According to the 2008 US Census Report on Residential Vacancies and Homeownership in the Southern US, the homeowner vacancy rate was 3.1% and the rental housing vacancy rate was 13.1%. The 2008 US Census Report on Residential Vacancies and Homeownership for the Atlanta Metropolitan Statistical Area (MSA) stated that the homeowner vacancy rate was 4.3% and the rental housing vacancy rate was 16.1%. A decline in occupied units occurred between 2000 and 2008; however, there was a net increase of 5,689 (3.4%) occupied units from 1990 to 2000 (see Table 3-12). Further, the 2008 occupancy rate of 79.4% is lower than the peak occupancy rate of 90.0% in 2000, and lower than the occupancy rate of 85.2% in 1990. Many 50 or more unit structures both for sale and for rent, such as Renaissance Walk, White Provisions, the Brookwood, Sovereign, and the Atlantic, were completed during the recession and many of these units are vacant. The vacancy rates for both rental and owner occupied units are probably much higher.

Status	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
For rent	15,617	57.8	7,609	40.6	12,667	27.8
For sale only	2,981	11.1	3,715	19.8	3,335	7.3
Rented or sold, not occupied*	--	--	1,872	10	8,512	18.7
Seasonal, recreational or occasional use*	383	1.4	1,714	9.1	1,494	3.3
Other	8,021	29.7	3,846	20.5	17,738	39
Total Vacant Units	27,002	100	18,756	100	45,520	100
Total Occupied Housing Units	155,572	85.2	168,242	90	175,210	79.4
Total Vacant Housing Units	27,002	14.8	18,756	10	45,520	20.6
Total Housing Units	182,754	100	186,998	100	220,730	100

In 1990, "Rented or sold, not occupied" category was not used. Source: U.S. Census, 1990, 2000 and American Community Survey 2008



Recently completed and vacant loft building on Memorial Drive in NPU N.



New mixed use building with a high vacancy rate.

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Table 3-13: Unit Type for Vacant Units, City of Atlanta, 1990 to 2008

Unit Type	1990		2000		2008	
	Number	Percent	Number	Percent	Number	Percent
Single unit, detached	5,953	22	4,817	25.7	16,524	36.33
Single unit, attached	1,180	4.4	457	2.4	802	1.8
Duplex	1,403	5.2	1,228	6.5	2,089	4.6
3 or 4 units	2,220	8.2	2,062	11	2,568	5.6
5 to 9 units	6,228	23.1	2,196	11.7	4,910	10.8
10 to 19 units	4,860	18	2,350	12.5	6,077	13.4
20 to 49 units	1,875	6.9	1,017	5.4	3,641	8
50 or more units	2,888	10.7	4,419	23.6	8,781	19.3
Mobile home or trailer*	99	0.4	173	0.9	128	0.3
Other*	296	1.1	37	0.2	0	0
Total	27,002	100	18,756	100	45,520	100

*In 1990, "Mobile home / trailer" and "Other" were separate. In 2008, "Other" was folded into "Mobile home / trailer" Source: U.S. Census, 1990, 2000, and American Community Survey 2008

During the past 20 years, the City of Atlanta has witnessed an increase in the construction of new housing units, the majority of which occurred between 2000 and 2008. However, recent downturns in the financial and real estate markets have led to the existence of a large glut of vacant housing units. The tightening of credits markets and the increasing insolvency of financial institutions that provided mortgages to persons and developers have made it more difficult to obtain mortgages for available real estate.

In addition to the large supply of vacant housing units in the City that remain unsold or not rented,

there is a large backlog of vacant housing development sites which feature partially paved streets, sidewalks, streetlamps, landscaping and underground utility stations (cable, fiber optics, water, stormwater / sewer, and electricity) established in preparation for new housing construction.



Multi-family residential in deteriorated condition, NPU L.



A single family home in poor condition, NPU M.

Table 3-13 details the trends of vacancy in the City of Atlanta between 1990 and 2008 and breaks them down by housing type. In 1990, 27,002 housing units, 14.8% of the housing stock, were vacant in the City of Atlanta. Of these units, 15,617 units (57.8%) were listed for rent, 2,981 units (11.1%) were for sale, and 8,021 units (29.7%) were listed as other (condemned / under renovation / abandoned). Out of that stock, 7,133 were vacant single family units, 1,403 were duplexes, 8,448 were in 3- to 9-unit developments, 6,735 were in 10- to 49-unit developments, and 2,888 were in developments containing 50 or more units.

By 2000, the overall number of vacant units fell 44.0% (8,246 units) to 18,756 units (10.0% of housing stock) even as the total number of housing units in the City grew by 4,244 units. In 2000, 7,609 units (40.6%) were listed for rent, 3,715 units (19.8%) were for sale, and 3,846 units (20.5%) were listed as other (condemned / under renovation / abandoned). In addition, 1,872 units (10.0%) were listed as rented or sold, but not currently occupied. Out of the 18,756 vacant housing units in 2000, 5,274 were vacant single family units, 1,228 were duplexes, 4,258 were in 3- to 9-unit developments, 3,367 were in 10- to 49-unit developments, and 4,419 were in developments containing 50 or more units.

However, by 2008, the overall number of vacant units rose 142.7% (26,764 units) to 45,520 units (20.6% of housing stock). In 2008, 12,667 units (27.8%) were listed for rent, 3,335 units (7.3%) were for sale, and 17,738 units (39.0%) were listed as other (condemned / under renovation / abandoned). Also, 8,512 units (18.7%) were listed as rented or sold, but not currently occupied. Out of that stock, 17,324 were vacant single family units, 2,089 were duplexes, 7,478 were in 3- to 9-unit developments, 9,718 were in 10- to 49-unit developments, and 8,781 were in 50 or more-unit developments.

Housing Condition

The Census publishes data on both the number of households affected by three types of housing needs (cost burdened, overcrowding and lacking facilities) and some of the socioeconomic characteristics of those households. Data on the fourth type of housing need, physically substandard housing, requires either local surveys (which might require time consuming field research) or locally generated estimates.

The Fulton County Tax Assessors, as part of their field survey of properties, evaluates the exterior condition residential structures. Values are assigned to each property ranging from Excellent to Good to Average to Poor and to Uninhabitable. These findings are listed in Table 3-14. In 2010, the majority of single family dwellings in the City of Atlanta (90%) were considered to be in Excellent (20,303 / 16%) [newly-built or rehabilitated], Very Good (34,300 / 27%), Good (22,255 / 18%) or Average (36,908 / 29%) condition. Single family housing that would be considered substandard are categorized as Uninhabitable (263 / 0.2%), Very Poor (124 / 0.1%), Poor (1,262 / 1.0%) and Fair (7,409 / 6%).

The Office of Code Compliance is responsible for the inspection and enforcement of residential and commercial properties that violate the Atlanta Housing Code, Graffiti Ordinance, and/or Commercial Maintenance and Industrial Code. Office of Code Compliance has identified 845 properties in the City of Atlanta that are more than 50% dilapidated or 30% if open and vacant. Their locations are shown in Table 3-15 and in Map 3-1.

The low numbers of substandard housing listed in the City can be attributed to increased efforts by the City to demolish substandard structures; the homeowners desire to make improvements to property to stay within code compliance, and the real estate market driving interest in rehabilitating existing structures for sale or rent. Some sections of the City have higher concentration of housing in fair to uninhabitable condition. NPU G has the (37.5%) has the highest percentage of housing considered to


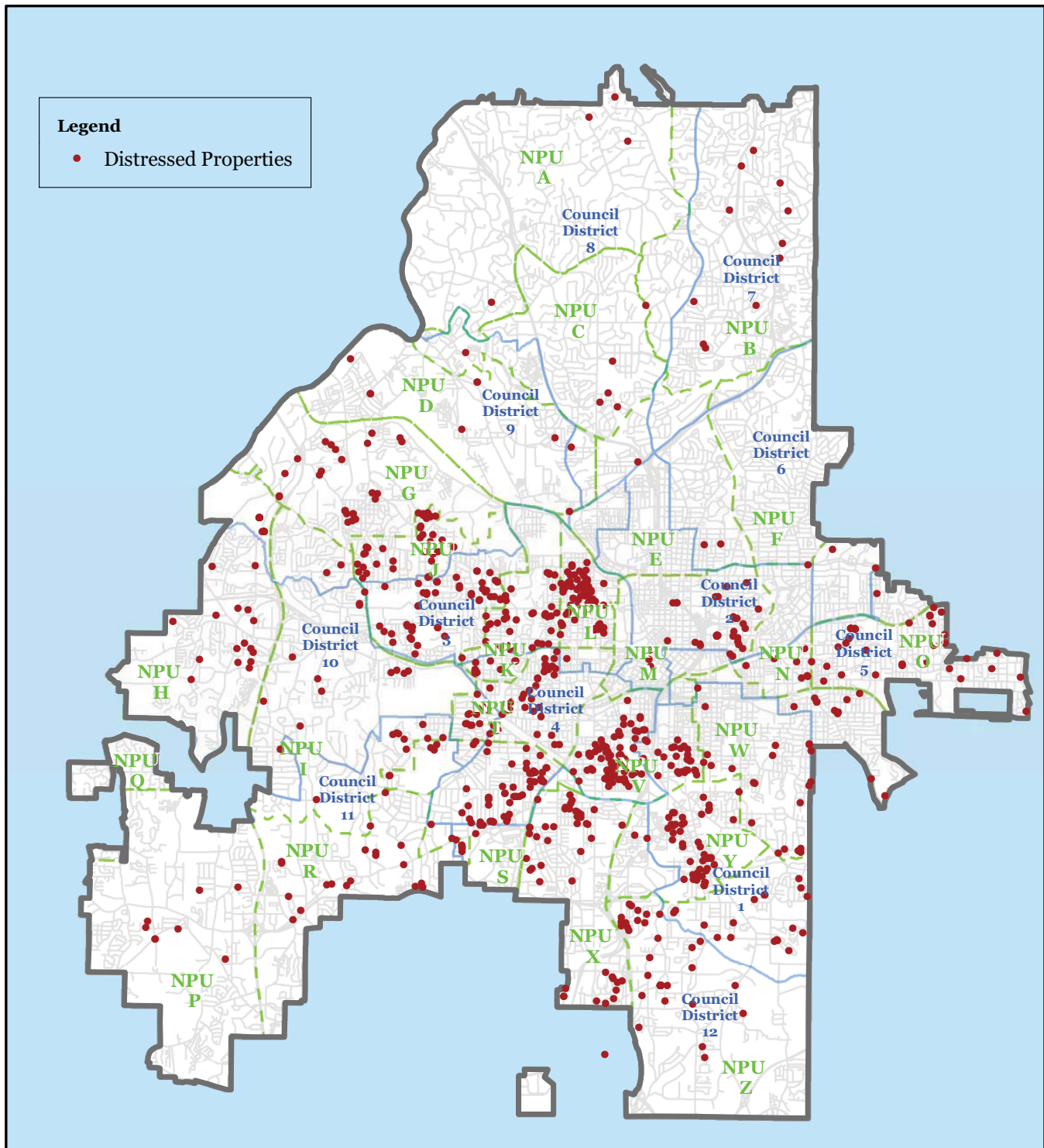
Condition	Single-Family Units	3-9 Units	10-49 Units	50+ Units
Excellent	20,303	31	2	0
Very Good	34,300	137	2	2
Good	22,255	104	2	11
Average	36,908	92	0	0
Fair	7,409	9	0	0
Poor	1,262	3	0	0
Very Poor	124	1	0	0
Uninhabitable	263	1	0	0
No Condition Listed	7,635	1,013	509	359
Total	126,546	1,391	515	372

Source: Fulton County Tax Assessors Office

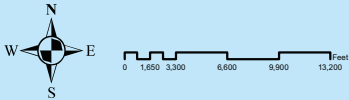
NPU	Number of Distressed Properties	Percentage
A	4	0.5%
B	12	1.4%
C	5	0.6%
D	9	1.1%
E	3	0.4%
F	0	0.0%
G	25	3.0%
H	28	3.3%
I	25	3.0%
J	87	10.3%
K	51	6.0%
L	74	8.8%
M	34	4.0%
N	11	1.3%
O	35	4.1%
P	8	0.9%
Q	0	0.0%
R	25	3.0%
S	60	7.1%
T	48	5.7%
V	102	12.1%
W	35	4.1%
X	45	5.3%
Y	50	5.9%
Z	69	8.2%
Total	845	



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City of Atlanta Distressed Properties



0 1,650 3,300 6,600 9,900 13,200 Feet

2011 CDP

MAP 3-1: Location of Distressed (In-Rem) properties in the City of Atlanta.

be fair to uninhabitable, followed by NPU J (22.85%) and NPU V (18.72%).

The reduction in the number of physically substandard units is beneficial to larger public interests because tax revenues on the increased values are greater and there are fewer threats to public health, safety and welfare by physically substandard structures. NPU V has the highest number of distressed properties.

Housing Costs

Housing costs can vary greatly throughout the City of Atlanta. Location, type of housing, schools, amenities, safety, condition and transportation are all factors in the cost of housing. The median value for all owner occupied housing in the City of Atlanta is \$254,600. According to the US Census (Table 3-10), dwellings built prior to 1940 (highest historic value) were the most valuable at \$405,800. Dwellings with the lowest median value, which were built during the 1960s, were typically modest ranch structures with brick or vinyl siding. The median rent for renter-occupied housing was \$867 a month. Dwellings with the highest median monthly rents (\$1,059) were built after 2005.

Fulton County Tax Assessors median appraised value of homes was analyzed by NPU (Table 3-16). The NPUs that had the lowest median appraised values for 2009 in the City of Atlanta [NPU-K (\$112,240), NPU-S (\$113,840), and NPU-J (\$119,712)] have several features in common. First, the housing stock, some of which is comprised mostly of brick ranch dwellings built between 1950 and 1970, has generally been the type of structures that had the lowest appraised value in the City. Second, two of the three NPUs have older/pre WWII neighborhoods / districts (Mozley Park, Oakland City) that have yet to see an influx of infill development or rehabilitation.

With the exception of the recently established NPU-Q (Southwest Atlanta), the majority of the NPUs containing residential properties with median appraised values higher than \$320,000 are concentrated in the northernmost and easternmost sections of the City broadly defined as being north of Interstate 20, east of the Downtown Connector and north of Marietta Boulevard. These NPUs contain the City's business districts (Downtown, Midtown, Buckhead) and many desirable neighborhoods (Inman Park, Virginia Highlands / Morningside, Ansley Park, West Paces Ferry, Peachtree Heights, Mt. Paran/Northside). The majority of the City's dwellings that were built prior to 1950 that have been restored are located in these NPUs. In addition, most of the new high-rise multi-family developments have been built in NPUs M, E, and B. These three NPUs also have median land prices that exceed \$100,000 a parcel, which encourages the development of higher density to maximize the number of housing units that can be built on the site. The median appraised property values for residential properties in NPU-M (\$353,340) and NPU-N (\$326,951) are lower than those in adjacent NPUs E (\$434,000) and F (\$433,725) because they in-

Table 3-16: Appraised Value of Housing by NPU in Atlanta - 2010

NPUs	Appraised Value	Land Value
A	\$856,426	\$259,578
B	\$501,338	\$154,343
C	\$507,145	\$150,849
D	\$215,627	\$66,892
E	\$434,000	\$135,478
F	\$433,725	\$126,995
G	\$169,184	\$67,887
H	\$138,613	\$32,391
I	\$142,309	\$37,876
J	\$119,712	\$43,456
K	\$112,240	\$31,292
L	\$193,517	\$45,417
M	\$353,340	\$100,668
N	\$326,951	\$107,881
O	\$194,886	\$66,332
P	\$156,460	\$42,962
Q	\$319,913	\$56,020
R	\$186,724	\$44,738
S	\$113,840	\$32,608
T	\$166,288	\$36,433
V	\$175,342	\$53,569
W	\$230,685	\$62,994
X	\$130,785	\$36,486
Y	\$159,230	\$43,429
Z	\$126,661	\$43,290

Source: Fulton County Tax Assessors



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Houses built prior to 1940 have the highest value.



A ranch house is an affordable housing type, NPU H.

clude neighborhoods such as Old Fourth Ward (NPU M) and Reynoldstown (NPU N) that still contain properties that have yet undergone renovation / redevelopment.

Rehabilitation and infill development has been an ongoing process within the City of Atlanta for the past two decades. With the onset of the real estate and credit market crash of 2008 and the recession of 2009, the number of building permits and projects slated for construction has fallen off from their former peak in 2005 and 2006. NPU D (\$215,627) - Blandtown / Midtown West, NPU O (\$194,886) – Kirkwood/Edgewood, and NPU W (\$230,685) - Glenwood Park, have neighborhoods in which investors are still renovating dwellings and / or constructing large multi-unit developments. NPU Y (\$159,230), NPU V (\$175,324), NPU T (\$166,288), and NPU G (\$169,184), have seen more emphasis placed on residential development directed by non-profit agencies (Mechanicsville, Peoplestown, Summerhill, South Atlanta, Ashview Heights) and the Atlanta Housing Authority (Capitol Gateway, Villages at Carver, Collegetown / Harris Homes, West Highlands, Mechanicsville / McDaniel Glenn) while private investment has been focused on neighborhoods that contain historical significance (Adair Park, West End, South Atlanta).

Cost-Burdened Households and Housing Needs

The U.S. Department of Housing and Urban Development uses certain indices to measure housing needs. Cost burdened households (defined as those paying over 30% of income for housing), severely cost burdened (those paying over 50% of income for housing), overcrowded households (defined as housing over 1.01 persons per habitable room), households lacking complete plumbing and/or kitchen facilities are used to determine households with housing needs.

These measures show that in 2008, 81,269 City of Atlanta households (46% of all households) had one or more housing needs (see Table 3-17). That is they are either cost burdened, overcrowded or live in units that lack basic plumbing and kitchen facilities.

Housing Needs	Owner Occupied		Renter Occupied	
	Number	Percent	Number	Percent
Cost Burdened	18,858	56.00%	22,304	47.00%
Severely Cost Burdened	12,248	36.20%	19,713	41.50%
Overcrowded	1,227	3.60%	2,965	6.20%
Lacking Facilities	1,109	3.30%	2,281	4.80%
Multiple Needs	324	1.00%	220	0.50%
Total Needs	33,866		47,483	

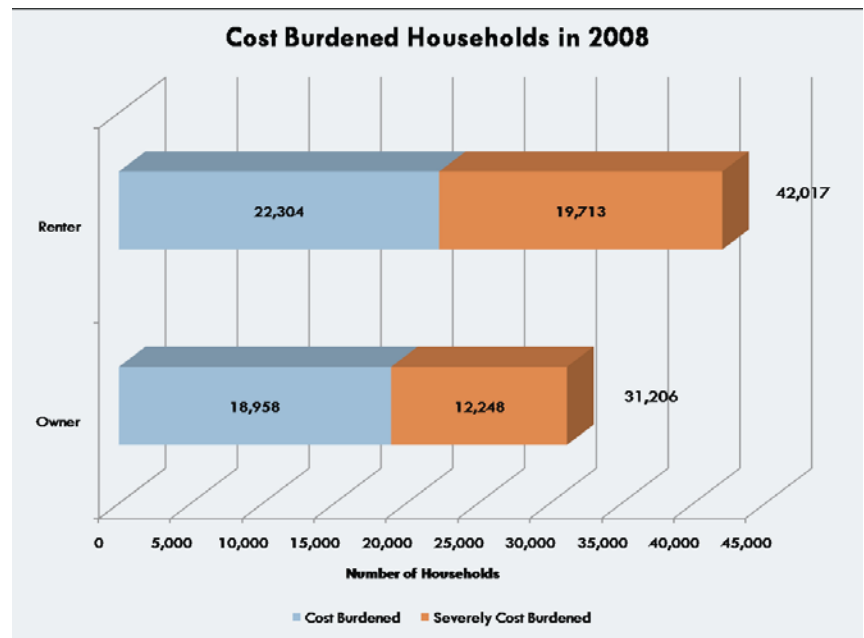
Source: 2008 US Census American Community Survey

Some characteristics of cost burdened households are: three out of four (76.3% / 13,171) renters with household incomes between \$20,000 and \$35,000 a year are cost burdened, 35 to 64 year olds are more likely to be cost burdened than other age groups and most cost burdened owners own a single family home and cost burdened renters are likely to live in buildings with 5 to 19 units and over 50 units

This analysis will examine multiple socio-economic characteristics of households with housing needs after more detailed assessment of the specific components of needs, but one characteristic is so pervasive and fundamental to understanding the nature of the housing problem mainly that people who have housing needs are mainly poor.

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Returning to the analysis of housing needs, the most extensive housing need is cost burdening. Fully 73,143 of the households with housing needs are cost burdened – ninety percent over of the total. Over half (57.4% / 42,017) of cost-burdened households are renters. Relative to their own tenure group, renters are far likelier to be cost burdened: 47.3% of renters versus 36% of owners are cost burdened. Severely cost burdened households pay 50% or more of their incomes for housing. There are 19,713 severely cost burdened renter households and 12,248 owner households in the city. Under half (47.0% of the cost burdened renters and 39.3% of the cost burdened owners) of cost burdened households are severely cost burdened.



Units lacking facilities is a measure of housing adequacy that derives prior to the 1950's when indoor plumbing was not nearly as common as it is today. Yet surprisingly, the incidence of units lacking either a complete kitchen (hot and cold running water; sink; stove and refrigerator) or a complete bathroom (hot and cold running water; water closet; bath or shower) is increasing in Atlanta. In 2008, there were 3,390 such units, 2,281 of which were rented and 1,109 of which were owned. Illegal subdivision of existing units for use as rooming houses or personal care homes and poverty are the most likely explanations for the rising numbers of these units.

In 2008, there were 4,192 households (2.4%), which is one out of forty households in the City, which have more than one person per habitable room. The 2008 American Community Survey defines habitable rooms such that living rooms are habitable, but bathrooms, kitchens and dining areas are not. Overcrowding is predominately a problem for renters: 2,965 renters are overcrowded whereas 1,227 owner households are. Less than 3.3% of all renters and 1.4% of all owners are overcrowd-

Table 3-18: Overcrowded Households in the City by Ethnicity - 2008

Race or Ethnicity	Overcrowded Households		Total Households
	Number	Percentage	
Black	2,419	3	81,064
Asian	110	3.5	3,186
Other / Mixed	257	11.6	2,220
White	930	1.1	81,770
Hispanic	476	6.5	7,272
Total Households	4,192	2.4	175,512

Source: 2008 US Census - American Community Survey

Table 3-19: Cost Burdened Households in Atlanta by Household Income and Tenure - 2008

Total Income	Owner Occupied Households	Cost Burdened Homeowners	Percent Cost Burdened	Renter Occupied Households	Cost Burdened Renters	Percent Cost Burdened
Less than \$20,000:	8,105	6,850	84.5	27,403	22,398	81.7
\$20,000 to \$34,999:	8,723	5,504	63.1	17,259	13,171	76.3
\$35,000 to \$49,999:	9,033	6,007	66.5	12,014	4,708	39.2
\$50,000 to \$74,999:	12,990	5,699	43.9	12,360	1,406	11.4
\$75,000 or more:	46,751	7,146	15.3	14,079	334	2.4
Total Households	85,602	31,206	36.5	83,115	42,017	50.5

Source: 2008 US Census - American Community Survey



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Household Income (2008)	Occupied Housing		Owner Occupied		Renter Occupied	
	Percent	Number	Percent	Number	Percent	Number
Housing Units	175,210		86,414		88,796	
Less than \$5,000	5.90%	10,337	2.40%	2,074	9.30%	8,258
\$5,000 to \$9,999	5.40%	9,461	1.90%	1,642	8.70%	7,725
\$10,000 to \$14,999	7.30%	12,790	3.30%	2,852	11.20%	9,945
\$15,000 to \$19,999	4.70%	8,235	2.70%	2,333	6.50%	5,772
\$20,000 to \$24,999	5.10%	8,936	2.40%	2,074	7.60%	6,748
\$25,000 to \$34,999	9.90%	17,346	7.70%	6,654	12.00%	10,656
\$35,000 to \$49,999	12.30%	21,551	10.50%	9,073	14.10%	12,520
\$50,000 to \$74,999	14.60%	25,581	15.00%	12,962	14.20%	12,609
\$75,000 to \$99,999	9.60%	16,820	13.20%	11,407	6.10%	5,417
\$100,000 to \$149,999	11.90%	20,850	17.50%	15,122	6.30%	5,594
\$150,000 or more	13.40%	23,478	23.30%	20,134	3.80%	3,374
Median household income	\$48,865		\$83,566		\$30,623	

Source: 2008 US Census American Community Survey

ed. When the category of overcrowded housing is broken down by ethnicity, 57.7% (2,419 households) were Black, 2.6% (110) were Asian, 6.1% (257) were other, 22.8% (930) were White, and 11.3% (476) were Hispanic. In relation to their representation within the population in the City, 3.0% of all Black households, 3.5% of all Asian households, 1.1% of all White households, 6.5% of all Hispanic households, and 11.6% of all Other / Mixed households in the City of Atlanta in 2008 were overcrowded (see Table 3-18).

Turning from magnitude of housing needs to some of the socio-economic characteristics of the households with needs, the first attribute analyzed is income. The median household income for the Atlanta MSA in 2008 was \$60,862; yet for the City of Atlanta alone, the median household income was one-fifth lower at \$48,865. Within the population with housing needs, the lower the household income the more likely that household will have cost burdens as it relates to rent, mortgage, and other expenses. These figures are displayed in Table 3-19. Cost burdened renters constitute half (50.5%) of all renters in the City. Over four out of five (81.7% / 22,398) renters that have household incomes less than \$20,000 a year are cost burdened. Three out of four (76.3% / 13,171) renters with household incomes between \$20,000 and \$35,000 a year are cost burdened. According to the 2008 American Community Survey, the median household income for renters in the City is \$30,623, which is 50% of the median household income for Metropolitan Atlanta area. Similar trends can be examined in owner-occupied households in the City. More than a third of all owner occupied households (36.5% / 31,206) are cost burdened. Over 6,850 owner-occupied households (84.5%) earning less than \$20,000 a year are cost burdened as well as 5,504 owner-occupied (63.1%) households earning between \$20,000 and \$35,000 a year. (See Table 3-19).

Table 3-20 shows the numbers and percentage of households in the City of Atlanta by their household income in 2008 and their tenure as owner or renter. Over 9.3% (8,258) of renter-occupied households earn less than \$5,000 a year in the City of Atlanta while only 2.4% (2,074) of owner-occupied households earn that same amount. The median household income for a homeowner in Atlanta is \$83,566 while renters earn a median income of \$30,623. At the top tier of the income bracket, 23.3% (20,134) homeowners earn more than \$150,000 a year while only 3.8% (3,374) renters earn more than \$150,000 per year. In fact, there are nearly as many homeowners (35,256 / 40.8%) that

Table 3-21: Household Incomes in the City of Atlanta as Categorized by Ethnicity - 2008

Ethnicity	White		African American		Asian / Other		Hispanic	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Total Households:	86,022	48.40%	81,339	45.70%	3,186	1.80%	7,272	4.10%
Less than \$10,000	3,922	4.60%	14,873	18.30%	33	1.00%	1,063	14.60%
\$10,000 to \$14,999	3,152	3.70%	9,157	11.30%	109	3.40%	720	9.90%
\$15,000 to \$24,999	4,672	5.40%	11,382	14.00%	473	14.80%	818	11.20%
\$25,000 to \$34,999	4,562	5.30%	11,470	14.10%	425	13.30%	958	13.20%
\$35,000 to \$49,999	8,528	9.90%	11,842	14.60%	637	20.00%	1,147	15.80%
\$50,000 to \$74,999	13,803	16.00%	11,027	13.60%	415	13.00%	586	8.10%
\$75,000 to \$99,999	10,609	12.30%	5,301	6.50%	285	8.90%	1,093	15.00%
\$100,000 to \$149,999	15,621	18.20%	4,301	5.30%	422	13.20%	384	5.30%
\$150,000 to \$199,999	6,720	7.80%	1,375	1.70%	140	4.40%	45	0.60%
\$200,000 or more	14,433	16.80%	611	0.80%	247	7.80%	458	6.30%
Median HH income	\$89,190		\$29,033		\$46,558		\$35,958	

Source: 2008 US Census American Community Survey

earn over \$100,000 per year as there are renters (38,448 / 43.3%) who earn less than \$25,000 per year in household income.

According to the 2008 US Census American Community Survey, there are 86,022 (48.4%) White households, 81,339 (45.7%) African American households, 7,272 (4.1%) Hispanic households, and 3,186 (1.8%) Asian American / Other Ethnic households. The number of households in the City of Atlanta earning less than \$35,000 a year, which would allow an individual to spend \$875 a month in housing expenses (30% of monthly income) and matching the median average for the City of Atlanta in 2008, varies between ethnic groups. In 2008, 19.0% (16,308) of White households, 57.6% (46,882) of African American households, 32.6% (1,040) of Asian America households, and 48.9% (3,559) of Hispanic households earned less than \$35,000 a year. Therefore, one-third of Asian, one-half of Hispanic, one-half of Black, and one-fifth of White households earn less than is needed to pay the median rent of \$867 per month without exceeding 30% of their monthly incomes.

Table 3-22: Tenure in the City of Atlanta by Monthly Housing Costs - 2008

Monthly Housing Costs (2008)	Total Occupied Units (175,210)		Owner Occupied Units (86,414)		Renter Occupied Units (88,796)	
	Percent	Number	Percent	Number	Percent	Number
Less than \$100	0.30%	526	0.30%	259	0.30%	266
\$100 to \$199	2.70%	4,731	1.10%	951	4.20%	3,729
\$200 to \$299	3.80%	6,658	2.50%	2,160	5.10%	4,529
\$300 to \$399	3.20%	5,607	3.10%	2,679	3.30%	2,930
\$400 to \$499	4.00%	7,008	4.30%	3,716	3.80%	3,374
\$500 to \$599	4.80%	8,410	3.80%	3,284	5.70%	5,061
\$600 to \$699	5.80%	10,162	3.20%	2,765	8.40%	7,459
\$700 to \$799	6.30%	11,038	3.10%	2,679	9.50%	8,436
\$800 to \$899	7.50%	13,141	2.90%	2,506	12.00%	10,656
\$900 to \$999	6.80%	11,914	3.00%	2,592	10.50%	9,324
\$1,000 to \$1,499	22.20%	38,897	19.10%	16,505	25.30%	22,465
\$1,500 to \$1,999	12.50%	21,901	18.80%	16,246	6.40%	5,683
\$2,000 or more	18.40%	32,239	35.00%	30,245	2.20%	1,954
Median (dollars)	\$1,075		\$1,592		\$867	

Source: 2008 US Census American Community Survey

Therefore, one-third of Asian, one-half of Hispanic, one-half of Black, and one-fifth of White households earn less than is needed to pay the median rent of \$867 per month without exceeding 30% of their monthly incomes.



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Table 3-23: Families Living Below the Poverty Level in the City of Atlanta - 2008

Total Families in City (89,782)	Number of Families	Percent of Families
Families below poverty level:	28,328	31.60%
In married-couple family:	2,812	3.10%
Children under 6 years	1,096	1.20%
Children 6 to 17 years	1,716	1.90%
Male householder, no wife present:	1,782	2.00%
Children under 6 years	962	1.10%
Children 6 to 17 years	820	0.90%
Female householder, no husband present:	23,734	26.40%
Children under 5 years	8,972	10.00%
Children 6 to 17 years	14,756	16.40%

Source: 2008 US Census American Community Survey

Table 3-24: Age of Householders for Cost Burdened Owner-Occupied Housing- 2008

Age of Householder	Cost Burdened (30% of AMI)		Severely Cost Burdened (50% of AMI)	
	Number	Percent	Number	Percent
24 and Under	512	0.6	201	0.2
25 to 34	3,975	4.6	1,560	1.8
35 to 64	19,987	23.1	7,845	9.1
65 and Over	6,732	7.8	2,642	3.1
Total	31,206	36.1	12,248	14.2

Source: 2008 US Census American Community Survey

The number of households in the City of Atlanta earning more than \$75,000 a year, which would allow an individual to spend at least \$1,875 a month in housing expenses (30% of monthly income) and exceed the median average for the City of Atlanta in 2008, varies between ethnic groups. In 2008, 55.1% (47,383) of White households, 14.2% (11,588) of African American households, 34.3% (1,094) of Asian American households, and 27.2% (1,980) of Hispanic households earned more than \$75,000 a year. Thus, one-third of Asian, one-fourth of Hispanic, one-seventh of Black, and one-half of White households earn more than is needed to pay the median cost of \$1,592 per month for owner-occupied housing without exceeding 30% of their monthly incomes. Given that the cost of housing varies throughout the city, household incomes are a factor in determining the ability and location to purchase or rent housing (see Table 3-21).

According to the 2008 US Census American Community Survey, the median monthly housing cost for all occupied housing in the City of Atlanta is \$1,075. Homeowners have a median monthly housing cost of \$1,592 and renters pay \$867 for their monthly expenses. As detailed in Table 3-22, 46,440 renter-occupied households (52.3%) pay less than

\$900 a month for their housing expenses. A household would need to earn at least \$35,000 a year in salary so that their monthly housing costs would not exceed 30% of their monthly income. The table also describes homeowners, 40,096 of whom (46.0%) pay less than \$1,500 a month for their housing expenses. A household would need to earn at least \$64,000 a year in salary so that their monthly housing costs of \$1,592 would not exceed 30% of their monthly income.

According to the 2008 US Census American Community Survey and detailed in Table 3-23, there are 89,782 families living in the City of Atlanta that have children under the age of 18. Three out of ten (31.6% / 28,328) of those families are living below poverty and should be considered cost-burdened in their attempts to pay for housing costs. The majority of these cost-burdened households are families with a single mother (23,734). Married families with children (2,812) living below the poverty level comprise only 3.1% of all fami-

lies living in the City.

Table 3-24 details cost burdened owner occupied households by the age of the householder. Most of the households with housing needs have householders who are between 35 and 64 years of age, which is usually considered the prime earning years for an employed individual. Nearly twenty-thousand (23.1%) of owner-occupied households with individuals between 35 to 64 years old are cost burdened, out of which 7,845 (9.1%) are severely cost burdened. Owner occupied households maintained by seniors (age 65 and over) have the second highest rate of cost-burdening with 6,732 (7.8%) units, of which 2,642 (3.1%) are severely cost-burdened.

Cost Burdening within senior households can be caused by several factors:

rising expenses (property taxes, utility bills, and medical issues), fixed incomes (pensions, SSI, and employment), and reverse mortgages. Cost burdened owner-occupied households are rare among individuals aged 24 and younger with 512 (0.6%) units, 201 (0.2%) are severely cost burdened.

Table 3-25 shows the numbers of cost burdened renter-occupied householders by the age of the householder. Renters who are aged 24 and younger are nearly ten times as likely to be cost burdened (4,974 units / 5.6% renter vs. 512 units / 0.6% owner) and severely cost-burdened (2,334 units / 2.6% renter vs. 201 units / 0.2% owner) than owners of the same age. The disparity is most likely due to the fact that first household that is established by a younger individual will be a rental property. Renter-occupied senior households (aged 65 and up) are slightly less likely than those which are owner-occupied (4,818 units / 5.5% renter vs. 6,752 units / 7.8% owner) to be cost-burdened; however, these households share similar rates (2,261 units / 2.6% renter vs. 2,642 units / 3.1% owner) and probable causes for being severely cost-burdened (fixed income, rising costs of living, and medical expenses).

The largest group of cost-burdened renter occupied households contains individuals between 35 and 64 years of age. Over 23.7% (21,084 units) of renter-occupied households headed by persons between 35 and 64 years of age are cost-burdened, of which 11.1% (9,891 units) are severely cost-burdened. The rates of cost-burdening for both owner-occupied and renter-occupied households drop off dramatically after the householder reaches 65 years of age. This is likely due to several factors: the presence of specially designated senior housing options, paying off mortgage on property, or moving in with adult children. (There are additional property tax exemptions for senior citizens and there might be relief from paying school taxes).

Age of Householder	Cost Burdened (30% of AMI)		Severely Cost Burdened (50% of AMI)	
	Number	Percent	Number	Percent
24 and Under	4,974	5.6	2,334	2.6
25 to 34	11,141	12.6	5,227	5.9
35 to 64	21,084	23.7	9,891	11.1
65 and Over	4,818	5.5	2,261	2.6
Total	42,017	47.3	19,713	22.2

Source: 2008 US Census American Community Survey

Living in household with Supplemental Security Income (SSI), cash public assistance income, or Food Stamps in the past 12 months:	30,683
In family households:	30,599
In married-couple family	2,514
In male householder, no wife present, family	984
In female householder, no husband present, family	27,101
In nonfamily households	84
Total:	90,369

Source: 2008 American Community Survey



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Table 3-27: Cost Burdened Renter Occupied Properties by Housing Type - 2008

Housing Type	Number	Percentage of Unit Type	Percentage of All Rental Units	Total Number of Rental Units
Single Unit	8,390	50.4	9.5	16,648
2 to 4 units	4,892	47.7	5.5	19,258
5 – 19 units	13,143	47.3	14.8	27,774
20 to 49 units	3,940	43.4	4.4	9,078
50 and more units	11,472	46.8	12.9	24,500
Mobile Home	180	47	0.2	383
Total	42,017	47.3	47.3	88,796

Source: US Census American Community Survey - 2008

Table 3-28: Cost Burdened Owner Occupied Properties by Housing Type - 2008

Housing Type	Number	Percentage of Unit Type	Percentage of All Owner Units	Total Number of Owner Units
Single Unit	27,277	40	31.6	68,250
2 to 4 units	468	19.3	0.5	2,429
5 – 19 units	1,092	22.2	1.3	4,912
0 to 49 units	531	18.5	0.6	2,868
50 and more units	1,371	18	1.6	7,620
Mobile Home	107	31.9	0.1	335
Total	31,206	36.1	36.1	86,414

Source: US Census American Community Survey - 2008

Table 3-26 shows the segment of the housing needs population that has members who draw social security income or public assistance incomes. One conclusion

that can be drawn from this data is that the majority of persons receiving some form of public assistance are in female-headed families with no husband present. Closer examination of the data reveals that older owners account for most, but not all, of the housing needs households with a member receiving social security. In some cases, the family member who is drawing public assistance might not be the householder, but might be a parent or grandparent who is living in the home of an adult child.

Similar phenomena appear to be at work on a smaller scale for cost burdened owners. The City of Atlanta proportion of households with social security income is 20.6% and the number is 34,757. One-seventh (15.2%) of the households with social security income are cost burdened owners. In the rental sector, receipt of social security income is equivalent to the overall city proportion for cost burdened renters (20.1% versus 20.6%). Approximately one in ten (10.3%) overcrowded renter households have a member with social security income.

For renter-occupied households, 47.3% (42,017 units) of all rental properties are cost-burdened. For the majority of housing types used as rental housing, nearly four out of nine units are cost burdened: 8,390 single family homes (9.5% of all rental), 4,892 2- to 4-unit (5.5% of all rental) dwellings, 180 mobile homes (0.2% of all rental), 13,143 5- to 19-unit (14.8% of all rental) dwellings, 3,940 20- to 49-unit (4.4% of all rental) dwellings, and 11,472 50- and more unit (12.9% of all rental) dwellings are cost burdened. Although half of the single family dwellings that are used as rental property are cost burdened (8,390 units), they comprise 20.0% of all cost-burdened rental properties and 9.5% of all rental properties in the City of Atlanta. The bulk of the cost-burdened rental properties in the City are located in developments containing 5- to 19 (13,143) units and 50 or more units (11,472). Combined, these two groups contain 58.6% of all cost-burdened rental properties and 27.7% of all

rental units in the City (see Table 3-27).

Single family dwellings comprise the bulk of owner-occupied cost burdened housing (see Table 3-28). In 2008, there were 27,277 cost-burdened households living in single family housing, comprising 87.4% of all owner-occupied cost-burdened housing and 31.6% of all owner-occupied housing. The remaining 3,929 cost-burdened owner-occupied housing units were located in mobile homes (107), 2- to 4-unit (468) dwellings, 5- to 19-unit (1,092) dwellings, 20- to 49-unit (531) dwellings, and 50 or more unit (1,371) dwellings. Housing types on the rental side are much more disparate. No type of housing contains more than one quarter of the cost burdened renters, although at 11,472 units and 24.8% of the total cost burdened rental units, developments of 50 units or more come close.

On the ownership side, the concentration of both overcrowding and cost burdening in single family detached units is not a substantial barrier to dealing directly with the housing needs *in situ* either through loans and/or grant programs to rectify the deteriorating physical quality problems induced by cost burdening or overcrowding or by restructuring mortgage finance to reduce the absolute burden of monthly payments. But, the fact that over two-thirds of the cost burdened renters (67.8% or 28,555 units) are in developments of 5 to 49 units present complex obstacles to effective policy. The most significant of these are the dearth of private financing available to developments containing fewer than 50 units and economies of scale for managing rental properties that conclude that 50 units is the smallest size development that can be managed efficiently.

Viewed from the preceding institutional perspectives, the fact that 11,472 units of cost burdened rental housing in developments of 50 or more units mean that these units are the most accessible block of rental housing needs in the city. Because these developments meet or exceed industry minimums for effective management and access to financing, devising effective policies is a more straightforward set of tasks. The type of housing occupied by people with housing needs defines much of the first set of alternatives in deriving remedial programs. In many cases, solving the housing problem without requiring people to relocate preserves valuable connections to supporting community networks and facilities. Analyzing the type of housing occupied by the people with housing needs is therefore an instrumental part of understanding housing needs and a prerequisite for designing effective housing programs.

Special Housing Needs

This section of the Housing Element refers to a subsection of the population in the City of Atlanta who, under normal circumstances, are not able to provide for their own housing due to the following: homelessness (lack of income preventing the individual from renting or owning property), physical disability (unable to find housing that is accessible), mental disability (lacking mental acuity to maintain a household), and AIDS-related illness (unable to find housing due to health requirements or discrimination).

The Atlanta Housing Authority (AHA) has partnered with numerous developers and property owners to provide housing opportunities for the elderly, disabled and other special needs populations. AHA provides rental assistance



The Imperial Hotel provides affordable housing for those with special housing needs.



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Highland Manor, located in NPU F, offers housing for people with special needs.

for over 600 special needs units in mixed-income, mixed finance communities primarily located in the City of Atlanta and that were developed through public-private partnerships. The owners and their professional management agents are responsible for the leasing and occupancy of these units. Supportive services are required under these arrangements in the form of a service provider agreement between the owner and service provider. AHA also has a voucher program that is used for persons with mental disabilities. Supporting the goals of the Regional Commission of Homelessness and former Mayor Franklin's efforts to address homelessness in the City of Atlanta, AHA committed 500 housing vouchers as a resource to provide project based rental assistance to homeless and other special needs populations.

Needs for Persons with Mental Disabilities

The Georgia Department of Behavioral Health and Developmental Disabilities (DBHDD) provide services and treatment for persons with mental illness as well as those with mental retardation and substance abuse. The DBHDD 2010 Block Grant Application reported that the population of persons with mental illness, mental retardation or with a substance abuse problem is continuing to increase. Included in the Grant Application was the State of Georgia's agreement with the Department of Justice (DOJ) for improvement of services in state hospitals, its efforts to work closely with the DOJ and advocates tracking implementation of the plan for improvement, and to reach an Olmstead agreement with the Office of Civil Rights and to implement a very dynamic and intensive processes for helping institutionalized persons move to the community.

On January 23, 2009, a Metro Atlanta Tri-Jurisdictional Homeless Census was conducted to document the unmet residential treatment and other supportive housing needs of homeless persons. The majority of this group of persons earns less than \$10,000 per year and also need a housing subsidy as well as supportive services in order to live in the community. A review of the characteristics of those needing housing indicated a need to expand levels of care to the residential continuum and to increase the capacity of existing and available services.

Current Programs and Strategies

In the City of Atlanta, 5,214 housing units that are subsidized through Section 8 vouchers or public housing are occupied by persons with some type of disability. The 811 Supportive Housing Program for persons with disabilities provides funding to developers who build housing for disabled, low-income households. The program also provides rental assistance that can cover the difference between the US Housing and Urban Development (HUD) approved operating costs and the tenant's contributions toward rent. This small federal program supports 332 units statewide and, of these, 83 units of Supportive Housing for persons with Disabilities are in Fulton County, most are in Atlanta.

An important service provided by Georgia DBHDD and its non-profit contract agencies is the community-based residential treatment and support services in conjunction with housing through the Medicaid waiver program. DBHDD provides a wide array of residential services that range from highly structured

treatment programs, group homes with twenty-four hour support services to drop-in support services provided to consumers living in their own homes. The DBHDD actively pursues a multi-path approach for federal, state, and local funds for developing new residential and supportive housing opportunities. Section 8 Mainstream vouchers under the Mainstream Housing for Persons with Disabilities program are designated for people with disabilities that allow housing authorities and nonprofit disability organizations to apply for vouchers with five year terms.

Gaps and Priorities

Georgia Code 120-3-20 (Georgia Accessibility Code) requires that 5.0% of newly constructed multifamily rental housing has to be accessible to persons with disabilities. But there is no systematic way for people with disabilities to access these units. A serious lack of wheel chair accessibility in affordable housing presents constant barriers for persons with disabilities. A disabled individual earning less than \$12,000 per year cannot afford to rent anywhere in Atlanta without a cost burden of over 50% of income and/or without a shared unit living arrangement. There is a need for additional rental subsidies and additional units of affordable housing, including barrier-free units. With the changing nature of health insurance coverage and the complex public system for screening disability services, the number of people without appropriate and necessary services also continues to grow. Atlanta will face several particularly challenging issues in the future, including two that directly relate to housing needs:

- Long-term community-based residential services for persons with serious mental health problems who lose their eligibility for other programs, and
- Long-term residential services, for adults with mental disabilities whose parents or primary community-based care givers are unavailable or unable to provide care.

The priority for serving people with mental disabilities is to support those who live in nursing homes and state institutions and those who live with caregivers who are either elderly or in poor health. The 38 Atlanta nursing homes that accept Medicare and Medicaid clients house 6,080 patients, half of whom receive a level of care below state standards. To implement this priority, there needs to be an adequate supply of housing available to meet the needs of an estimated 3,000 individuals. Housing designed to meet the needs of inadequate state and nursing home care should be affordable, barrier-free, located near public transportation, shopping, and available for long-term use.

Table 3-29: Types of Disability by Age of Individual in City of Atlanta – 2008

Age of Person	Total Population	Persons with one type of disability	Persons with two or more types of disability	Percentage of Population with Disabilities
Under 17 years	90,877	1,643	1,056	3
18 – 34 years	125,697	4,443	2,475	5.5
35 – 64 years	189,521	16,212	14,575	16.2
65 – 74 years	23,329	4,503	3,948	36.2
Over 75 years	15,412	2,291	6,757	58.7

Source: 2008 US Census American Community Survey



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Needs for Persons with Cognitive Disabilities

The 2008 US Census American Community Survey estimated that 22,263 individuals (5.0% of City's population) live with cognitive disabilities as a consequence of brain injury, and 32,004 individuals (7.2% of City's population) live with ambulatory disabilities as a consequence of accident, trauma, or birth (see Table 3-29). In several instances, many of these disabilities can overlap. Due to the unique nature of a brain injury, individuals with this condition have very different needs for services and housing. The largest groups of individuals who sustain brain injuries are young males, ages 16-24 years. Many of these individuals, at the time of injury, were in school or just beginning to work. Over 65% of the persons served by Brain Injury Services have incomes less than \$12,000 and rely on SSI or other governmental supports. Transitional living programs attempt to reduce the structure and supervision needed in carrying out activities of daily living and to increase an individual's ability to function independently.

Current Programs and Strategies

Shepherd Center, located in Atlanta, is a 132-bed private, not-for-profit hospital specializing in medical treatment, research and rehabilitation for people with spinal cord injury and brain injury. Restore Neurobehavioral Center, a nonprofit organization based in Atlanta with residential facilities in Roswell and Lilburn, provides long-term case management services and support to over 250 people with brain injuries every year. Restore does not support lower income persons (except those receiving accident insurance supports). The independent waiver care program does provide specific resources to Medicaid eligible persons with brain injuries. These services are provided at home and through personal care homes.

Gaps and Priorities

The twenty-four thousand persons have physical or sensory disabilities, and of these 2,951 with brain injuries, live on incomes of less than \$1,000 per month. Due to cognitive, physical and social deficits that can occur as a result of a brain injury, residential alternatives are needed to meet the needs of these individuals. A priority is to find alternatives to institutionalization, such as transitional living programs and group homes, which are accessible and provide the appropriate level of care. Persons wanting to remain in their homes could be provided apartment coaches or personal assistant care for safety and performance of adult daily living tasks. Model programs around the country for persons with brain injuries need to be studied and recommendations developed.

Needs for Persons with Physical or Sensory Disabilities

The 2008 US Census American Community Survey estimated that 11,134 individuals (2.5%) in Atlanta have a hearing disability and 14,018 individuals (3.2%) have a visual disability.

Current Programs and Strategies

Metro Fair Housing Inc. compiles and maintains a listing of accessible apartment complexes in the metro Atlanta area. These include: accessible building

apartment entrances; curb cuts for wheelchairs; elevators with Braille; ramps with handrails; grab bars; wide doorways; low cabinets, sinks, and countertops; raised toilets, and other features. Newer apartment complexes built since 1991 meet Fair Housing standards but are often out of the price range for residents who have low-income jobs or depend on Social Security or SSI assistance payments. The Community Housing Resource Center, which has an inventory of accessible apartment buildings in cooperation with the Department of Community Affairs aging in place initiative, is currently working to bring together groups interested in developing housing with services for people with significant physical disabilities. The Center for the Visually Impaired, which is located in Midtown, provides assistance, information, and materials to assist visually-impaired persons.

Gaps and Priorities

Independence for persons with disabilities often hinges on four key components: housing, transportation, employment and supportive services in the community. Without adequate affordable housing, independence and self-sufficiency cannot be attained. Housing on accessible public transportation routes is a significant issue for persons with disabilities. Persons with physical disabilities are more likely to depend on public transportation in order to maintain employment and to meet daily needs.

Renters with disabilities also need financial assistance to make accessibility accommodations to their homes. Typically, renters must pay to have the accommodations made, and then must pay to return the residence to its original state when they leave. These costs are often prohibitive for a disabled person with limited income and financial resources.

Development of group housing options for persons with disabilities is constrained by the lack of affordable land. Likewise, housing options for other special needs groups, such as those with chemical sensitivities who may also need temporary emergency shelter, need to be addressed. For those who are physically disabled and own their homes, more education and awareness is needed on options for adapting a home and the financial resources that are available for renovations necessary to make homes accessible.

Elderly Needs

The elderly are a significant segment of Atlanta's population. According to the 2008 US Census American Community Survey, nearly one out of ten (38,741 / 9.1%) of the City's residents are over the age of 65. Over two-thirds (68.4%) of Atlanta's seniors aged 65 and over live alone (26,517).

In 2008, the median income in Atlanta for households over 65 was \$27,374, while the median income for all households in Atlanta was \$48,865. Atlanta's senior population under the poverty level comprised 4.7.0% of the total population living under the poverty level. In 2008, 20.6% (6,636) of Atlanta seniors lived below the poverty level. The 2008 Census estimated the number of seniors living with a disability and living below the poverty level to be 4,236. There are 11,184 households headed by an individual aged 65 and older. There were 15,719 households in the City of Atlanta that received income from Social Security and 5,476 households that received Supplemental Security Income and/or cash public assistance in the year 2008 according to



Wesley Homes senior highrise in East Atlanta, NPU W.



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the American Community Survey. A higher number of senior renter households, 7,668, receive Social Security and have housing needs. Over a third of senior headed households are costs burdened, 36% of senior owners and 37% of senior renters are cost burdened. Affordable housing for this growing population group is an on-going need.

The City of Atlanta Commission on Aging addresses special needs for the elderly, as it relates to City services delivery; including, but not limited to: traffic and transportation (pedestrian walks, traffic signals, etc.), solid waste services and public safety issues. In 2009, the Commission on Aging focused on measures to improve compliance of developers and builders with the City of Atlanta Code of Ordinances requirement that in all high-rise residential structures for the elderly and handicapped, for evacuation purposes, the room numbers of all non-ambulatory residents be posted, and identifying placards be affixed to their doors.

Current Programs and Strategies

The development of housing that would allow residents of the City of Atlanta to “age in place” (remain within their neighborhood through the course of their lifetime) is a vision that has been included in the Consolidated Plans and Comprehensive Development Plans adopted by the City during the past decade. The City has established goals for working with developers to expand the stock of affordable housing by 5,700 units for senior households with incomes at or below 30% AMI and 7,600 units for senior households with incomes between 31% and 50% of AMI. The primary source of dedicated affordable senior housing is HUD Section 202. There are 2,711 units of Section 202 elderly housing in Fulton County, most of which are in Atlanta.

There are 1,953 units in 11 high-rise developments owned by AHA that are designated for elderly or disabled persons and two small family properties. AHA is investing \$18.5 million of American Reinvestment and Recovery Act (ARRA) funds into these properties. The priorities of this work are to improve: (1) the health, safety and viability of the property, (2) energy efficiency and conservation, and (3) the quality of life of the residents including developing an environment that is conducive for seniors to “age in place.” This work should be completed in 2011.

Georgia’s private nursing home providers provide 50,000 unit/beds for elderly persons, 40,000 of which are dedicated to Medicaid recipients. State records show that seniors and disabled persons in nursing homes are frequently subject to understaffed nursing care levels, leaving over 10,000 of their residents without enough nurses and nurses’ aides to care for them. State inspectors found that staffing had dropped below state minimum standards in 115 homes – nearly one of every three in Georgia –at least once since 1999. The staffing violations were found at least twice at 55 of those homes. The state rarely fines or punishes nursing homes for understaffing, and it does not require homes to document that they have added workers after a spot check finds understaffing. As a result, some nursing homes show up repeatedly as staffing below the standard.

For persons wanting to remain in their own home and for elderly householders who cannot afford the cost of housing or assisted living, there are pro-

grams available. Free home repairs are not immediately available within the City of Atlanta. Most non-profit organizations that offer free home repairs have a waiting list. The homeowner must continuously live in the rehabilitated house during the affordability period (typically five years) to receive the home repairs at no cost. If the homeowner sells the house prior to the end of the affordability period to someone that doesn't meet the Program's eligibility requirements, the total amount used to rehabilitate the house will be reimbursed to the City of Atlanta at the house closing meeting. The City's Bureau of Housing has CDBG and HOME funded programs for a limited number of repairs. Some of the agencies that provide services to senior are listed below.

- Southeast Energy Assistance: weatherization- insulation & weather-stripping; plumbing repairs to stop dripping faucets or running toilets; assist with utility bills.
- Resource Service Ministries (RSM): check and repair furnace; weatherization- insulation & weather-stripping.
- Senior Connections: plumbing, electrical, furnace, roof and minor flooring repairs.
- Senior Citizen Services: bathroom grab bars, one-time yard work, exterior/interior painting in summer.
- Wesley Community Center - Project Extend: roof repair, minor plumbing, minor electrical, furnace repair, exterior/interior painting in summer.
- Community Housing Resource Center - Home Repair Program Only: one system repair possible roof, electrical, plumbing and furnace repair.
- Atlanta Community ToolBank's HouseProud: only for houses within NPU-V roof repair, plumbing, weather-stripping, floor reinforcement, and more.
- City of Atlanta's HOME Owner-Occupied Rehabilitation Program: requires a deferred payment loan. Housing rehabilitation assistance may only be provided to cover repairs needed to bring the property in compliance with City of Atlanta building code.

Gaps and Priorities

The Atlanta Study Group on Assisted Living identified housing affordability as the greatest single issue for seniors living alone. An inadequate supply of services for those not qualified for Medicaid waiver personal assistance was also identified as a major need. Strategies to help older adults remain as independent as possible should be encouraged, including ones concerned with having sufficient income to be able to afford housing in the Atlanta area and remain here. Nursing home care should be considered a less desirable alternative to group home, assisted living/personal care home care that are more integrated into the community and more frequently have better levels of care.

Needs for Persons with Substance Abuse-related Disabilities

The supply of housing dedicated to persons who are in recovery from alcohol



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Hope House provides services to homeless and low income individuals recovering from substance abuse.

or other drug abuse is limited. Substance abuse and physical and mental disabilities affect an estimated 2,912 people who are chronically homeless in Atlanta. A continuum of treatment and housing options, including emergency, transitional and permanent housing, with access to community services, employment and public transportation are essential to successful community reintegration. In addition, to address the diverse needs of recovering substance abusers, these components should include both large and small facilities, highly intensive and less intensive services, have locations throughout the City and include reasonable costs and housing subsidies. Atlanta lacks a “Rapid Response” support response that can intervene when individuals are at risk of relapse while waiting for residential treatment services. This 24/7-response service can include screening from a hot line and transportation to an assisted facility.

Current Programs and Strategies

Recovering substance abusers are eligible for very few specialized housing programs. As they recover, most are able to obtain employment that allows them to find private market or shared housing. The Georgia Department of Mental Health, Developmental Disabilities and Addictive Diseases provide preventative support and information primarily focused at children. Publicly supported services for alcohol and drug addictions in Atlanta are primarily the responsibility of Fulton and DeKalb Counties. Project Focus, operated by Fulton County Human Services Department Office of Emergency and Transitional Housing, provides ambulatory detoxification and intensive outpatient substance abuse treatment services to a select group of 12 men who reside at Jefferson Place 12 months. This facility partially augments the new 48-bed recovery facility, Hope House on Washington Street. A multi-path approach for federal, state, and local funds to develop and expand residential and supportive housing opportunities similar to Project Focus is needed. Housing strategies for individuals recovering from substance abuse include developing and expanding public-private partnerships with nonprofit organizations. Other strategies include assisting clients in developing shared housing options that meet their needs.

Gaps and Priorities

Access to available, affordable housing is essential to reintegration of recovering substance abusers into the community in a drug-free lifestyle. Although a continuum of housing and residential treatment exists, there are significant gaps to be addressed:

- Housing for 50 recovering substance abusers who speak only Spanish;
- Housing for 150 dually-diagnosed individuals;
- Permanent and transitional housing for 85 families with children and recovering parent(s) whose chronic health problems limit their ability to work and earn enough income to support dependent children;
- Additional Independent living capacity similar to Young Adult Guidance Center is needed for 50 recovering adolescents who cannot return home after treatment; and

- Persons with HIV/AIDS.

Needs for Persons with HIV/AIDS

The City of Atlanta is the entitlement grantee for the HOPWA program that covers the 28-county metropolitan Atlanta area. The Georgia Department of Human Resources estimates that the 28-county metropolitan Atlanta area had 13,457 diagnosed and reported HIV cases as of December 31, 2007. The majority of diagnosed cases (94%) were in 5 central metro area counties: Fulton, DeKalb, Gwinnett, Clayton, and Cobb; 81% of the cases were reported in Fulton and DeKalb Counties. Approximately 68% of all cases reported in metro Atlanta were African American, 28% were white, and 4% were identified as Hispanic and/or other ethnic groups. Men comprised 82% of all cases and 73% of all cases were over the age of 30.

According to the Metro Atlanta Tri-Jurisdictional Collaborative on Homelessness Census (2009), 7% of the estimated 7,019 homeless persons living on the streets, shelters, or transitional housing were infected with HIV. Of the diagnosed and reported cases of people living with AIDS as of the end of 2008, 61% had been diagnosed prior to 2003. Assuming that persons living with a diagnosis of AIDS for longer than

Table 3-30: Demographics of HIV / AIDS Populations in the Atlanta Region - 2007

	AIDS Incidence (a) 1/1/06 – 12/31/07		AIDS Prevalence (b) 12/31/07		HIV (non-AIDS) Prevalence [c] 12/31/07	
	Number	Percent	Number	Percent	Number	Percent
Race / Ethnicity						
White (not Hispanic)	178	15	3,402	25.3	2,811	20.7
Black (not Hispanic)	908	76.4	9,334	69.4	9,983	73.5
Hispanic	80	6.7	607	4.5	613	4.5
Asian / Pacific Islander	1	0.1	46	0.3	69	0.5
American Indian / Alaska Native	2	0.2	13	0.1	23	0.2
Other / Multi-Race	19	1.6	52	0.4	94	0.7
Unknown	0	0	3	0	1	0
Total	1,188	100	13,457	100	13,594	100
Gender	Number	Percent	Number	Percent	Number	Percent
Male	883	74.3	10,728	79.7	9,808	72.2
Female	305	25.7	2,729	20.3	3,786	27.8
Total	1,188	100	13,457	100	13,594	100
Age at Diagnosis	Number	Percent	Number	Percent	Number	Percent
Under 15 years	1	0.1	93	0.7	271	2
15 – 24 years	76	6.4	850	6.3	2,581	19
25 – 34 years	277	23.3	4,641	34.5	4,732	34.8
35 – 44 years	451	38	5,207	38.7	3,942	29
45 – 54 years	287	24.2	2,070	15.4	1,586	11.7
55 – 64 years	84	7.1	491	3.6	396	2.9
65 years and up	12	1	105	0.8	86	0.6
Total	1,188	100	13,457	100	13,594	100
Transmission Category	Number	Percent	Number	Percent	Number	Percent
Men who have Sex with Men (MSM)	409	34.4	5,893	43.8	4,783	35.1
Injection Drug Use (IDU)	37	3.1	1,492	11.1	738	5.4
MSM and IDU	25	2.1	637	4.7	336	2.5
High-Risk Heterosexual Contact	59	5	1,435	10.7	1,104	8.1
Other [d]	3	0.3	165	1.2	272	2
Risk Not Reported or Identified [e]	655	55.1	3,835	28.5	6,361	46.8
Total	1,188	100	13,457	100	13,594	100
[a] The number of AIDS cases diagnosed in the specific time period						
[b] The number of people living with AIDS as of the specified date; assumed to be residing in State						
[c] HIV (non-AIDS) reporting was mandated in Georgia on December 31, 2003						
[d] Other includes hemophilia, transfusion, transplant, pediatric, prenatal risk and other lacking info.						
[e] Risk was either not reported or did not fall into a CDC-defined risk transmission category						



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5 years require a higher level of services, it is projected that approximately 5,531 individuals with AIDS in the metropolitan Atlanta area are in need of assistance either through supportive housing facilities, rent subsidies or short-term assistance to enable them to maintain appropriate housing and access services. Anecdotal information from AIDS service providers indicates that shelter options for homeless people living with HIV are not appropriate for many clients. For example, transgender individuals are not safe or welcome at shelters for men or women. Further study is underway to assess the extent of need and adequacy of existing resources for homeless men and women living with HIV/AIDS.

The Fulton County Health Department reports a cumulative total of 844 HIV cases from 2000 through 2004. An incidence rate of 6.4 per 100,000 for new cases of HIV infection was reported in Atlanta as of 2004, up from the rate of 4.8 per 100,000 in 2000. There is a waiting list in Atlanta of over 100 households for rental subsidy through the Housing Opportunities for Persons with AIDS (HOPWA) Program administered by the Mayor's Office of Human Services. The Atlanta Housing Authority does not administer a HOPWA program.

Current Programs and Strategies

The federal HOPWA Program is an entitlement program that provides rental subsidies to families and individuals living with AIDS whose condition leave them unable to earn sufficient income to maintain their housing arrangement. The limited funding available was providing assistance to 345 households at the end of FY 2004. Some emergency assistance is also available under this program. The Fulton County Health Department provides non-residential case management and clinic services for persons with HIV/AIDS. Housing related supportive services including substance abuse recovery, mental health and legal services, home-delivered meals and furnishings to assist transitioning from homelessness will be provided for approximately 700 persons in the metro area through the HOPWA program.

As the governmental entity responsible for development of the metro-wide Housing Opportunities for Persons with AIDS (HOPWA) program, the City of Atlanta coordinates with Fulton, DeKalb, Gwinnett, Clayton and Cobb Counties and the City of Marietta. Local government representatives participate in the assessment of housing and support service needs and long-range planning for the HOPWA program. The City also coordinates planning for the HOPWA program with the Metro Atlanta HIV Health Services Planning Council (Planning Council), which includes a broad range of organizations and individuals active in the HIV/AIDS arena in metro Atlanta. The Planning Council is responsible for planning and setting priorities for the allocation of Ryan White program funds. The City of Atlanta works with local governments and the HOPWA Committee of the Planning Council to review annual applications for HOPWA funding and staff recommendations for consistency with HOPWA policies and priorities. The HOPWA Committee presents preliminary recommendations to a meeting of the full Planning Council for public comment and adoption of recommendations that are later submitted for public review and comment in the City's Consolidated Plan public hearings.

In partnership with Fulton County and the Planning Council, the City is conducting an HIV/AIDS housing and related services needs assessment update. It will include input from members of the HIV/AIDS-affected community, AIDS

housing and service providers, representatives of metro area local governments, and other key informants to be identified. Needs assessment findings and recommendations should be incorporated into future HOPWA plans and priorities.

Gaps and Priorities

HIV/AIDS supportive services are in constant need of reassessment as medical treatment advances and new populations become at risk. HIV/AIDS remains a large and consuming issue for the 9,068 diagnosed. HIV/AIDS is also intertwined with substance abuse as twenty percent of the total reported cases indicated intravenous drug use being the risk factor to their exposure.

As more effective treatments are developed for HIV/AIDS, persons who have the disease are living longer, but over time may be less able to earn sufficient income to remain self-supporting. An increasing need for short-term and emergency assistance is also anticipated as those who are still able work experience periods of disability and loss of income.

Homeless Needs

The City of Atlanta participates with Fulton and DeKalb counties in the Metro Atlanta Tri-Jurisdictional Collaborative on Homelessness, known as the Tri-J, to coordinate homeless planning, policy development, research, and funding for homeless assistance services and housing. The Tri-J also works to strengthen compliance with HUD requirements for homeless funding under the McKinney Vento Act, which include participation in a homeless management information system or HMIS and completion every two years of a homeless census count.

The HMIS agency for the State of Georgia, including the Tri-J, is Pathways Community Network, Inc. Pathways also conducts the Tri-J's homeless census count and subsequent survey project. Four counts and surveys have been conducted, in 2003, 2005, 2007, and 2009, and the fifth will occur in 2011. Reports can be found at www.pcni.org. This initiative provides both counts of the homeless and detailed information on the causes and nature of homelessness and the self-perceived needs of homeless persons.

The 2009 Metro Atlanta Tri-Jurisdictional Collaborative Homeless Census report stated: "On the morning of January 23, 2009, a total of 7,019 unsheltered and sheltered (emergency shelters and transitional housing) homeless people were found in the Tri-J area." Tables 3-31 to 3-33 show the breakdown by housing status and demographic groupings. For the City of Atlanta alone, excluding the non-City portions of Fulton and DeKalb counties, the 2009 census count is shown in Table 3-33.

The 2009 Tri-J census report



The Gateway Center provides services to the homeless.

Table 3-31: 2009 Tri-Jurisdictional Homeless Census Count by Residence and Household Type

2009 Tri J Homeless Census	Individuals	Family Members	Totals	Percentage
Unsheltered	2,068	96	2,164	30.80%
Emergency Shelters	1,998	359	2,357	33.60%
Transitional Housing	1,715	783	2,498	35.60%
Totals (%)	5,781 (82%)	1,238 (18%)	7,019	100.00%

Source: 2009 Metro Atlanta Tri-Jurisdictional Collaborative Homeless Census



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Table 3-32: 2009 Tri-Jurisdictional Homeless Census Count by Gender and Household Type

Individuals						
2009 Tri J Homeless Count	Adult Male	Adult Female	Couples no kids (# of Adults)	Youth Male	Youth Female	Total Indiv.
Unsheltered	1,747	291	0	25	5	2,068
Emergency Shelters	1,548	408	42	0	0	1,998
Transitional Housing	1,379	334	0	1	1	1,715
TRI-J TOTALS	4,674	1,033	42	26	6	5,781
% of Tri-J Total	66.70%	14.70%	0.60%	0.40%	0%	82.40%
Family Members						
2009 Tri J Homeless Count	Male Adult Head Family	Female Adult Head of Family	2 Parent Families (# of Adults)	Non Head Adult	Kids in Family	Total Family Members
Unsheltered	3	30	0	0	63	96
Emergency Shelters	1	119	12	1	226	359
Transitional Housing	8	199	52	5	519	783
TRI-J TOTALS	12	348	64	6	808	1,238
% of Tri-J Total	0.20%	5%	0.90%	0%	11.50%	17.60%

Source: 2009 Metro Atlanta Tri-Jurisdictional Collaborative Homeless Census

included an analysis of changes in the homeless population over time, and found that from 2003 when the first count was conducted to 2009, the total Tri-J Homeless Census count increased by 462 people (6.6%). The material that follows is quoted from the report.

“Unsheltered vs. Sheltered (emergency shelter and transitional housing): From 2003 to 2009, there was a steady decrease of 140 (6.1%) in the number of people sleeping in unsheltered locations on the night of the census for both individuals and family members. On the other hand, there was an increase of 602 (12.4%) in the number of people staying in emergency shelters and transitional housing on census night for both individuals and families.

Individuals vs. Family Members: From 2003 to 2009, there was

an increase of 492 individuals (6%), while there was a decrease of 30 family members (2.4%) from the same time period. From 2007 to 2009, there was an increase of 159 individual (2.7%) and an increase of 14 family members (1.1%) from the same time period.

Housing Type/Household Type: From 2003 to 2009, there was a decrease of 48 unsheltered individuals (2.3%), while there was an increase of 540 sheltered individuals (15%). During the same time period, there was a decrease of 92 unsheltered family members (49%) and an increase of 62 family members (5.4%) staying in emergency shelter and transitional housing.

Bed Supply and Occupancy Rate for 2005 to 2009: Between the 2005 and 2009 Tri-J homeless census, 422 new emergency shelter and transitional housing beds were added to the Tri-J supply. During that time period, the number of beds for individuals increased by 360, while the number of beds for family members increased by 62. The housing occupancy rates for emergency shelter and transitional housing for homeless individuals increased from 87% in 2005 to 91% in 2009, while emergency shelter and transitional housing occupancy rates for homeless families increased from 67% in 2005 to 77% in 2009.”

The report estimated that a total of 21,441 persons would experience homelessness in the Tri-J area at some point during 2009.

The Tri-Jurisdictional Collaborative, in its annual “Exhibit 1” filing with HUD as a part of the yearly nationwide homeless Notice of Application (NOFA) ap-

plication process, provided estimates of the number of homeless persons exhibiting special needs, as shown in Table 3-24.

At Risk Populations

In addition to those persons and families who are already homeless, many households in the City of Atlanta are at risk of homelessness. The most easily measured risk factor is housing cost burden. Cost burdened households are those paying over 30% of income for housing while severely cost burdened households pay 50% or more of their incomes for housing. The housing needs analysis concluded that there were 31,126 cost burdened owners in the City, 12,248 of who was severely cost burdened. There were 42,017 cost burdened renters in the City, 19,713 of who was severely cost burdened. All of the households that are severely cost burdened are at acute risk for homelessness in the immediate future, and a number of cost burdened households could easily be pushed into homelessness by one catastrophic expense.

The 2009 Census collected by the Metro-Atlanta Tri-Jurisdictional Collaborative on Homelessness found that 618 (8.5%) of the 7,019 to 10,000 homeless persons estimated to be living on the street, in shelters or in transitional housing are infected with AIDS. Anecdotal information from AIDS service providers indicates that shelter options for homeless people living with HIV are not appropriate for many clients. The Fulton County Department of Human Resources (DHR) estimates that there were 75,985 adults (12.3% of 2000 Census adult population) and 3,249 adolescents

Table 3-33: 2009 Census Numbers of Homeless Persons in the City of Atlanta						
Individuals						
2009 Tri J Homeless Count	Adult Male	Adult Female	Couples no kids (# of Adults)	Youth Male	Youth Female	Total Indiv.
Unsheltered	1,509	255	0	24	5	1,793
Emergency Shelters	1,548	408	42	0	0	1,998
Transitional Housing	1,246	270	0	1	1	1,518
ATLANTA TOTALS	4,303	933	42	25	6	5,309
% of Atlanta	70.30%	15.20%	0.70%	0.40%	0.10%	86.60%
Family Members						
2009 Tri J Homeless Count	Male Adult Head Family	Female Adult Head of Family	2 Parent Families (# of Adults)	Non Head Adult	Kids in Family	Total Family Members
Unsheltered	2	18	0	0	38	20
Emergency Shelters	1	94	8	0	168	99
Transitional Housing	5	127	28	4	329	146
ATLANTA TOTALS	8	239	36	4	535	265
% of Atlanta	0.10%	3.90%	0.60%	0%	8.70%	13.40%
Source: 2009 Metro Atlanta Tri-Jurisdictional Collaborative Homeless Census						

Table 3-34: Continuum of Care Homeless Subpopulation			
Homeless Population (Jan 2009)	Sheltered	Unsheltered	Total
Chronically Homeless	947	702	1,649
Severely Mentally Ill	1,200	536	1,736
Chronic Substance Abuse	2,511	763	3,274
Veterans	962	341	1,303
Persons with HIV / AIDS	412	206	618
Victims of Domestic Abuse	423	163	586
Unaccompanied Youth (under 18)	2	30	32
Source: 2009 Tri-Jurisdictional Collaborative Exhibit 1			



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Table 3-35: Inventory of Tri-J Unmet Need – Date of the Housing Inventory Count: 1/29/2010							
All Year-Round Beds/Units						Seasonal Beds	Overflow Beds
Beds for Households w/ at least 1 Adult & 1 Child	Units for Households w/ at least 1 Adult & 1 Child	Beds for Households w/out Children	Beds for Households w/ Only Children	Units for Households w/ Only Children	Total Year-Round Beds	Total Seasonal Beds	Overflow Beds
Emergency Shelter							
60	15	200	4	2	264	120	40
Transitional Housing							
0	0	80	0	0	80		
Safe Haven							
		28					
Permanent Supportive Housing							
0	0	1600	0	0	1600		

(4.9% of 2000 Census adolescent population) needing substance abuse treatment. Another group at risk for homelessness is youth aging out of foster care. A Jim Casey Youth Opportunities Initiative Study (2000) cited one in four children who “age out” of foster care become homeless. The Tri-Jurisdictional Collaborative, in its annual “Exhibit 1” provides estimates of the unmet need for housing for the homeless, as show in Table 3-35.

Jobs Housing Balance

Commuting Patterns of Resident and Nonresident Workforce

Tables 3-36 and 3-37 compares the number of residents that live in the City of Atlanta and are employed in businesses located in the City and examines those locations by City and/or Census Designated Place while Table 3-38 examines those same variables at the County level. Of the 171,292 employed residents that lived in the City of Atlanta in 2008, 71,270 (41.6%) of them worked inside the city limits while the remainder worked outside of the City.

Examining the data at the city and census-designated place level, city of Atlanta residents worked in Sandy Springs (8,262 / 4.8%), Druid Hills (3,367 / 2.0%), Dunwoody (3,148 / 1.8%), Alpharetta (3,046 / 1.8%), and Marietta (2,511 / 1.5%). The majority of the previously listed locations are adjacent to the City.

Table 3-36: Location of Jobs by City Where City of Atlanta Residents are Employed – 2008		
City / Census Designated Place	Count	Share
Atlanta, GA	71,270	41.60%
Sandy Springs, GA	8,262	4.80%
Druid Hills CDP, GA	3,367	2.00%
Dunwoody CDP, GA	3,148	1.80%
Alpharetta, GA	3,046	1.80%
Marietta, GA	2,511	1.50%
College Park, GA	2,483	1.40%
East Point, GA	2,033	1.20%
Roswell, GA	1,875	1.10%
Smyrna, GA	1,729	1.00%
All Other Locations	71,568	41.80%
Total # of employed City of Atlanta Residents	171,292	

Source: 2008 US Census Bureau Center for Economic Studies

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At the county level, businesses in Fulton County, which includes the City of Atlanta, employ 93,160 (54.4%) of the City's residents. DeKalb County, which also contains a portion of the City of Atlanta, have businesses that employ 24,383 (14.2%) of the City's residents. When the totals from the adjacent counties of Cobb (16,866 / 9.8%) and Clayton (8,670 / 5.1%), over four out of five (83.5%) residents of the City of Atlanta work in counties accessible to I-285.

Next is the examination of persons who live outside of the City of Atlanta who commute and are employed within the city limits. According to the 2008 US Census Bureau Center for Economic Studies, there are 388,747 jobs inside the city limits of Atlanta. Out of that number, 71,207 (18.3%) reside in the City of Atlanta. Stated another way, four out of five or 317,540 jobs located within the City of Atlanta are held by persons who do not live in the city. Examining the data at the city and census-designated place level, the location with the highest number of workers the commute into the City of Atlanta are Sandy Springs (10,203 / 2.6%), Roswell (5,572 / 1.4%), Smyrna (5,373 / 1.4%), North Atlanta (5,112 / 1.3%), and East Point (5,076 / 1.3%) (Table 3-37).

City / Census Designated Place	Count	Share
Atlanta, GA	71,270	18.30%
Sandy Springs, GA	10,203	2.60%
Roswell, GA	5,572	1.40%
Smyrna, GA	5,373	1.40%
North Atlanta CDP, GA	5,112	1.30%
East Point, GA	5,076	1.30%
Johns Creek, GA	3,841	1.00%
Marietta, GA	3,642	0.90%
Mableton CDP, GA	3,554	0.90%
Redan CDP, GA	3,522	0.90%
All Other Locations	271,582	69.90%
Total Jobs in the City of Atlanta	388,747	

Source: 2008 US Census Bureau Center for Economic Studies

Employed Residents of the City of Atlanta			Commuters Employed in the City of Atlanta			Net In-Migration Of Workers to Atlanta
County	Count	Share	County	Count	Share	Count
Fulton	21,890	21.90%	Fulton	39,989	8.30%	18,099
DeKalb	24,383	24.30%	DeKalb	76,932	24.2	52,549
Cobb	16,866	16.90%	Cobb	49,279	14.90%	32,413
Gwinnett	9,116	9.11%	Gwinnett	33,525	11.20%	24,409
Clayton	8,670	8.67%	Clayton	21,800	6.00%	13,130
Douglas	1,511	1.50%	Douglas	7,805	2.90%	6,294
Henry	977	1%	Henry	11,023	4.60%	10,046
Fayette	966	1%	Fayette	6,172	2.40%	5,206
All Other Locations	15,643	15.60%	All Other Locations	70,955	25.40%	55,312
Total	100,022		Total	317,480		217,458

Source: 2008 US Census Bureau Center for Economic Studies. Does not include Atlanta residents working within the City of Atlanta city limits.

With the notable exception of East Point, the majority of the previously listed cities were located either in Cobb or North Fulton County. At the county level, 111,259 persons (28.6%) from Fulton County commute to the City of Atlanta for employment. DeKalb County (76,932 / 19.8%) and Cobb County (49,279 / 12.7%), which border the City of Atlanta, have the next highest number of



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Table 3-39: Number of Units Needed to Meet Existing Affordable Housing Needs - 2000

Monthly Payment	Deficit (Units)
Less than \$300	3,068
\$300 to \$399	21,325
\$400 to \$499	35,983
\$500 to \$599	20,815
Total	81,191

Source: Sawicki, Poile, et. al., *Fair Share Housing*, p. V-5

commuters into the City for employment (see Table 3-38). These three counties account for three out of five persons who commute into the City for work. In addition, there are 151,280 commuters who reside in counties (Douglas, Henry, Gwinnett, Fayette, Rockdale and Clayton) which lie outside I-285 and have an average commute of 30 minutes or longer.

While 317,480 people commute to work in Atlanta from outside its boundaries, the City sends 100,022 residents to work outside its borders, 21,890 of which are employed in businesses located in Fulton County. The net in-migration of persons into the City who are employed is 217,458. If there were more affordable

housing in the City of Atlanta and in Fulton County, more people that work in the City of Atlanta and in Fulton County would be able to also live there. However, there might be other issues affecting housing choice by individuals who commute into the City of Atlanta for employment. Commuters may hold a belief that the suburban (Cobb, Gwinnett, Clayton, and Henry) and exurban (Rockdale, Newton, Douglas, and Forsyth) counties have better quality schools, lower property taxes, enhanced public safety and higher quality of housing for a lower price than could be found within the City of Atlanta or more urban (Fulton and DeKalb) counties.

Much of the housing built over the last decade is in the proximity of the City's major employment centers in Downtown, Midtown and Buckhead. In other words, the number housing units in proximity to jobs has increased.

Cost of Housing and Jobs-Housing Balance

David Sawicki, Aidan Poile and a team of Georgia Institute of Technology School of City and Regional Planning students analyzed the relationships between jobs, wages and housing costs in the Atlanta 10 County Region in autumn of 2003. Specifically, the study concluded that the region lacks approximately 185,000 affordable units for households earning less than \$35,000. For incomes above this level, the region has a surplus of over 95,000 units (i.e., households are paying less than 30% of their income for housing, and "competing" with poorer households for more affordable units). The region lacks enough affordable housing, particularly in proximity to employment centers like downtown, Midtown and Buckhead.

The focus of their research was on job centers and not political jurisdictions, so there is less data presented for cities and counties. But, one analysis summarizes the units needed to meet existing housing deficits by jurisdiction. This analysis concludes that the City of Atlanta has a deficit of 81,191 units priced under \$600 a month when incomes are compared to housing prices. This interpretation of needs means that the 81,191 units constitute 24.5% of the region's deficit for units under \$600 (see table 3-39).

Much of the area below Interstate 20 is in the two categories with the lowest jobs to housing ratios (housing rich in the terminology of the research). The job rich areas are along the Peachtree Corridor in Downtown, Midtown and Buckhead on the periphery, along the expressways outside the perimeter

such as the Airport, Perimeter Center and Cumberland Galleria and across the northern arc of the region along GA 400 and I-85 in Gwinnett County.

According to the 2008 US Census Bureau for Economic Studies, 43,982 employees who reside in the City and 78,459 persons who commute to the City for employment earn less than \$1,250 per month (Table 3-40). This amount, roughly \$15,000 per year, would be earned by someone working a minimum wage job or receiving unemployment benefits.

At this income level, the housing costs that an individual could afford before they are considered cost-burdened (30% or more of income) would be \$375 a month. In 2008, there were 59,073 employees who reside in the City and 128,123 persons who commute to the City employment that earn between \$1,250 and \$3,333 per month. At this income level, the housing costs that an individual could afford before they are considered cost-burdened (30% or more of income) would be \$1,000 a month. The yearly salary, which is almost \$40,000, is 67% of the Metropolitan Atlanta median family income of \$61,000. At present, three out of five (60.2%) employed persons who live in the City of Atlanta and over half (53.2%) of the commuters into the City for work earn less than \$40,000 a year.

Over the past ten years, 25,000 housing permits have been issued in Downtown (NPU M), Midtown (NPU E) and Buckhead (NPU B). Most of these housing units are multi-family residential units both for rent and for purchase. These units have met some of the need for housing near major employment centers in the City of Atlanta.

Foreclosures

Over the past several years, with the collapse of the housing industry and financial market, subprime mortgage lending practices and the Great Recession, home foreclosures have become the biggest housing issues in the Country and in the City of Atlanta. While there are many factors leading to home foreclosure, some of the primary causes for home foreclosures include: increased health care expenses, seasonal employment, unemployment or slow employment caused by downsizing, divorce or separation, unplanned home or car repairs, high-risk subprime lending, and filing for bankruptcy which seizes tangible assets in order to satisfy debt.

Many foreclosed properties are the result of sub-prime mortgages, a widely

Table 3-40: City of Atlanta Employment Statistics				
	Employed Residents of City of Atlanta (2008)		Commuters Employed in City of Atlanta (2008)	
	Count	Share	Count	Share
Total All Jobs	171,292	100.00%	388,747	100.00%
Age of Employed Persons (2008)				
Age 30 or younger	50,275	29.40%	87,436	22.50%
Age 31 to 54	97,904	57.20%	241,419	62.10%
Age 55 or older	23,113	13.50%	59,892	15.40%
Monthly Income Earned by Employee (2008)				
\$1,250 per month or less	43,982	25.70%	78,459	20.20%
\$1,251 to \$3,333 per month	59,073	34.50%	128,123	33.00%
More than \$3,333 per month	68,237	39.80%	182,165	46.90%

Source: 2008 US Census Bureau Center for Economic Studies



Bank owned condos sale in Virginia Highlands, NPU F.



Bank owned homes for sale in NPU Z

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Table 3-41: City of Atlanta Mortgage Foreclosure Notices - 2006 to December 2009

Year	Number of Notices
2006	9,334
2007	10,564
2008	13,292
2009	15,394
Total	48,584

Data Source - Equity Depot, a foreclosure listing service.

used financing tool used during the housing boom. Subprime mortgages are nine times more likely than prime mortgages to be delinquent or in foreclosure. Subprime lending is a high-risk market that primarily attracts borrowers who have encountered credit and/or financial challenges in the past and are unable to qualify for a conventional loan. To account for potential losses that could occur, should the borrower default, subprime lenders charge higher interest rates than conventional loans as well as variable interest rates.

More recent foreclosed properties can be placed in two categories. One, large concentrations of properties in Midtown, Buckhead, Atlantic Station, Old Fourth Ward, and Grant Park may be related to an

overabundance of condominiums, lofts, townhomes, and single-family dwellings that have yet to be sold or occupied. The depressed real estate market has reduced demand on these properties and has left the builder/developer with no means to repay the financing for these projects, eventually leading to their foreclosure. In addition, in some instances banks/financial institutions that provided financing for the development have gone bankrupt leading to the foreclosure of the development. For example, the Brookwood Peachtree Street in Buckhead and the Atlantic a 400 unit condo tower in Atlantic Station were both financed by failed bankrupt Corus, a Chicago based financial institution and were never occupied. A financial institution acquired its assets from FDIC and will be marketing those properties for sale. The second category are scattered foreclosures related to homeowners being financially unable to pay their current mortgages due to a variety of reasons.

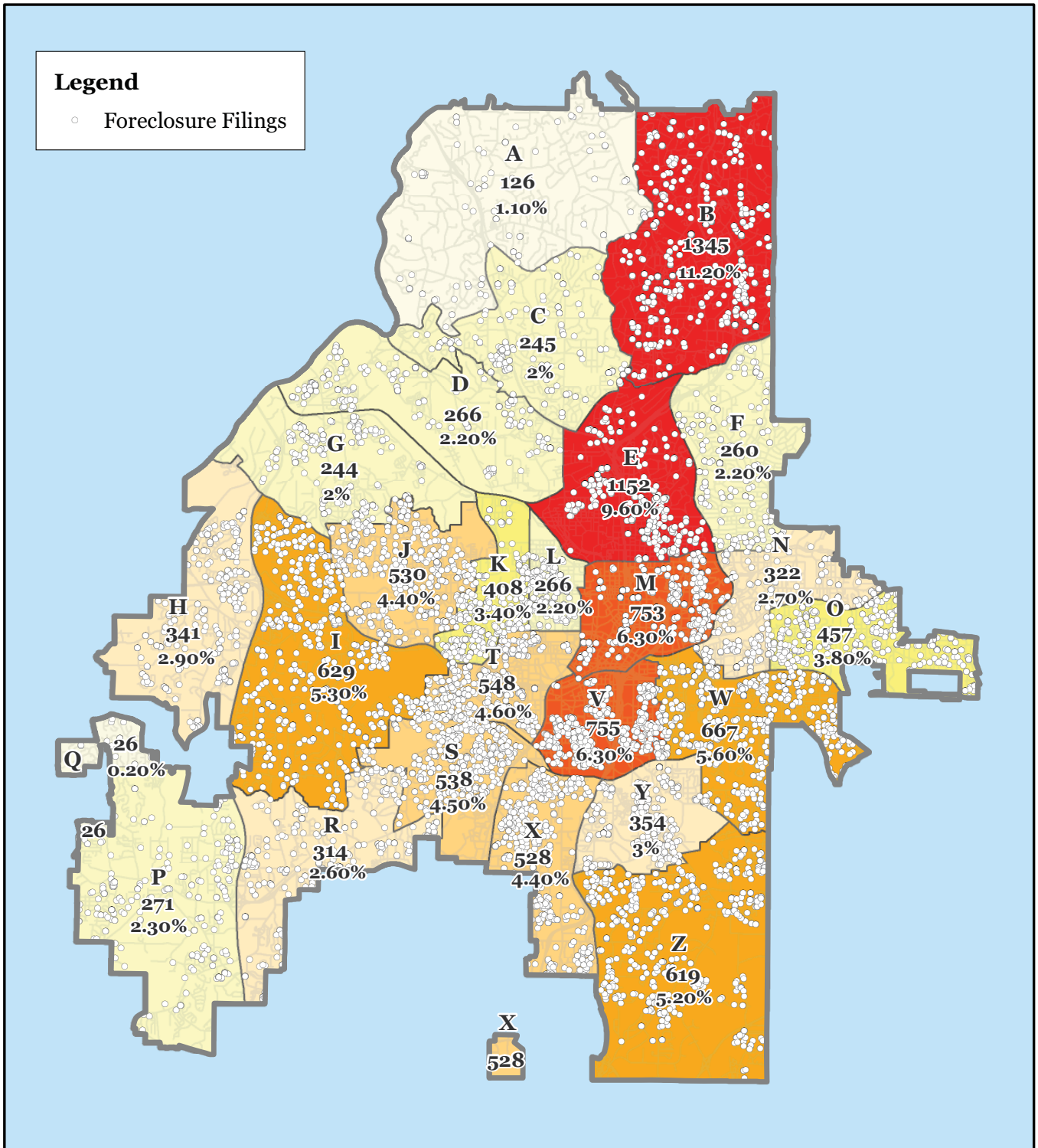
All Atlanta neighborhoods have been adversely impacted by the current foreclosure crisis. The foreclosure epidemic has resulted in a glut of vacant bank-owned homes in many once-stable neighborhoods. Concentrations of empty foreclosed homes have led to a downward cycle of blight, vandalism, abandonment, increased crime, declining property values, shrinking tax bases and community asset deterioration. Many fear that this mortgage crisis threatens to undo much of the tremendous progress made by community-based organizations in the last few decades to revitalize Atlanta's low- and moderate-income neighborhoods.

Table 3-42: Foreclosure Filings by NPU June 2009 to May 2010

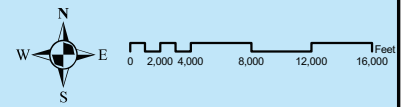
NPU	Foreclosure Filings	Percent of Foreclosures	# of Housing Units	% of units foreclosed
A	126	1.10%	4,992	2.52%
B	1,345	11.20%	31,336	4.29%
C	245	2.00%	8,658	2.83%
D	266	2.20%	6,706	3.97%
E	1,152	9.60%	25,175	4.58%
F	260	2.20%	13,319	1.95%
G	244	2.00%	5,472	4.46%
H	341	2.90%	7,581	4.50%
I	629	5.30%	10,259	6.13%
J	530	4.40%	7,228	7.33%
K	408	3.40%	4,752	8.59%
L	266	2.20%	4,795	5.55%
M	753	6.30%	17,355	4.34%
N	322	2.70%	11,147	2.89%
O	457	3.80%	6,792	6.73%
P	271	2.30%	7,171	3.78%
Q	26	0.20%	767	3.39%
R	314	2.60%	8,809	3.56%
S	538	4.50%	4,852	11.09%
T	548	4.60%	8,171	6.71%
V	755	6.30%	8,686	8.69%
W	667	5.60%	10,451	6.38%
X	528	4.40%	6,709	7.87%
Y	354	3.00%	5,022	7.05%
Z	619	5.20%	9,501	6.52%
TOTAL	11,964		235,706	5.08%

Source: Equity Depot

According to Equity Depot, 48,584 foreclosure notices have made in the City



**City of Atlanta
Foreclosure Filings by NPU
(June 2009 - May 2010)**



2011 CDP

MAP 3-2: Foreclosure Filings by NPU



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The Atlantic in Atlantic Station was foreclosed after a financial institution backing the development failed, NPU E



This house on Avon Ave was purchased with NSP funds, NPU S.



This house on Allegheny Street was purchased with NSP funds, NPU T.

of Atlanta between 2006 and 2009 (Table 3-41). That represents 22% of housing units in the City of Atlanta. The foreclosure notices total are reflections of the number of properties within the foreclosure process and are reported by lenders for public sale at the monthly foreclosure auctions. The numbers do not fully represent properties that go through the entire foreclosure process. Equity Depot reports that approximately 50- 60% of the properties are sold back to banks or investors.

Foreclosure activity, once reserved for the concentration of low income and minority residents in urban areas, has now penetrated into the housing market and is affecting homeowners of all income levels and sectors throughout Atlanta. Thus, foreclosure in the Atlanta is a citywide issue. Between June 2009 and May 2010, intent to foreclose notices were given to 11, 964 properties (Table 3-42 and Map 3-2). This equals to 5% of all housing units in the City. The highest number of foreclosures notices were in NPU B (1,345), NPU E (1,152) and NPU V (755). These three NPUs represent over a fourth (27%) of all foreclosure notices in the City during that time period. NPUs B and E have had the highest number of permitted housing units in the City over the past ten years. The NPUs with the highest percentage of foreclosure listings are NPU S, where 11% of the homes received foreclosure notices, followed by NPU V (8.69%) and NPU K (8.59%).

Neighborhood Stabilization Program

The Department of Housing and Urban Development (HUD) Neighborhood Stabilization Program (NSP) offers financial resources to assist in the redevelopment of abandoned and foreclosed homes. Under the initial allocation formula, Atlanta was awarded \$12,316,082. In addition, the City of Atlanta submitted an application for Neighborhood Stabilization Direct Allocation Funding to DCA on January 15, 2009 and was awarded \$3.9M on March 27, 2009. A preliminary analysis of foreclosure data for City of Atlanta suggests that nearly half of all City Census Tracts are at high risk of continuing foreclosure and abandonment. NSP funds have been targeted to the 73 out of 129 census tracts that have been assigned a foreclosure and abandonment risk score by HUD of 8 and higher. This represents portions of the following zip codes 30307, 30310, 30311, 30312, 30314, 30315, 30316, 30317, 30318, 30331 and 30354. Portions of these zip codes represent the areas of greatest need by cross referencing the HUD foreclosure and abandonment risk score with the foreclosure filings, foreclosure listings, the high-cost subprime loan rate, and predicted foreclosure rate (Map 3-3).

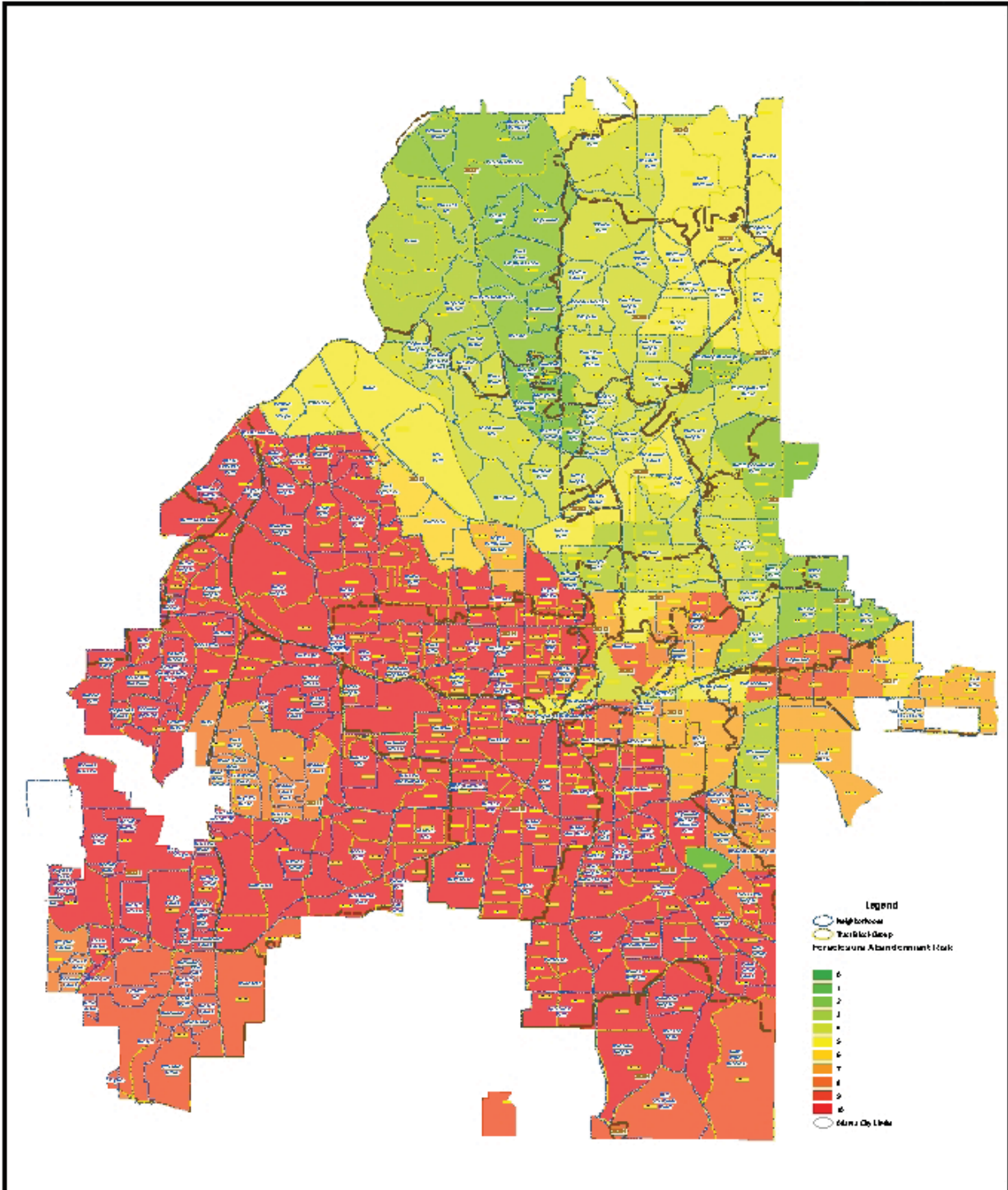
On May 18, 2000, the City of Atlanta awarded DCA NSP Direct Allocation funds to five (5) Affordable Housing Developers. On June 1, 2009, the City of Atlanta awarded HUD NSP funds to fourteen (14) Affordable Housing Developers. NSP funds were allocated for financing, acquisition, rehabilitation and disposition, demolition and administration. In September 2010, as part of the third round of NSP funding, NSP 3, the City of Atlanta was awarded \$4.906.758. NSP funds will provide targeted emergency assistance to acquire, redevelop or demolish foreclosed properties.

Stakeholders in the government, nonprofit and private sectors have increasingly pooled their efforts to reduce foreclosures and/or mitigate their effects.



City of
Atlanta

Neighborhood Stabilization
Program Data
Foreclosure Abandonment Risk



Map 3-3: NSP Foreclosure and Abandonment Risk



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Beacon of Hope rehabilitated this apartment complex on Boulevard with HOME Program funds, NPU M.

By improving assessment mechanisms and working collaboratively to bring all available public and private resources to address the problem, Atlanta can minimize the damage experienced by the direct and indirect victims of foreclosures, and in the process shore up weaker housing markets and strengthen vulnerable communities.

Current Housing Programs in the City of Atlanta

Affordable housing programs are funded primarily through Community Development Block Grant (CDBG) funds, the Home Investment partnership Program (HOME), Low Income Housing Tax Credits, Tax Exempt Bonds, Housing Opportunity Bonds, Hope VI Program, HUD's financing programs (202, 203k, 221d, etc.), Housing Opportunities for Persons with AIDS (HOPWA) program, and the various private and public foundations that fund private, nonprofit agencies working on affordable housing.

City of Atlanta Affordable Housing Programs

The Office of Human Services (OHS) works to improve and enhance the delivery of services to all citizens of Atlanta through coordination, program development, advocacy and resource mobilization. The OHS does not provide any direct services, but manages a network of social services to meet the needs of the citizens of Atlanta. Many of these activities are funded through Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG) and Housing Opportunities for Persons with AIDS Grants (HOPWA) and administered through contractual arrangement with human service providers. The activities include programs serving special needs and at-risk low and moderate-income populations.

Household Size	50% AMI	80% AMI	100% AMI	120% AMI
1	\$25,100	\$40,150	\$50,200	\$60,250
2	\$28,700	\$45,900	\$57,400	\$68,850
3	\$32,250	\$51,600	\$64,500	\$77,450
4	\$35,850	\$57,350	\$71,700	\$86,050
5	\$38,700	\$61,950	\$77,400	\$92,900
6	\$41,600	\$66,550		\$99,800

needs and at-risk low and moderate-income populations.

HOME Program: The Federal HOME program's primary objective is to expand home buyer opportunities, Homeowner Rehabilitation Assistance, provide rental rehabilitation assistance and provide assistance in homelessness prevention. Under the HOME program, assistance is provided for owner-occupied housing rehabilitation in the form of grants and/or deferred loan payments. The program targets household at or below 80% of the Atlanta Metropolitan Statistical Area Median Income. Programs in HOME are listed below:

- Single Family Development Assistance: Funds are provided for the acquisition, rehabilitation and construction of single family units.
- Multifamily Financing: Assistance: Funds are provided for the acquisition, rehabilitation and construction of rental housing.
- Community Housing Development Organizations: 15% of HOME funds are set aside for CHDOs.



SUMMECH is rehabilitating this 8 unit apartment building on Rawson Street with HOME Program funding, NPU V.

- Land Acquisition: Funds are available for land acquisition.
- Owner Occupied Rehabilitation: Funds provide substantial rehabilitation assistance.

Mortgage Assistance Program: Parcels in Empowerment Zone neighborhoods are eligible for up to \$50,000. Purchase price can't be above FHA 203 (b) and recipients must be at or below 80% of AMI.

CDBG Owner Occupied Rehabilitation: Limited emergency rehabilitation assistance is provided to elderly and disabled homeowners at or below 80% of AMI.

Housing Enterprise Zone Program: This program, administered through the Office of Planning, provides ten-year tax abatement on real property taxes as an incentive for private enterprise to invest in areas of the City of Atlanta that are economically and socially depressed. Real property is exempted 100 percent of its taxable value for the first five years after the creation of the zone, and then the abatement gradually declines until year 11 when the abatement ends.

Landmark Building Tax Freeze Program: This program allows a local tax freeze for an eight-year period on income producing landmark buildings, or contributing buildings in a landmark district, which are listed on the Georgia Register of Historic Places and have already undergone a major rehabilitation at the time of their designation. The freeze applies to the value of the property when it was designated a landmark by the City of Atlanta.

Neighborhood Stabilization Program: see Foreclosure section for details.

Atlanta Development Authority (ADA)/Urban Residential Finance Authority (URFA) Affordable Housing Programs

Tax Exempt Bonds: One of the core missions of the Atlanta Development Authority is to promote the revitalization and growth of residential housing in the City. To accomplish this, ADA's financing arm, the Urban Residential Finance Authority (URFA), is empowered to issue tax exempt bonds to make below market interest rate loans to developers for affordable rental housing and to issue bonds to fund single family mortgages.

Each year URFA receives a bond allocation from the State of Georgia for rental projects. For 2010 URFA's allocation is \$71,434,000. Tax exempt bonds can be used for new construction projects, the conversion of an existing property not being used for housing, and the acquisition and rehabilitation of existing housing. The criteria by which the projects are reviewed are: quality of the development, creditworthiness of the developer, financial feasibility of the project, affordability of the units, readiness to proceed, experience of the development team and community support.

Since inception, URFA has issued \$1.2 billion in bonds to finance over 15,000 units of rental and for-sale housing throughout the City. ADA strongly advocates mixed income housing supported by the inherent successes of many of its projects. Approximately 55% of these units are affordable to families at or below 60% of the area median income. The remaining units are rented or



The Mattress Factory Lofts received Housing Enterprise Zone designation. 20% of the units are affordable.



The A&P Lofts is a designated Atlanta Landmark and participates in the Landmark Building Tax Freeze Program, NPU N.



URFA provided tax exempt bond financing for the construction of Brookside Park. 75% of the units are affordable at 60% of AMI.



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URFA provided tax exempt bond financing for the construction of Peaks at MLK. 55% of the units are affordable at 60% AMI and 20% are affordable at 50% AMI, NPU I.



URFA provided tax exempt bond financing for the construction of Columbia at Sylvan Hills. 75% of the units are affordable at 60% of AMI. Units are set aside for homeless women, NPU X.



White Provisions in the West Midtown is eligible for BeltLine Downpayment Assistance.

sold at market rates. Currently the ADA has 48 properties in its multifamily rental tax exempt bond portfolio and has \$25,000,000 outstanding under the New Issue Bond Program to finance single family mortgages.

Housing Opportunity Bond Fund: The \$75 million Housing Opportunity Bond Fund was created by the City of Atlanta, Atlanta Housing Authority and Atlanta Development Authority to serve affordable rental housing needs in the City of Atlanta. This initiative establishes a revolving loan program to providing gap financing to single-family and multi-family affordable housing developers and Community Housing Development organizations, provides second-mortgage financing to homebuyers in the form of deferred loans, and establishes a pool of funds for the city of Atlanta or ADA to acquire land for future affordable housing development. The fund is administered by the Urban Residential Finance Authority (URFA) which is the housing development arm of the ADA. URFA focuses on creating workforce housing and promoting neighborhood revitalization in the City of Atlanta. The first series of bonds totaling \$35 million closed in April, 2007. As of mid 2010, nearly 950 units of workforce housing have been produced with \$19,761,740 in Opportunity Fund dollars.

In general, funded projects with the various programs need to serve a population at or below 60% of AMI for rental housing projects, with a minimum of twenty percent (20%) of the units set aside for this population and serve a population at or below 100% of AMI for families of two or fewer and 115% of AMI or below for families of three or more for homeownership projects. The bond proceeds fund initiatives listed below.

- **Multi-family Loans:** The multi-family loans are used as “gap financing” to non-profit and for profit multi-family developers offering affordable rental workforce housing units. The loan amount will not exceed the lesser of \$25,000 per unit or twenty percent (20%) of the capital expenditures. The development needs to serve a population at or below 60% of AMI with a minimum of twenty percent (20%) of the units set aside for this population. In addition, the units need to be affordable for 15 years or more. To date \$1,780,000 of these funds have been expended creating and preserving 282 units of housing. Of these units 244 are affordable to persons at or below 60 % of the area median income.
- **Land Assemblage Loan Participation Fund:** This fund provides financing to non-profit developers to assemble land for future development of affordable housing within the City of Atlanta. Financing may be applied to acquire land and pay the costs of demolishing improvements, and clearing.
- **Community Housing Development Organization (CHDO) Loans:** This fund provides financing to Community Housing Development Organizations (CHDOs) to finance in part the acquisition, construction, or renovation of multi-family and single-family housing for low and moderate income families. The total amount of the loan may not exceed 50% of the total costs of the housing project.
- **Direct Land Assemblage and Acquisition: Housing Opportunity Funds**

may be used to acquire land and pay the cost of demolition and site improvement. Land purchased with these funds may be held for future affordable housing developments within targeted areas, excluding Tax Allocation Districts.

- **Single Family Builder Loans:** The single family builder loan incentive loans will provide construction financing to non-profits and for profit developers to finance the acquisition, construction, or renovation of single family residential units to be sold to affordable homebuyers.
- **Opportunity Downpayment Assistance Program (ODAP):** The Opportunity Downpayment Assistance Program (ODAP) provides homebuyers with downpayment assistance of 10% of the sales price at 0% interest rate as a soft second mortgage. Up to \$25,289 could be available per household. The property must be owner occupied, the maximum purchase price is \$252,890 and there is a limit on the household income to be eligible for the program.

BeltLine Affordable Housing Trust Fund: Fifteen percent of all bond proceeds from the BeltLine TAD are dedicated to creation and preservation of affordable housing around the BeltLine. It is anticipated that this program will create or save 5,600 housing units. Grants are available to multi-family, single family and CHDO developers from the BeltLine Affordable Housing Trust Fund to finance for sale and for rent developments along the BeltLine. Grant funds may be used to finance acquisition, construction or renovation of for sale and for rent housing for families at or below 60% of Area Median Income (Multi-family Rental) and 100-115% (Single Family Homeownership). These grants to developers are enforced by a Land Use Restriction Agreement (LURA). For sale units have a purchase price less than \$252,890. In most cases, 15% of units in each development must be affordable. The total amount of the grant dollars may not exceed 30% (35% for CHDOs) of the total development costs. To date, \$8.8 million has been allocated for affordable housing.

- **Multi-family Rental Developer Incentives:** Grant funds may be used to finance acquisition, construction or renovation of multi-family housing for families at or below 60% of Area Median Income. The total amount of the grant dollars may not exceed 30% of the total development costs with a cap of \$2.5 million per multi-family development.
- **Single Family Developer Incentives:** Funds provide construction financing to non-profit and for-profit developers to finance the acquisition, construction, or renovation of single family owner-occupied residential units to be sold to affordable homebuyers. The grant will not exceed \$35,000 per affordable unit; or up to fifteen percent (15%) of the capital expenditures or \$750,000 per development.
- **CHDO Multi-family Grants:** Financing provided to Community Housing Development Organizations (CHDOs) as they seek to finance in part the acquisition, construction, or renovation of multi-family rental housing for low and moderate income families. Grants cannot exceed the lesser of: \$25,000 - \$40,000 per



Lillie R. Campbell House provides affordable rental housing to mature adults (55+). URFA provided tax exempt bond financing. NPU R



20% of the units at Alta Coventry Apartments are affordable at 50% of AMI. URFA provided tax exempt bond financing, NPU P.



This home at on Thayer Avenue was purchased with NSP funds, NPU Y.

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This home on Sandfall Court was purchased with NSP funds, NPU P.



This house on Benjamin Court was purchased with NSP funds, NPU H.



Tribute Lofts in the Eastside TAD has 20% affordable units.

affordable unit; twenty-five percent (25%) of the capital expenditures or \$869,569 per development.

- CHDO Single Family Grants: Financing is available to Community Housing Development Organizations (CHDOs) to finance in part the acquisition, construction, or renovation of multi-family rental housing for low and moderate income families (condominiums, town homes, and or single family detached homes). The total amount of the loan may not exceed 20% of the total costs of the housing project financed by such grant. Grant limits are \$35,000 per affordable unit \$750,000 per development.
- Property Acquisition: funds are available for property acquisition for rental affordable housing and for single family affordable development.
- BeltLine Affordable Housing Opportunity Fund (BAHTF Downpayment Assistance): The BeltLine Affordable Housing Opportunity Program provides homebuyers with downpayment assistance up to 20% of the sales price at 0% interest rate as a soft second mortgage. The property must be located in the BeltLine Tax Allocation District, be owner occupied, and cost less than \$252,890. Up to \$50,578 could be available per household.

HOME Multi-family Financing: The Urban Residential Finance Authority (URFA) is administering \$800,000 dollars in HOME Funds on behalf of the City of Atlanta Office of Housing. The program funds costs associated with new construction, acquisition and rehabilitation of multi-family housing for low and moderate income families. All units receiving must be occupied by households earning no more than 80% of the area median income. To date URFA has financed 25 units utilizing HOME funds.

Atlanta Affordable Homeownership Program (AAHOP) HOME Single Family: The Atlanta Affordable Homeownership Program (AAHOP) provides \$10,000 mortgage assistance in form of a 0% interest rate soft second mortgage and covers up to 50% of the settlement costs. The property must be owner occupied and cost less than \$252,890.

Vine City Trust Fund: The Community/Housing Development Trust Fund was established in 1989 by the City of Atlanta, the Georgia World Congress Center Authority and Fulton County to support the revitalization of communities adjacent to the Dome Stadium and the Georgia World Congress Center. Grants in the total amount of \$8 million were made to developers, community development corporations and homebuyers to provide for new and rehabilitated rental housing as well as homeownership opportunities. The repayment dollars from these Grants revolves into a program income account and are used to make additional Grants for eligible housing development in the Vine City and English Avenue communities.

- Vine City / English Avenue Trust Fund Down Payment Assistance: The Vine City/English Avenue Trust Fund (HOAP) provides 0% interest rate loan up to 10% of purchase price, not to exceed \$15,000. The property must be located within the Trust Fund Program boundaries,

be owner occupied and cost less than \$252,890.

Tax Allocation Districts: A Tax Allocation District (TAD) is established for the purpose of catalyzing investment by financing certain redevelopment activities in underdeveloped or blighted areas using public dollars. Redevelopment costs are financed through the pledge of future incremental increases in property taxes generated by the resulting new development. Typically, upon creation, TADs have vacant commercial and residential properties, blighted conditions and numerous vacant buildings or are in need of significant environmental remediation. The Atlanta Development Authority (ADA) serves as a redevelopment agent for all ten tax allocation districts (TADs) formed within the City of Atlanta. The City's first five TADs have funded approximately 1,800 affordable housing units to date in the Eastside, Westside and Atlantic Station TADs. Currently, 700 rental units and 100 single family homes have been completed in the Perry-Bolton TAD. Upon completion, West Highlands at Heman E. Perry Boulevard will include over 1,486 new single family homes, a PATH multi-use trail and new parks and greenspace.

Since the first TAD bond issue in 2005, more than 200 affordable condominiums and 160 affordable apartments have been constructed with Eastside TAD assistance. Affordable housing requirements currently exist for projects receiving funding in the BeltLine, Campbellton, Eastside, Hollowell/ML King, Perry Bolton, Stadium, and Metropolitan Parkway TADs. Generally, developers of TAD-funded residential projects in these districts are required to set aside 20 percent of units for people earning 80 percent of the area median income (AMI). An affordable housing program has been implemented only in the Eastside TAD.

- Eastside TAD Affordable Housing Purchase Program: Several condo developments in the Eastside Tax Allocation district offer subsidized for-sale condos well below market rate prices. Households with annual incomes of less than \$56,950 qualify. Units as low as \$155,000 are available at Oakland Park, Renaissance Walk, Reynolds, Tribute Lofts, and Twelve Centennial Park. Projects that receive Eastside Tax Allocation District funding will have minimum of 20% of the for-sale housing units available for qualified buyers.

Homeless Opportunity Fund: The Homeless Opportunity Fund provides grants for supportive rental housing, assessment centers for women and children, public toilets and other homeless related facilities consistent with the ten year plan to end homelessness. Grant dollars up to \$40,000 can be used for acquisition, construction and / or rehabilitation. \$22,000,000 was made available for this program. To date there have been 20 projects financed producing more than 1,800 units of which 740 are permanent supportive housing units for the homeless.

State of Georgia Programs

State Historic Property Tax Abatement Program: This program provides property owner of residential and income-producing historic buildings with a ten-year exemption from the taxes on the assessed increased value resulting from the rehabilitation of such building.



The William-Oliver Building in downtown received LIHTC, 20% of the units are affordable



Welcome House, which has 210 low income housing units, received Low Income Tax Credits, NPU M.



Toby Sexton, a former GE plant, is now a live/work loft development. URFA provided financing for this development, NPU V.



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Gateway Apartments received Westside TAD and URFA funding, NPU L.



Oakland Park received Eastside TAD funding, NPU W.



Single family homes in the Perry-Bolton TAD, NPU G.

Low Income Housing Tax Credits: The Georgia Department of Community Affairs (DCA), through the Office of Affordable Housing (OAH), allocates federal and state tax credits to owners of qualified rental properties who reserve all or a portion of their units for occupancy for low income tenants via the Low-Income Housing Tax Credit program. Acquisition, rehabilitation and new construction are eligible. The competitive application process for these funds occurs in the spring of each year. The tax credit is available annually for a 10-year period. Since 1990, LIHTC has been used to develop 13,792 units of housing in the City of Atlanta. Of that number, 11,654 units have been reserved for residents with low incomes (80% of Atlanta area median income).

Other Programs- Community Land Trust Affordable Housing

Community land trusts (CLT) offer low-to-moderate income households the opportunity to buy homes at prices substantially below market rates, utilizing a combination of public and private subsidies. CLT organizations provide pre-purchase education and support that prepare families for homeownership, and after purchase, CLTs provide ongoing stewardship services to support homeowners for as long as they own their homes. In exchange, homeowners agree to limit the financial appreciation they receive when they sell their home to keep it permanently affordable for future generations of homebuyers.

The Atlanta BeltLine, Atlanta Development Authority, Fulton County/City of Atlanta Land Bank Authority and The City of Atlanta Department of Planning & Community Development are actively working to promote and support the creation of multiple non-profit neighborhood based Community Land Trust (CLT) organizations. In 2008, the Atlanta BeltLine Partnership, Inc., the Atlanta Housing Association of Neighborhood-based Developers (AHAND) and the Annie E. Casey Foundation – Atlanta Civic Site partnered to address the need for new affordable housing solutions and convened a group of more than 30 public, private, nonprofit and community organizations in support of this effort. The group worked together to determine how to develop CLT's in neighborhoods at risk of displacement due to redevelopment resulting from Atlanta Beltline initiatives. The Atlanta Land Trust Collaborative (ALTC) was formed as a result of that effort, and serves to:

- promote the development of multiple non-profit CLTs in Atlanta Belt-Line neighborhoods and other areas throughout the City,
- assist in the abatement of deterioration in underserved parts of the City, and
- allocate housing resources and funds in a manner designed to ensure permanently sustainable affordable housing throughout the City.

Currently operating in over 200 communities nationwide, non-profit CLTs offer a proven, innovative way to address the need for affordable housing and mitigate economic displacement. Their benefits are many and some are listed below.

- They preserve affordability in perpetuity and provide a better return on the investment of affordable housing dollars because subsidies

are permanently retained in the housing unit.

- Due to the scattered acquisition of parcels for CLTs, they have the added benefit of integrating low to moderate income individuals throughout a neighborhood – rather than concentrating poverty, which has been shown to be detrimental to the stabilization of a neighborhood.
- The stewardship mission of CLTs helps to protect vulnerable populations from foreclosures. According to a recent study by the National CLT Network, during 2009 conventional homeowners were 8 times more likely to be in the process of foreclosure than CLT homeowners.
- Through CLTs, communities have an active role in future development, which ensures land will be used in a way that benefits the community as a whole. Not only are CLTs used to preserve affordable housing, but they can also be used to promote urban agriculture, commercial uses in markets which are not effectively served by the private sector without intervention, and public space.
- Used in advance of the market pressures generated by public and private investment, CLTs can ensure that long-term residents of low- and moderate-income neighborhoods are able to remain and benefit from the high quality of life projects. CLTs will also create opportunities for new residents to live closer to jobs, planned transportation improvements, and activity centers.

The Atlanta Community Land Trust advances the national CLT model. The approach is unique in the following ways:

- **Integration with Atlanta BeltLine Development:** It is rare that cities have the opportunity to plan affordability into large-scale urban redevelopments and even more extraordinary to actually accomplish it. Through the Atlanta BeltLine, Atlanta will invest nearly \$3 billion over 25 years to build new transit, trails, parks, and affordable housing – making the City an international model of sustainability. By establishing CLTs on the front end of this project, it will ensure that residents of all income levels can enjoy the high quality of life generated by the BeltLine.
- **Central Server Model:** The ALTC represents a unique organizational approach which combines neighborhood-based, resident-controlled CLTs with a “Central Server” that can support the development and operation of these “local” CLTs throughout the City. This model is expected to generate administrative efficiencies, stronger advocacy, and operational consistencies through the Central Server (ALTC), while maintaining local control of development and personal relationships with CLT leaseholders/homeowners through the neighborhood-based CLTs.
- **Public, Private, Non-profit, and Community Partnership:** The greatest strength of the ALTC may be the team of well established organizations leading its development. The City’s housing and redevelopment agencies, the Land Bank Authority, private and non-profit developers, philanthropic foundations, faith based



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community leaders, law firms, universities, and community organizers are among more than 30 organizations actively collaborating to make CLTs part of Atlanta's affordable housing toolkit. Assembling such a diverse set of stakeholders is unprecedented for Atlanta and within the CLT movement. This foundation is expected to help ensure the long-term success of the ALTC.

The ALTC will focus on the three strategic goals listed below during its first three years.

- Create a favorable climate for CLT development by promoting public policy, community engagement and fund-raising
- Perform the stewardship functions of a CLT in any neighborhoods where the local capacity does not currently exist to carry out these functions; and
- Encourage the formation of at least two neighborhood-based; resident-controlled CLTs. Key elements are now in place to launch Atlanta's first active CLT during 2011 in the Pittsburgh neighborhood. Currently, several additional neighborhood partners requested assistance from the ALTC to form active CLT housing programs and/or new non-profit CLT organizations including Reynoldstown, Grove Park and the Southwest Community Partners (residents from four neighboring communities—Beecher Donnelly, Oakland City, Westridge-Sandtown, and Cascade Circle).

Three unique programmatic aspects of the Atlanta Land Trust Collaborative position it to serve as a national model for creating permanently affordable housing. These are listed below.

- It implements an economically sustainable affordable housing solution on the front end of a large-scale urban Transit Oriented Development projects.
- The cross-section of Atlanta's public, private, non-profit and community partners engaged in the ALTC formation is unprecedented.
- ALTC, acting as a "Central Server" supporting multiple local neighborhood organizations, creates an innovative model for CLTs that balances the principle of community empowerment and the need for economies of scale and efficiency.

The formation of the ALTC and local CLT's in Atlanta neighborhoods will extend the impact of existing sources of public investment in affordable housing creation, including municipal bond financing such as TAD Bonds, the BeltLine Affordable Housing Trust Fund, the Atlanta Development Authority's homeownership programs, as well as "NSP" "CDBG" and "HOME" funds. The production and preservation of permanently affordable housing, particularly in Atlanta BeltLine neighborhoods, will have profound economic development implications. Permanently affordable housing near the Atlanta BeltLine is necessary to ensure that jobs are accessible to existing residents, as well as other low and moderate-income residents.

Homeowners in community land trusts (CLTs) across the nation continue to have substantially lower delinquency and foreclosure rates compared to owners of market-rate homes, according to survey results released in 2010 by an independent researcher at Vanderbilt University working in partnership with

the National Community Land Trust Network. Results from the survey found that conventional homeowners were 8 times more likely to be in the process of foreclosure than CLT homeowners at the end of the 4th quarter of 2009. According to the Mortgage Bankers Association (MBA) survey of market-rate mortgages, 4.6% were in the process of foreclosure, compared to only 0.6% of CLT mortgages. This represents a widening of the gap as compared to 2008, when market-rate homeowners were 6 times more likely to be in the process of foreclosure as compared to their CLT counterparts.

The City of Atlanta's 2010-14 Consolidated Plan

The U.S. Department of Housing and Urban Development (HUD) requires that the City submit a Consolidated Plan for the receipt of HUD block grant entitlement funding through the CDBG, ESG, HOME and HOPWA programs. HUD describes the Consolidated Plan in their guidelines for preparing the plan to be “a collaborative process whereby a community establishes a unified vision for community development actions” to shape various housing and community development programs, to reduce duplication of effort, and to coordinate neighborhood and community development strategies. Since the City of Atlanta undertakes comprehensive development planning and has an established citizen participation process through the Neighborhood Planning Units, the City's Consolidated Plan is based on and is adopted as a part of the City's Comprehensive Development Plan (CDP). The Consolidated Plan also relies on other collaborative and ongoing planning processes in which the City regularly participates.

HUD defines the content of the Consolidated Plan by federal regulation and policy memoranda and has computer software for production of the Plan. Each of the entitlement grants to be covered in the Consolidated Plan has statutes that set forth three basic goals. The Plan is evaluated by HUD on how the City, “will pursue these goals for all community development programs, as well as all housing programs.” The three goals are:

- Decent housing (assistance to affordable housing for homeless and those at risk, retaining affordable housing, increasing availability for low/moderate income families especially for disadvantaged, increasing supportive housing)
- A Suitable Living Environment (improving safety, livability of neighborhoods, eliminating blight, increasing access to public and private facilities)
- Expanded Economic Opportunities (job creation and retention for low income persons, empowerment and self-sufficiency)

The 2010-2014 Consolidated Plan was adopted in February 2011.

Housing and Homeless Needs Assessment

In 2000, there were 54,612 City of Atlanta households that were either cost burdened, overcrowded, lacked complete plumbing and/or kitchen facilities, and/or physically substandard. In 2003, there were 42,315 substandard housing units in the City of Atlanta. Substandard is defined as not meeting HUD's housing quality standards and/or City of Atlanta housing code. Families/individuals in Atlanta who have housing needs are



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poor. Living in a *substandard housing* situation is primarily a consequence of low incomes: Nearly one-third of Atlanta households are either cost burdened, overcrowded or lack basic plumbing and kitchen facilities.

Relationship of income to housing problems: Within the population with housing needs, the poorest subgroup is also the most numerous. Cost burdened renters, who constitute 67.2% of those with housing needs, have the lowest incomes. Fully 39% of cost burdened renters have incomes of less than \$10,000. The second poorest group is overcrowded renters, whose median income is less than one half of the City's median. One third of this population has incomes of \$10,000 or less. The conclusion from the analysis of overcrowded housing is that, unlike 30 years ago, the problem is not one of very large families and an inadequate housing stock. Rather, some low-income households of every size cannot find affordable housing which results in overcrowded units.

Special need units: There is general recognition of the widespread need of the disabled, elderly and people with addictions for affordable housing. In public housing, the number of units required for young disabled persons is increasing. It is projected that approximately 5,600 individuals with AIDS in the metropolitan Atlanta area are in need of assistance either through supportive housing facilities, rent subsidies or short-term assistance to enable them to maintain appropriate housing and access services.

Homeless Needs: In January of 2009, the fourth point-in-time homeless census and survey was conducted for the City of Atlanta, Fulton County, and DeKalb County by Pathways Community Network. The homeless census provided counts of the homeless populations within these jurisdictions by demographic groups and sheltered/unsheltered status. The 2009 homeless census found 7,019 persons homeless in the Tri-Jurisdictional area. 31% were unsheltered and 69% were in temporary housing settings. 82% of the City's point-in-time homeless population consisted of single persons, while 18% were persons in families. In addition to those persons and families who are already homeless, many households in the City of Atlanta are at risk of homelessness. The risk factor that is most easily measurable is housing cost burden.

Special Needs Homeless: The homeless population includes a significant number of persons living with HIV/AIDS and persons with substance abuse problems. Another group at risk of homelessness is youth aging out of foster care.

Other Special Needs: There are various populations within the City that, although not homeless, require supportive housing. These include the elderly, the frail elderly, persons with disabilities, and persons with HIV/AIDS and their families.

Elderly and Frail Elderly: Within the City of Atlanta, 10.4% (4,484) of seniors over 65 years of age experience mobility limitations, 6% (2,618) experience self-care limitations, and 10% (4,526) experience both motility and self-care limitations.

Physical, Mental and Developmental Disabilities: Persons with physical, mental and developmental disabilities also experience special housing needs. While Atlanta-specific data is not available, 27,174 individuals who were either blind or disabled and residing in either Fulton or DeKalb counties received SSI in 2004.

The Atlanta Housing Authority has a waiting list of households with disabilities waiting for placement in the 686 units in their inventory that are suitable for persons with disabilities. The Plan addresses persons living with HIV/AIDS, persons with addictions, public housing residents, and lead-based paint hazards.

Housing Market Analysis

Metropolitan Atlanta has been one of the nation's fastest growing populations, reaching 4,508,145 in 2003, which places demands on housing. In 2003, the average rent in Atlanta was \$1,084 and the average cost of a home was \$152,400 (National Association of Realtors, *Median Sales Price of Existing Single-family Homes for Metropolitan Areas*, QIV 2003). Likewise, HUD fair market rents in Atlanta have also increased. Consequently, rising housing costs placed financial burdens on households with extremely low to very low income. The growth in population, the increases in housing prices and values, and housing needs have all changed dramatically since 2007.

The current recession in the economy that began in December 2007 has impacted Atlanta and Georgia severely. Employment reductions in all sectors of the economy are occurring except for health and education. In January 2009, the metropolitan Atlanta unemployment rate was 8.4% while the State's was 7.5%. Employment rates can vary significantly per demographic group; in 2007 the State reported statewide unemployment at only 8.1% but 12.4% for African-Americans (about 60% of the City of Atlanta), and those with less than a high school degree had 21% unemployment while those with college degrees had just about 3% unemployment. Job losses and bank failures in Georgia, second highest in the country, have contributed to the collapse of the housing sector.

The so-called housing "bubble" of the economy was fueled by speculative investments such as mortgage-backed securities and credit default swaps, and inflated housing prices were matched by a variety of mortgage products sold to those who ultimately could not afford to pay. Record-breaking foreclosures have occurred, with Atlanta being one of the hardest hit areas of the country, as large inventories of unsold homes sit vacant as mortgage credit remains very tight. New housing development plummeted, and housing values declined significantly. Indications are that the economic decline is continuing; and current housing data is rapidly changing.

The Fulton County Tax Assessor's Office reported that the City had 42,315 substandard housing units in 2003, of which 28,666 were single family, 5,926 were duplexes, 420 were triplexes, 1,404 were quads, 2,024 were in 5-8 unit buildings, 1,692 were in 9-16 unit buildings, 1,056 were in 16-32 unit buildings, 648 were in 33-100 unit buildings, and 479 were in buildings with over 100 units. These numbers account for a decrease of 1,212 substandard units since 1998. The average appraised housing values increased significantly from 1998 to 2003. Single-family appraised values increased 41%, duplexes increased 53%, triplexes increased 51%, and quads increased 41%. More current data is needed based on the continuing declines in the housing markets.

Public and assisted housing: Based on its philosophy that it is critical to cease concentrating families in poverty, AHA has focused its resources on the de-concentration of families in poverty through facilitating or creating housing opportunities that integrate all of the families assisted with AHA subsidies into mainstream, market-oriented residential environments. Since 1994, AHA



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has worked to reposition all of its conventional public housing developments into market-rate, mixed-use, mixed income communities that are owned by public/private partnerships. In 1995, 47% of AHA assisted households lived in public housing developments, 33% used Housing Choice vouchers and 20% lived in properties primarily serving the elderly. By 2007, only 15% of households lived in public housing developments while 57% used vouchers, 9% lived in new mixed income communities, 18% lived in properties primarily serving the elderly and 2% lived in project based rental assisted properties. AHA has been working with landlords in low-poverty neighborhoods to facilitate opportunities for families with Housing Choice Vouchers. As of 2004, 63% of families in the Housing Choice Voucher Program are living in low-poverty neighborhoods.

The Plan includes the link to AHA's business plan, the 2010 CATALYST Implementation Plan that includes AHA's priority projects and programs to be carried out.

Homeless/Special Need facilities: A listing of homeless facilities is provided in the Plan.

Barriers to affordable housing: The Atlanta Outreach Consortium conducted a survey in August 1999 to identify "affordable housing obstacles and solutions." Some of the barriers included were:

- Land prices have been increasing in the inner city, making it increasingly difficult to find large tracts of land that can support affordable housing
- There are fewer suitable units of appropriate scale available for renovation for affordable housing
- The opposition of residents to additional apartment complexes/housing for the very low income
- Given construction costs, truly affordable housing requires subsidies, which are limited and require complex coordination/scheduling among various funding sources
- Timing and permitting, building codes, funding sources, demolition liens, insurable titles, zoning issues
- Limited number of for-profit developers interested in affordable housing
- Inadequate venture capital
- Reluctance of financial institutions to finance multi-family development and housing for special needs populations, particularly in low-income neighborhoods
- While efforts have been made to address these barriers, new challenges are present due to the downturn of the economy.

Strategic Plan

Targeting Priorities: Funding is targeted to City of Atlanta census tracts in which 51% of population has income at 80% or less of SMSA median income (Community Development Impact Area or CDIA). Activities taking place in these areas may be as either area benefit or direct benefit, depending upon

the nature of the project. Projects targeting low- and moderate-income persons may take place outside the CDIA. While the majority of CDBG, ESG, and HOME-funded programs take place within the CDIA, large housing programs are available to low/moderate-income persons throughout the City. The Housing Opportunities for Persons with AIDS (HOPWA) Program funds activities throughout the metropolitan Atlanta area. It is the policy of the HOPWA program to provide resources to enable persons living with HIV/AIDS to access resources/services in the jurisdictions in which they live to the extent possible.

Affordable Housing: In August 2002, the City of Atlanta's Mayor published *A Vision for Housing in Atlanta: Great Housing in Great Neighborhoods*, which outlined the priority objectives for the City's housing program. This "vision" also impacts the City's priorities:

- Improve/remove administrative and legislative barriers to effective housing
- Leverage/coordinate the City's housing resources
- Emphasize housing for working persons/families
- Protect housing for senior and disabled citizens
- Establish coalitions/alliances to create "great neighborhoods"

Priorities and specific objectives for affordable housing:

- Improve existing housing stock
- Support development of new affordable housing (acquisition, new construction)
- Support housing options for very low-income households and seniors
- Support housing options for disabled, including permanent, supportive housing
- Support neighborhood preservation and development
- Assist low and moderate-income persons/families with homeownership through downpayment assistance/second mortgage subsidies
- Support programs to lower residential lead-based paint hazards
- Support homebuyer education
- Support efforts to mitigate foreclosures and to rehabilitate foreclosed properties

Homelessness: In the fall of 2002, Mayor Shirley Franklin asked the United Way of Metropolitan Atlanta to prepare, on behalf of the City of Atlanta, a plan for addressing homelessness. In response United Way formed the Commission on Homelessness (Commission) and recruited business, educational, and community leaders to participate in formulating the plan, which was published in March of 2003 as *The Blueprint to End Homelessness in Atlanta in Ten Years*. The City also works within the Metro Atlanta Tri-Jurisdiction Collaborative on Homelessness, covering the City of Atlanta, Fulton County, and DeKalb County.

Priorities and specific objectives for homeless services and facilities:



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- Support emergency and transitional residential programs
- Support programs for homeless families and children
- Support supportive services that enable homeless to attain stability
- Support *capital* projects that create or enhance treatment facilities, including supportive housing for mentally ill persons
- Support sheltering and service options for the difficult-to-serve chronic homeless population
- Give priority funding consideration to programs which incorporate aftercare services

Other Special Needs: Targeting Priorities: With the exception of the HOPWA program, which covers the 28 counties in the metropolitan Atlanta area, services and facilities for special-needs populations are available to qualifying clients throughout the City. Funding is targeted to City of Atlanta census tracts in which 51% of population has income at 80% or less of SMSA median income (Community Development Impact Area or CDIA). Activities taking place in these areas may be as either area benefit or direct benefit, depending upon the nature of the project. Projects targeting low- and moderate-income persons may take place outside the CDIA. Senior citizens and disabled persons are “presumed benefit” populations and assumed to be low-income; therefore the geographic restrictions that apply to area-benefit activities such as neighborhood facilities do not apply to projects benefiting persons with special needs.

Priorities and specific objectives for other special needs:

- Support programs to enable seniors and those at risk of homelessness or unnecessary/premature institutionalization to remain in their homes and remain a part of their communities
- Support programs to enable persons with special needs to obtain/retain affordable housing, become/remain employed, and access needed services
- Support programs to enable persons living with HIV/AIDS to find/maintain affordable housing and life-support services
- Support programs to enable people living with HIV/AIDS with addictions or in recovery to become housed and become self-sustaining
- Support removal of barriers to increase accessibility for persons with disabilities

Non-housing community development plan: Long term and Short term Objectives: The City’s Comprehensive Development Plan describes in detail the long and short-term non-housing community development needs, policies, objectives and strategies. The following objectives are relevant to CDBG funding.

Economic Development: The City has identified neighborhoods where economic development is lagging behind the rest of the City. The objective for CDBG funding is to help expand economic opportunities for persons of low and moderate income by:

- Supporting revitalization of commercial areas that serve low/moderate-income persons
- Supporting small, minority and female-owned businesses and micro-enterprises
- Supporting programs to create permanent, private-sector jobs for low/moderate-income persons

Environmental/Community Facilities: The City has significant needs in the areas of infrastructure improvements. Many of the City's neighborhood facilities have deteriorated conditions, and many neighborhoods do not have adequate public infrastructure to address the needs of their residents. Priorities in this area include:

- Create/expand community facility/infrastructure in underserved low/moderate-income areas
- Address serious problems/deficiencies in existing City infrastructure/facilities
- Reduce air/noise pollution or other environmental nuisances
- Address significant health or safety problems
- Preserve publicly-used and historically-significant structures that serve low/moderate-income persons or remove slum/blight conditions

Public Services: The Consolidated Plan (CP) gives priority to programs that enable low/moderate-income persons to obtain/maintain affordable housing, become self-sufficient, and obtain basic life needs. Consolidated Plan policies to address these issues include the following:

- Support programs that enable low- and moderate-income people to obtain/retain affordable housing
- Support programs that support basic life needs, e.g. housing and employment
- Support programs that create permanent, private-sector jobs for low/moderate-income persons
- Support programs that train/place low/moderate income persons in permanent jobs

Anti-poverty strategy: The City has adopted goals, policies and programs to address those factors that have been identified as the root causes of the City's poverty problems.

Goals: In order to address poverty in the City of Atlanta, the following goals have been developed and adopted in the City's Comprehensive Development Plan (CDP):

- Preserve and increase decent, secure, affordable housing for all citizens
- Increase accessibility to jobs, services and places of leisure
- Increase the number of jobs for low-income City residents



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- Protect, maintain and enhance the quality of neighborhoods
- Promote greater economic and human development and investment throughout the City, especially on the southside and in poorer neighborhoods

Policies/Objectives: To achieve the above goals, the City has adopted the following policies in the City's 2010-14 Consolidated Plan (CP):

- Support programs and projects that provide decent housing and suitable living environments and expand economic opportunities, principally for persons of low and moderate income and including persons living with HIV/AIDS
- Support programs to improve the City's environmental/community facilities, including infrastructure, that support neighborhood revitalization in low- and moderate-income neighborhoods
- Support and strengthen social services to assist vulnerable and needy citizens to become/remain self sufficient, productive and stable members of our community, with priority to programs providing services related to housing and homeless services
- Create and expand economic development opportunities for low/moderate income residents
- Encourage the growth of minority and female businesses and micro-enterprises

Strategies/Funding: The City's needs far surpass the availability of City resources. Therefore, the City must look to alternative funding sources, alternative programming, and coordination of resources. Funding priorities for specific categories are cited within the Consolidated Plan.