

Summary of the City of Atlanta's 2010-14 Consolidated Plan

Purpose of the 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)

Preparation and Review of Atlanta's 2010-2014 Plan

The City of Atlanta must submit a new five-year Consolidated Plan on November 15, 2009, even though new housing data from the 2010 Census will not yet be available, and a new City administration begins in 2010. The proposed 2010-2014 Plan can be amended at any time in the future, but is being submitted by the required deadline using what updated data is available now, and continuing the established goals and objectives of the last plan. The City is required to publish a summary of the Plan and will seek citizen comments, to be incorporated into the Plan, and will do so from September 15 through November 1, 2009. Notices to all interested parties including NPUs, City departments, agencies, officials, surrounding governments, and others will be sent with the City's web site and the Tri-Jurisdiction on Homelessness web site. The following is a summary of the proposed 2010-2014 Consolidated Plan

Consolidated Plan Introduction

The vision for Atlanta in the years ahead is that of a city which seizes unique opportunities and shapes itself to meet the needs of the next generation. It is a vision that works to create a more humane, safe and enjoyable place to live, work and raise children, raises the quality and productivity of the lives of its citizens, and includes diversity in age, race and economic status because its communities are flexible enough to meet the changing needs of residents. (Atlanta Comprehensive Development Plan)

The Planning Process (91.100)

Consultation; local governments

The Department of Finance, Office of Grants Management (GM) is responsible for the overall planning and coordination for the development of the 2010-2014 Consolidated Plan (CP). GM develops the Five Year Plan in coordination with other City departments, public and private agencies that provide housing, HIV/AIDS services, social services, and programs for the homeless, as well as citizens residing in the City of Atlanta. GM also consulted with other local jurisdictions, the State of Georgia, and Fulton and DeKalb Counties. Some of the groups consulted in preparation of the CP include, but are not limited to: the United Way, the Atlanta Development Authority, Atlanta Workforce Development Agency, Housing Authority of the City of Atlanta, Georgia Department of Community Affairs, Fulton County Department of Human Resources, the Regional Commission on Homeless, Commission on Homelessness, the Tri-Jurisdictional Collaborative on Homelessness, the Pathways Community Network, and the Metro Atlanta HIV Health Services Planning Council. Data was also compiled from the Atlanta homeless census, in collaboration with homeless service providers throughout the metropolitan area.

The City transmitted draft copies of its Consolidated Plan to Fulton County, DeKalb County, the State of Georgia, and the Housing Authority of the City of Atlanta (aka the Atlanta Housing Authority or AHA) for review and comment. Comments received were reviewed and some were incorporated into the final Plan.

HOPWA

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. The City also coordinates planning for the HOPWA program with the Metro Atlanta HIV Health Services Planning Council, which includes a broad range of organizations and individuals active in the HIV/AIDS arena in metro Atlanta. The HOPWA Committee presents preliminary recommendations to the full Planning Council for public comment and adoption of recommendations that are subsequently submitted for public review and comment in the City's Consolidated Plan public hearings.

Public Housing

The Atlanta Housing Authority (AHA) oversees public housing activities and projects in the City of Atlanta. Although the Mayor appoints and the City Council confirms the AHA Board of Commissioners, the AHA acts as an independent agency. The City works closely with AHA in the development of affordable housing opportunities and/or strategies to improve the housing stock and housing conditions within the City.

Citizen Participation Plan (91.105)

Development of the Citizen Participation Plan:

The City is divided into 26 Neighborhood Planning Units, or NPUs, with each NPU composed of several neighborhoods that are geographically contiguous. These neighborhoods meet regularly to discuss issues of mutual concern. NPUs send a representative to the Atlanta Planning Advisory Board (APAB) to discuss areas of citywide concern. Staff from the City's Bureau of Planning attend all NPU meetings and provide technical assistance to citizens. This Citizen Participation

Plan was developed after consultation with the City Bureau of Planning and input provided by the Neighborhood Planning Unit (NPU) process.

The City's draft Citizen Participation Plan was provided to citizens at the October public hearing. The Citizen Participation Plan sets forth the policies/procedures for 2010 for citizen participation that will be effective during the 2010 program year.

Development of the Consolidated Plan:

In preparation for the new Five Year Plan, Grants Management solicited feedback for the plan as part of the annual solicitation for proposals. Citizens were asked to provide feedback/ideas along with applications for funding. Additional citizen input into the Plan is permitted at any time during the year and is solicited at the two annual public hearings. In order to enable non-English-speaking residents to participate in the planning process, the City works to provide translation assistance, upon request, from the Latin American Association. A draft copy of the Plan was also submitted to the local jurisdictions and the Atlanta Housing Authority for comment. A draft copy of a summary of the Plan was published on September 15, 2009, in the Atlanta Journal/Constitution and copies were made available on the City's web page and on the Web page of the Tri-Jurisdictional Collaborative on Homelessness. Copies were also available at City Hall in the Office of Grants Management. Comments were received from September 15 to November 1, 2009.

The Consolidated Plan includes adopted procedures for Plan Amendments, citizen comment, Performance Reports, Public Hearings, meetings, access to records, technical assistance, and handling of complaints.

Housing and Homeless Needs Assessment (91.205)

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 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. Full census results can be found at www.pcni.org.

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 (91.210)

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 deconcentration 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 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:

- (i) Land prices have been increasing in the inner city, making it increasingly difficult to find large tracts of land that can support affordable housing
- (ii) There are fewer suitable units of appropriate scale available for renovation for affordable housing
- (iii) The opposition of residents to additional apartment complexes/housing for the very low income
- (iv) Given construction costs, truly affordable housing requires subsidies, which are limited and require complex coordination/scheduling among various funding sources
- (v) Timing and permitting, building codes, funding sources, demolition liens, insurable titles, zoning issues
- (vi) Limited number of for-profit developers interested in affordable housing
- (vii) Inadequate venture capital
- (viii) 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 (91.215)

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:

- (i) Support emergency and transitional residential programs
- (ii) Support programs for homeless families and children
- (iii) Support supportive services that enable homeless to attain stability
- (iv) Support *capital* projects that create or enhance treatment facilities, including supportive housing for mentally ill persons
- (v) Support sheltering and service options for the difficult-to-serve chronic homeless population
- (vi) 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:

- (i) 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

- (ii) Support programs to enable persons with special needs to obtain/retain affordable housing, become/remain employed, and access needed services
- (iii) Support programs to enable persons living with HIV/AIDS to find/maintain affordable housing and life-support services
- (iv) Support programs to enable people living with HIV/AIDS with addictions or in recovery to become housed and become self-sustaining
- (v) 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:

- (i) Supporting revitalization of commercial areas that serve low/moderate-income persons
- (ii) Supporting small, minority and female-owned businesses and micro-enterprises
- (iii) 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:

- (i) Create/expand community facility/infrastructure in underserved low/moderate-income areas
- (ii) Address serious problems/deficiencies in existing City infrastructure/facilities
- (iii) Reduce air/noise pollution or other environmental nuisances
- (iv) Address significant health or safety problems
- (v) 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:

- (i) Support programs that enable low- and moderate-income people to obtain/retain affordable housing
- (ii) Support programs that support basic life needs, e.g. housing and employment
- (iii) Support programs that create permanent, private-sector jobs for low/moderate-income persons
- (iv) 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):

- (i) Preserve and increase decent, secure, affordable housing for all citizens
- (ii) Increase accessibility to jobs, services and places of leisure
- (iii) Increase the number of jobs for low-income City residents
- (iv) Protect, maintain and enhance the quality of neighborhoods
- (v) 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):

- (i) 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
- (ii) Support programs to improve the City's environmental/community facilities, including infrastructure, that support neighborhood revitalization in low- and moderate-income neighborhoods
- (iii) 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
- (iv) Create and expand economic development opportunities for low/moderate income residents
- (v) 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.