

HOUSING RESOURCE GUIDE

CD/HS Presentation

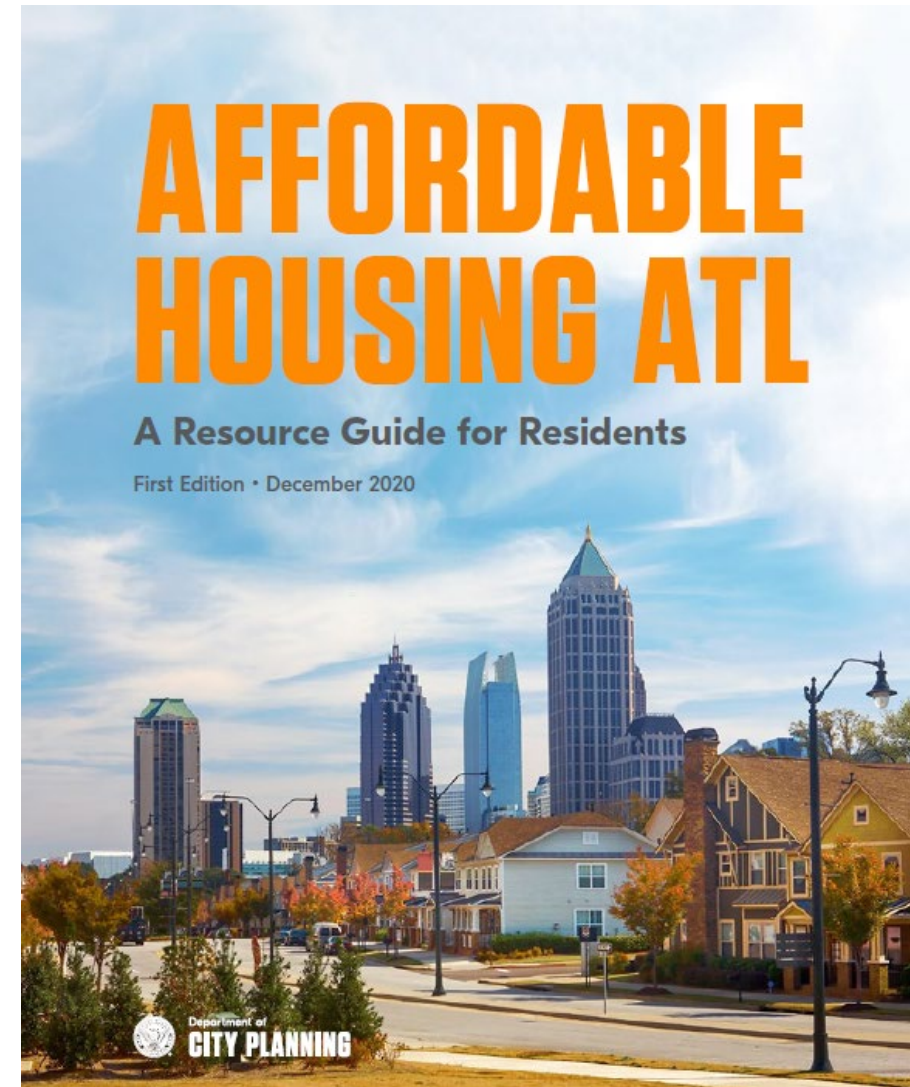
February 9, 2021



Department of
CITY PLANNING

Background and Objective

- CD/HS Committee requested the creation of an affordable resource housing guide
- The Department of City worked with public agencies and partners across the city to create Affordable Housing ATL
- The guide provides information on housing programs and resources available to residents



Topics Covered in the Guide

- Common criteria for various affordable housing programs such as income and rent limits
- Fair/Equal housing and legal assistance for redress of grievances
- Housing Programs for:
 - Home Repair
 - Rental, Mortgage and Utility Assistance
 - Downpayment Assistance
- Homelessness resources

How do I know if I qualify? (AMI)

Housing programs utilize varying criteria for eligibility, but the most commonly used is income. The area median income (AMI) is calculated and released by HUD to set income eligibility requirements for their programs and resources. Income eligibility is determined by a household's income and size. Programs may have additional requirements. The 2020 Atlanta Area Median Income is \$82,700.

METRO ATLANTA AREA MEDIAN INCOME 2020 DATA CHEAT SHEET

HOUSEHOLD SIZE / % AMI	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON
30% AMI (extremely low income)	\$17,400	\$19,850	\$22,350	\$26,200	\$30,170	\$35,160
60% AMI (very low income)	\$34,740	\$39,720	\$44,700	\$49,620	\$51,660	\$57,600
80% AMI (low income)	\$46,350	\$52,950	\$59,550	\$66,150	\$68,850	\$76,750
100% AMI (moderate income)	\$57,900	\$66,200	\$74,500	\$82,700	\$86,100	\$96,000

AFFORDABLE MONTHLY RENT, BY AMI


% OF AMI / UNIT SIZE*	EFFICIENCY (STUDIO)	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 BEDROOM
30% AMI (extremely low income)	\$435	\$466	\$559	\$711	\$879
60% AMI (very low income)	\$869	\$931	\$1118	\$1291	\$1440
80% AMI (low income)	\$1159	\$1241	\$1489	\$1720	\$1919
100% AMI (moderate income)	\$1448	\$1551	\$1863	\$2151	\$2400

**When considering the most appropriate size of a home for a family, many housing programs use a calculation of 1.5 persons per bedroom.*

Topics Covered in the Guide

- Services offered by partner agencies, including:
 - Invest Atlanta
 - Atlanta Housing
- Specialized affordable housing-
 - Refuge from domestic violence
 - Veterans
 - Persons with disabilities
 - Persons with HIV/AIDS
 - Seniors
- How the development of affordable housing works and how you can get involved.

SPECIALIZED AFFORDABLE HOUSING



i Safety and Stability for Atlanta's Seniors


Many housing units and developments have been built in Atlanta to provide housing for low-income residents aged 62 and older. Make sure to mention that you're a senior when talking with representatives who are helping you find services.

[Georgia Housing Search](#) provides an assortment of housing options for low-income seniors in Atlanta with important information on each property such as monthly cost and handicap accessibility.

[Atlanta Housing](#) funds many properties with apartments for low-income seniors. You can find more information about these opportunities on page 16 of this guide.

Seniors can also contact [Empowerline from the Atlanta Regional Commission](#) which offers resources for aging in place such as home repair, information on tax breaks, and home-delivered food, among other services. To reach the Empowerline, call (404) 463-3333.

THE OWNER-OCCUPIED REHAB PROGRAM FROM INVEST ATLANTA HAS HELPED SENIORS LIKE MAYME LANE MAKE CRITICAL REPAIRS AND STAY IN THEIR HOMES FOR LONGER.
PHOTO CREDIT INVEST ATLANTA



THE REMINGTON: AFFORDABLE SENIOR HOUSING
CAREY PARK PHOTO CREDIT INVEST ATLANTA

AFFORDABLE HOUSING GUIDE 2020 23



PROGRAMS FROM INVEST ATLANTA: OUR CITY'S DEVELOPMENT AUTHORITY

Homebuyer Assistance

Invest Atlanta offers resources to prospective homebuyers through a variety of programs. All participants in these programs go through a 5-step process:

1. Q&A Session
2. Homebuyer Education
3. Contact a Participating Lender
4. Find Your Home
5. Close on Your New Home

Homebuyer Programs from IA include:

HOME Atlanta 4.0

Homebuyers that meet income and qualifications can get an FHA or VA mortgage and receive a 3.5% grant towards down payment & closing costs.

Vine City Renaissance Initiative

Homebuyers that meet income qualifications and plan to stay 5+ years in their new Vine City home can get \$10,000 towards down payment & closing costs.

Atlanta Affordable Homeownership Program

Homebuyers receive up to \$14,000 toward the down payment and/or closing costs, which is fully forgiven after living in the home for 5 years.

ATL Home Renovation Advantage

Homebuyers that qualify, use a home renovation mortgage loan, and plan to stay at least 10 years in their new home can get \$10,000 towards down payment and closing costs.

Infown Mortgage Assistance Program

Homebuyers that meet income qualifications and plan to stay 10+ years in their new home can get a mortgage plus \$10,000 towards down payment and closing costs.

For more information on these programs, you can call 404-614-8334.

Affordable Apartments from Invest Atlanta

Invest Atlanta offers rental assistance for renters at a variety of income levels. They support affordable rental properties throughout the city that are available for singles, families, and seniors.

For specific listings, please use this link: investatlanta.com/renters/explore-affordable-apartments



Home Repair Programs

Invest Atlanta currently offers two Owner-Occupied Rehabilitation (OOR) programs.

These programs assist legacy residents by offering home repairs so that they can remain in their home.

To qualify for these programs, the following criteria must be met:

- Annual Household Income must not exceed 80% of area median income adjusted for household size.
- Homeowners with first mortgage liens are permitted. Homes with other liens (second mortgages, tax liens, water liens without payment plans, recorded Fi Fas, etc.) are prohibited.
- Must be a primary homeowner and existing resident of the relevant neighborhood(s) as of September 30, 2015.

Westside Heritage Program

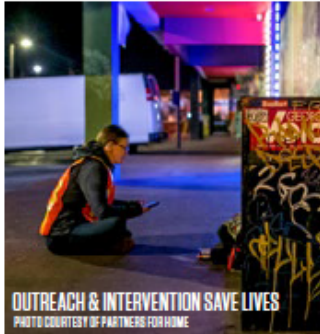
This OOR program serves residents in Westside TAD neighborhoods (Vine City, English Avenue and portions of Castleberry Hill), and is funded by the Vine City Trust Fund and Westside TAD tax increment financing.

Choice Neighborhoods Heritage Program

This owner-occupied rehabilitation (OOR) program is for residents in the Choice Neighborhoods (Ashview Heights and Atlanta University Center Communities) and is supported by a Choice Neighborhoods Implementation Grant, as well as City of Atlanta and Atlanta Housing's Moving to Work funds.

For more information about these programs, you can call 404-614-8338.

RESOURCES FOR ATLANTANS EXPERIENCING HOMELESSNESS



In addition to our resources for affordable rental housing and resources for homeowners, Atlanta has dedicated organizations and key resources designed for residents currently experiencing homelessness.

These organizations and programs are focused on providing both immediate support and wraparound services to help residents find stable housing. Services range from seasonal warming centers to permanent supportive housing opportunities.



Do you need help getting an ID?

Not having ID can make it virtually impossible to escape homelessness. It becomes much harder to get a job, find a place to live, open a bank account, get food stamps and obtain disability benefits—or in some instances, even stay at a homeless shelter.

In some instances, not having an ID means not being able to vote. However, there are agencies that assist in obtaining the required documents and vouchers needed to get an ID:

Emmaus House
(404) 523-2856
emmaushouse.org

Crossroads Community Ministries
(404) 873-7650
crossroadsatlanta.org

Central Outreach and Advocacy Center
(404) 659-7119
centraloac.org

COORDINATED ENTRY

Why You Should Start with Coordinated Entry

Coordinated entry is a service provided by [Partners for HOME](#), the City's [Continuum of Care](#) for homeless persons. Staff at coordinated entry centers are trained to place you with the shelter that is most appropriate for your needs. It is recommended that you begin your search for homeless services at one of the coordinated entry points below.

However, not all shelters work with coordinated entry access points. Therefore, a list of shelters is provided on the next two pages of this guide. You can also contact shelters directly, but it is generally advisable to begin your search with coordinated entry.

Access Points for Coordinated Entry

Gateway Center (stationary)
275 Pryor St. • Atlanta GA 30310
(404) 215-6645 Monday-Friday 9:00am–4:00pm and Thursdays 4:00pm–7:00pm Beds for men and referrals for women and children

First Presbyterian (mobile)
1328 W Peachtree St. NE • Atlanta GA 30309
Mondays: 12:00p–4:00p
1st & 3rd Sunday mornings: 6:30a–8:30a

Atlanta Mission (mobile)
165 Ivan Allen Jr. Blvd. NW • Atlanta GA 30313
Tuesdays: 8:30a–3:30p

Atlanta Mission - Atlanta Day Shelter for Women and Children (mobile)
655 Ethel St. NW • Atlanta GA 30318
Monday–Friday: 8:15a–10:30a

City of Refuge (mobile)
1300 Joseph E Boone Blvd. NW • Atlanta GA 30314
1st & 3rd Fridays: 9:00a–4:00p

Crossroads (mobile)
420 Courtland St. NE • Atlanta GA 30308
Wednesdays: 8:30a–3:30p

Central Outreach and Advocacy Center (mobile)
201 Washington St. SW • Atlanta GA 30303
2nd & 4th Fridays: 9:00a–3:30p

DEVELOPMENT OF AFFORDABLE HOUSING



ARCHITECT'S RENDERING OF
AT PROMISE CENTER
PHOTO CREDIT INVEST ATLANTA

Municipal Process for Developing Affordable Housing in Atlanta

Developers of affordable housing follow most of the same steps as developers of market-rate housing. The primary difference is that affordable housing developers will receive different sources of funding that may include support from government and philanthropic entities rather than just private bank financing.

Once developers have put together their capital stack, they begin the development process with the City which includes:

1. Applying for rezoning (when appropriate)
2. Applying for a building permit
3. Receiving a certificate of occupancy

Once in possession of a certificate of occupancy, the property owner may lease units (in the case of apartments), or sell unit(s) (in the case of a house or condominium).

Resident Input on Funding of Affordable Housing

Residents can be engaged in the process of deciding which affordable housing projects are developed. These decisions are most often made by Atlanta City Council, the Atlanta Housing Board, and the Invest Atlanta Board.

City Council & Committee Meetings

Atlanta City Council makes decisions on the allocation of entitlement grant funds from the US Department of Housing & Urban Development (HUD). These include funds from the HOME, CDBG, HOPWA, and ESG programs. Deliberations around legislative items that appropriate funds to projects and authorize the terms of the contracts are held in the Community Development/Human Services Committee. The CD/HS Committee also makes decisions on housing policies. A public comment period is held at the beginning of each meeting, and the agendas and meeting schedules can be found at the link below.

citycouncil.atlantaga.gov/standing-committees/community-development-human-services/agenda

IA and AH Boards

The Invest Atlanta and Atlanta Housing Boards operate independently of Atlanta City Council and also provide funding for affordable housing developments. Public comment is also held at the beginning of these meetings. The agendas and meeting schedules can be found at the links below:

go.boarddocs.com/ga/investatlanta/Board.nsf/Public

and atlantahousing.org/notices

Resident Input on Development through Neighborhood Planning Units (NPUs)

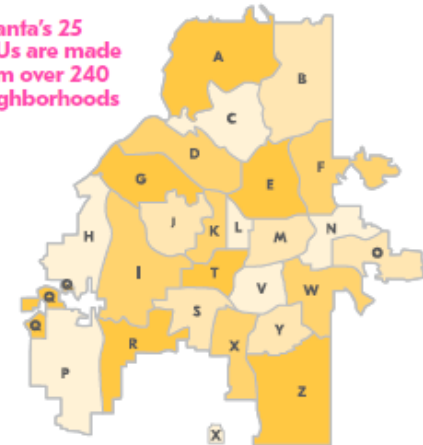
The best opportunities for resident involvement come at the rezoning stage when developers go to Neighborhood Planning Units (NPUs) to seek approval for their project. The City of Atlanta has 25 NPUs which provide input on rezoning cases. To find your NPU, see the link below.

atlantaga.gov/government/departments/city-planning/office-of-zoning-development/neighborhood-planning-unit-npu

To see the schedule for your NPU meetings, see the link below:

atlantaga.gov/government/departments/city-planning/office-of-zoning-development/neighborhood-planning-unit-npu-npu-schedule

Atlanta's 25 NPUs are made from over 240 neighborhoods



View the full resource guide at
www.atlantaga.gov/housingguide



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