

# Sustaining and Nurturing Christian City's Community of Excellence



**Urban Land  
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**Atlanta**

An Urban Land Institute  
Technical Assistance Panel  
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*Over 60 years ago the Christian City journey began.*



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## Introduction: The Panel's Assignment

Christian City asked ULI to convene a Technical Assistance Panel (TAP) to explore development opportunities for about 200 acres of property owned by the organization in Union City, Georgia, as part of a strategy to provide a regular revenue stream to support its mission.

Christian City is a nonprofit charitable organization (501(c)(3)) whose mission is to provide housing for those in need or at risk. Christian City's major initiative is to provide care for foster children; its secondary mission is care for the elderly. Christian City desires to leverage its physical assets, 500 acres to support this mission. Approximately 300 acres have been developed as children's group homes, senior housing, assisted living and skilled nursing facilities, with a variety of additional amenities open to the public. This developed property will remain owned by Christian City.

Christian City sought ULI's assistance in determining the market potential for the remaining undeveloped 200 acres comprised of several parcels adjacent or in close proximity to one another (the "study area"), given the proximity to the upcoming developments of Atlanta Metro Studios and Aerotropolis, and the types of uses for which the property might be suited. Their on-site housing options (a mix of two towers, one-story duplexes and quads) are a natural complement to any additional housing, retail or mixed-use developments.

Christian City also sought advice on the best economic model for the existing senior housing. At present, Christian City sells life leases; the resident pays no rent for the duration of the lease but does pay a regular minimal maintenance fee. These assets might also be options for redevelopment into a different form of ownership to generate revenue for the long-term viability of the children's foster care and placement program.



*Panelists start the discussion process.*



*Panelists break out into groups to focus on the topics that is their field of expertise.*

### TAP Objectives

ULI was asked to examine the study area and the existing senior housing and offer its advice and recommendations on the best use(s) for the study area. The project was viewed through a three-part lens: the need for a market study, how to create value with existing assets, and what are the near- and long-term plans. The following questions were explored:

1. Is the market for the Union City area ready for more housing, or another type of mixed-use development? If there is a need for additional area housing, what type of housing is needed (market rate, affordable, more senior, etc.)?
2. Could market rate housing co-exist with the existing or additional affordable housing?
3. What economic models exist for operating Christian City's existing life-lease senior housing on a self-sustaining, break-even basis, yet still provides an affordable housing option for seniors?
4. What are the options for financing development, including any tax credit programs that would influence which type of development is pursued (assuming it fits with the market needs)?
5. What steps should Christian City take to explore potential redevelopment of the study area?
  - a. Are there studies or master plans that Christian City should commission?
  - b. Should Christian City be the developer, partner with a developer or simply sell/lease the study area to a developer?
6. How might a development deal be structured to avoid jeopardizing Christian City's tax-exempt status?



## Executive Summary

The story of Christian City’s 60-plus-year journey is one of legacy and opportunity. The organization has built a vibrant legacy of service, staying true to its vision to help the most vulnerable among us and never wavering from its mission to provide housing, health care and crisis intervention for children, families and older adults. In the process of carrying out its vision and mission, Christian City has built a vast network of assets and resources that position the organization for even more effective service in the years to come. In many ways, the organization stands at a crossroad – where the past intercepts the future – and decisions are required to determine how it will next build upon the rich legacy. The recommendations, guidelines and ideas presented in this TAP report are designed to help inform a larger, strategic master plan to maximize Christian City’s assets and resources for future use.



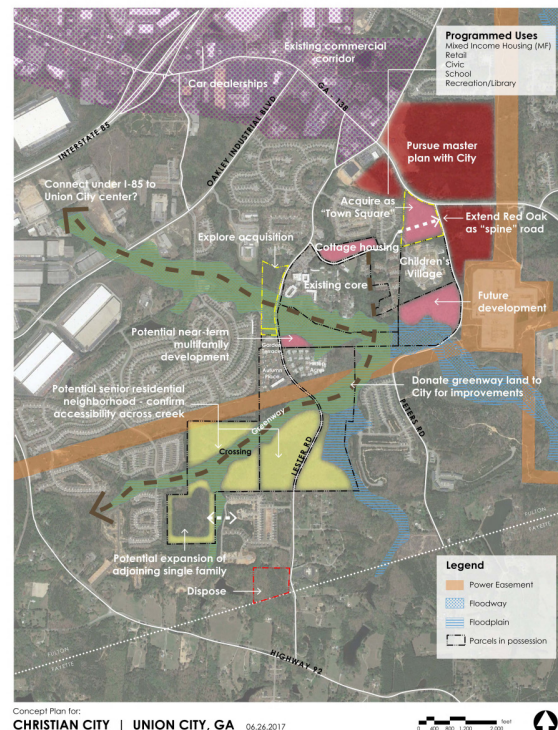
While numerous opportunities exist to create a stronger brand and marketing presence for Christian City, it’s equally clear the organization enjoys tremendous goodwill and respect from a wide array of local leaders and committed donors. This goodwill and respect present a significant opportunity to build partnerships and influence decisions that will ultimately shape the Christian City campus and the surrounding area into exceptional community living.

The Panel believes the best long-term strategy for this community – even beyond Christian City – is to be a holistic community that will thrive over the long term, providing services and amenities that will appeal to multigenerational and multi-income audiences. This is the right goal but achieving it will be no easy feat. Christian City would have to overcome both the institutional feel of the campus and

concerns about the demand for and the availability of financing to provide market-priced housing –to complement the high-quality, subsidized affordable housing already available. Despite these concerns, the Panel contends that Christian City possesses the influence and resources to think big and conquer obstacles.

The Panel’s recommendations can be broadly broken down into two categories. The first is a proposed concept plan that would build on Christian City’s core strengths, help maximize its assets, require the organization to think big, and trade on the its reputation and leadership role in the community. The second category addresses financial strategies that would assist in the development of more affordable senior housing, make more effective use of available green space and improve earning potential from existing properties.

## Concept Plan



The concept plan proposes a series of land acquisitions, disposals and development that would extend the Christian City footprint closer to the community and create a vibrant town center for Christian City and the larger Union City community. Specifically, the plan calls for:

- Creating a “front door” for Christian City and a “town square” to interface with the larger community, offering recreational, retail and other commercial amenities, as well as serving as a gathering place for multiple audiences. This would best be accomplished through acquisition of a 15-acre parcel located the southwest corner of Highway 138 and Peters Road.
- Donating wetland and creek corridor acreage to the City of Union City. The Panel believes a deal could be structured to give the land to Union City for the development of trails, parks and other greenspace that would provide necessary connectivity for the Christian City campus and create a new recreational attraction for Union City.
- Extending Red Oak Road from its current location to Peters Road. This would create a spine road, connecting Christian City with the proposed town square and providing much-needed access to Peters Street in the process.
- Building a new development of cottage housing located on the north side of Red Oak Road, across from the current welcome center and administrative offices for Christian City.
- Building additional housing at the end of the existing Harper Valley Drive neighborhood.
- Selling two parcels of land at the south end of the property that have no clearly defined strategic value for Christian City.

The concept plan also identifies additional pieces of property within the 200 acres that could be candidates for additional development. It further encourages Christian to partner with Union City for the acquisition and development of additional land – located on the north side of Highway 138 across from the proposed 15-acre “town center” site – that could be preserved and developed as part of a master plan for Union City.

## Financing Strategies

The second part of the Panel’s recommendations outline broad financial strategies, funding options for land development, and a proposed re-evaluation of the current life-lease patio homes offered through Christian City.

This section begins with an overview of the area’s housing landscape, balancing cautious optimism about increasing demand for new housing with concerns about the area’s overall appeal for newcomers. Clearly, levels of amenities and services offered must improve significantly to make the area more desirable for all residents, but especially higher-income families.

The recommendations outline four specific programs that could be used to finance new housing at Christian City, ranging from government-subsidized tax credits to unique land leases with developers to conventional debt financing and equity financing.

## Activating Greenway Space

The financing strategies lay out options for activating greenway space within the Christian City campus. As mentioned earlier, the Panel believes a partnership with and land donation to Union City offers the best vehicle to create the network of trails and connectivity desired for Christian City. However, other options exist, including partnerships with developers and philanthropic organizations.

## Life-Lease Repositioning

Finally, the recommendations offer advice on re-evaluating and reimagining the life-lease options currently offered on 212 patio homes in the Christian City campus. The Panel strongly believes the life-lease concept needs to be scrutinized and adjusted with a goal toward achieving more market pricing in these particular units. The Panel suspects the life leases may have potential to generate additional income for Christian City’s overall operations at the very least or may be money-losing propositions at the worst. The Panel’s recommendations pinpoint four steps that can help Christian City overhaul the life-lease program and potentially transition to a monthly lease model that would provide periodic opportunities to adjust rental rates as maintenance and other fees increase. Moreover, the Panel does not believe that adjusting these life leases would in any way compromise Christian City’s goal to serve the neediest among us. It’s most likely that the neediest are already occupying the organization’s U.S. Department of Housing and Urban Development (HUD)-subsidized housing.

## Conclusion

Ultimately, the final solution lies within Christian City. The organization’s leaders must address these issues and opportunities, and determine where they want to take the organization. They must be certain about vision and mission, and unified in whatever approach they choose to carry this amazing organization deeper into the 21st century. Given the organization’s legacy of success, assets and resources, the Panel strongly believes Christian City is poised to deliver more and better services in the future to come.



## Description of Technical Assistance Panel

The two-day Technical Assistance Panel (TAP) convened June 12, 2017, at Christian City’s welcome center, the nerve center and hub for the 500-acre complex of group homes for children, patio homes and HUD-subsidized apartment complexes for seniors, and a healthcare facility that provides both assisted living and nursing home services.

The Panel began its work with an overview of the Christian City mission, organization and operations – including challenges faced by the organization and plans for new services – from Len Romano, the organization’s president and CEO. Romano’s impressions were reinforced by subsequent discussions with Christian City staff and board members. One overall impression appeared to be that the senior’s ministry has become Christian City’s primary focus, perhaps at the expense of the children’s ministry, which was the founding idea behind the organization’s creation by area churches in 1965. These discussions pinpointed one of the key drivers influencing the Panel’s recommendations – bringing an “entrepreneurial spirit” to the organization’s work to generate more revenue to support an expansion of foster care services for children.

A tour of the property gave participants a close-up look at existing facilities, unused land and surrounding neighborhoods. The tour provided panelists with a glimpse of the living conditions enjoyed by Christian City residents, as well as reinforcing perceptions that more natural connectivity is needed to eliminate perceptions of “difference” between the various Christian City communities – including four sets of patio homes, four apartment complexes, children’s homes and the center that provides both assisted living and nursing home services.

The final piece of the TAP’s information gathering featured afternoon sessions with multiple stakeholders, including Union City Mayor Vince Williams, Georgia State Senator Donzella James and representatives from Fulton County government, zoning agencies, civic organizations and private businesses such as land developers, architects and development planners. Stakeholder sessions yielded a wealth of information about community needs and assets, funding opportunities for housing and other developments, and potential areas of cooperation where Christian City’s needs and desires may intersect with those of the city and neighboring communities. One overall conclusion was that Christian City is well respected by community leaders and viewed as a both a positive and pivotal player in the Union City landscape.

Combined, this much-appreciated “information download” provided the necessary context and understanding to help the TAP conduct an effective SWOT (strengths, weaknesses, opportunities, threats) analysis of the issue and develop subsequent recommendations.



*Panelists tour the Christian City neighborhoods, amenities, and the inside of the newer renovated homes.*

## Understanding the Lay of the Land

Given the broad scope of this project – in terms of both land development opportunities and identifying economic models for existing facilities – the SWOT analysis was vital in helping the TAP sort through and prioritize the best options for further study. The boxed information on this page contains a complete list of Christian City's strengths, weaknesses, threats and opportunities (related to this specific project), but this section of the final report focuses on those key points that influenced the final recommendations.

### Strengths

One of Christian City's primary strengths is the area's "**pastoral setting**," a quiet beauty that is tucked away from the daily hubbub, yet not far off the interstate. Stakeholders emphasized this pastoral setting as a major attraction for Christian City residents and cautioned against upsetting the balance with overdevelopment. At the same time, there is a definitive feeling Christian City needs to more effectively utilize its vast area of green space, tapping this undeveloped land for recreation and walking trails as well as additional housing.

Working hand-in-hand with the pastoral setting are the **strong perceptions of safety and security** provided by the Christian City campus. In many ways, the campus' isolation offers an oasis of security amid a harsher nearby environment. At the same time, safety measures such as 24-hour patrols provide beefed-up security without sacrificing the site's welcoming atmosphere. Taken together, the site's pastoral setting and relative safe environment provide a marketing opportunity for the project.



*One of many pastoral settings.*

Another significant strength perhaps not fully exploited by Christian City is the **opportunity for residents to age in place**. Christian City already possesses the facilities that allow people to move from one level of care to the next – from independent living to assisted living to skilled nursing care. These options need to be marketed effectively, especially as a selling point for additional properties that may be developed.

Christian City's **existing partnerships, community reputation and committed donor base** also represent a major strength for the organization. The Panel believes the goodwill afforded Christian City represents an opportunity for the organization to influence surrounding land development opportunities and to transform its own unique resources into the connected, affordable and holistic community envisioned by its leadership. In addition, Christian City could leverage its strong local brand to



*Residents can age in place and move from independent living to nursing care.*





*A range of services are offered at Christian City.*

become a service provider for up to 200 middle- and upper-income families in surrounding subdivisions. For a monthly fee, Christian City might offer a range of services from garbage pickup, cable, lawn care and home maintenance to prescription drugs, therapy and recreational activities.

## Weaknesses

A major weakness, as noted by Christian City's leadership and virtually every stakeholder, is the community's **connectivity challenges**. The lack of sidewalks and a network of trails create a sense of isolation among residents in the various community segments. This lack of connectivity, coupled with the sameness of the home styles, gives Christian City an institutional feel that may make it less appealing to retiring Baby Boomers.

Another challenge, again well understood by the organization's leadership, is the **limited recurring income stream afforded by the life-lease home options**. Generating annual income from these properties verses getting a one-time financial pop must be a major focus of efforts going forward.

In addition, Christian City appears to have little name or brand recognition outside the local community. This creates both marketing and fundraising challenges. Although there may be a waiting list for properties at the moment, is demand strong enough to support additional housing? Also, expanding the organization's brand recognition would bolster both fundraising and development opportunities.

One final weakness is the campus' **proximity to the state's power grid**. High-voltage power lines run through



*Power lines run through the property.*

the property, and it's also adjacent to a significant power substation. Neither are appealing to would-be residents, and thus limits, from a development prospective, the opportunity to create an additional entrance into the project.

## Opportunities

Many opportunities bubbled up quickly to the surface, that were centered on connectivity, better utilization of green space and enhanced opportunities for revenue.

The **available greenspace**, coupled with wetlands acreage, affords great opportunity to create a network of trails and parks to connect the Christian City campus and provide enhanced recreational space for area residents. Since greenspace initiatives increase quality of life, the City, developers or other entities may find it mutually beneficial to work together in this area.

Regarding land use, the TAP pinpointed a **potential land acquisition** that could create both a "front door" to Christian City, as well as a "town square" to serve campus residents and the larger Union City community. This idea – which will be explored further in the recommendations section of this report – could beef up the amenities available to Christian City residents, another missing link that may be necessary to attract retiring Baby Boomers. While the Panel has learned in the interim that this site has been purchased, a partnership may attractive to this new ownership if this group is made aware of the potential opportunity.

There are also **significant opportunities to develop available parcels** located on the 200 acres of unused land



that would fit into Christian City's mission to provide housing for older adults. At the same time, the location of at least two parcels makes them ideal candidates to sell or other disposition.

Another opportunity involves **changes to the life-lease concept** currently used by Christian City. These life leases represent a great deal for residents, indeed, too good of a deal. As property values rise, it's worthwhile to question the sustainability of these life leases, especially if they are coupled with inadequate maintenance fees for monthly services such as lawn care and home maintenance. The affordability of the leases, coupled with an increasing shift in market preference toward rental verses ownership, seem to present an ideal opportunity to revisit this payment structure as existing units become vacant and new units are built.

Finally, the Panel also sees **opportunities for partnerships and alternative land uses**. Christian City's mission and location could make it an ideal candidate for an onsite healthcare clinic or an onsite school that would serve both current and community children.

## Threats

Perhaps the biggest threat to Christian City's overall potential is a **perception that it is a subsidized-housing community**, with an institutional-type (?) feel. This is inaccurate, but the perception could create a stigma that hampers efforts to create a mixed-income community.

That threat is further underscored by the **quality and types of new development occurring around the Christian City property**. In particular, the Panel questioned the long-term appeal of new subdivisions being built nearby. These new homes are priced starting at \$150,000 – will they retain and build value through the years, or is there potential to become a low-income property? How would that affect the neighborhood?

The development of the surrounding area presents another threat by eliminating potential development opportunities. Christian City can be a leader and proactively influence surrounding development by implementing a master plan. However, waiting too long to implement a master plan will eliminate some options for Christian City, forcing the organization to be a follower and react to surrounding development.

Finally, there appears to be **uncertainty around future funding sources** for the development. The Panel's recommendations address funding opportunities, but there

seems to be festering concerns in the minds of Christian City's leadership and stakeholders about ensuring the viability of organization's operations, especially as it relates to serving seniors. As noted at various times during the two days of discussion, there may come a day when Christian City has to separate its mission to serve both children and seniors.



*Changes to the life-lease concept present another opportunity.*



*The location of subsidized housing provides the misconception that Christian City is a subsidized housing community.*



*The new housing development has an uncertain future regarding value.*

The Panel's complete SWOT analysis is below. Bolded and blue ideas represent the key drivers that influenced the group's final recommendations and are addressed in this section of the report.

### Strengths

- **Committed donor base**
- Senior housing
- Skilled nursing center is known throughout the region
- **Continual care options –full spectrum of aging-in-place opportunities. “You could come here and stay here through all of your life changes.”**
- **Perception of safety and security**
- Not gated – very open/welcoming
- Full neighborhoods
- Proximity to airport/access to interstate – 10 minutes to hospital
- Value-Affordability of campus for residents
- **Reputation**
- **Partnerships, especially benefitting children**
- **Pastoral setting**
- Leadership and willingness to accept new ideas/change
- Committed staff and volunteers

### Opportunities

- **Transform campus with additional land acquisition**
- **More pedestrian oriented – walkable fabric – active transportation**
- **Use space for parkland**
- Unify seniors and children
- **Job training onsite for teenagers**
- More senior programming and community involvement - have able seniors provide community service hours
- Creating connection through programming verses facilities
- **Quality of life options – amenities, entertainment, retail**
- Branding/Marketing
- **Sell off nonstrategic parcels of land**
- **Explore partnerships with Union City**
- **Could use currently developed land more efficiently**
- Sabbatical/Retreat space/Outdoor space
- **Community engagement – provide services**
- **Workforce training**

### Weaknesses

- **Don't market aging in place as a strength**
- No easily recognized front door to the community
- **Lack of brand recognition**
- **No connectivity**
- Not all land is developed
- No nearby amenities
- **Has an institutional feel**
- Currently entirely cul-de-sac model
- Need lighting
- Limited staff and board involvement in community
- **Lack of regular revenue stream**
- **Location of power grid**

### Threats

- **Pricing not based on analytics**
- **Perception that it's all subsidized housing**
- **Value of development occurring around the site**
- **Expanding scope without adequate funding**
- **Uncertainty around government and medical funding**



## Recommendations

First and foremost, it is important to recognize the Panel's recommendations are intended to provide strategic direction, guidance and big-picture thinking to promote exceptional community living. Specifically, the plan focuses on developmental opportunities for Christian City, especially the 200 acres of undeveloped property around the campus, as well as financing strategies to help achieve the organization's vision of providing a safe home and loving community that allows the most vulnerable among us to thrive. Moreover, the TAP panel believes Christian City would benefit from a separate visioning session with people who have a genuine interest in the property. This session would enable stakeholders to figure out what they want the campus to accomplish and show potential developers what kinds of land uses might work best on the property.

The TAP's recommendations can be broadly broken down into two categories. The first is a proposed concept plan that would build on Christian City's core strengths, help maximize its assets, require the organization to think big, and trade on the its reputation and leadership role in the community. The second category addresses financial strategies that would assist in the development of more affordable senior housing, make more effective use of available green space and improve earning potential from existing properties.

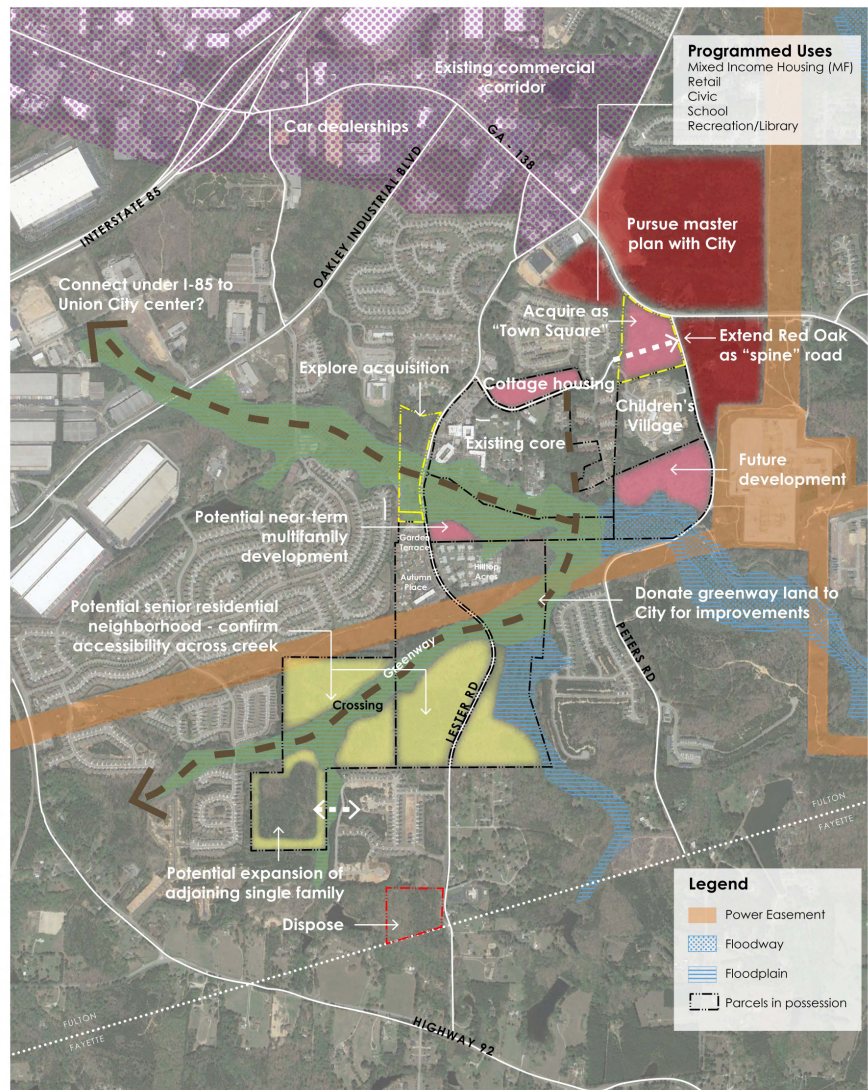
### Concept Plan for Land Development at Christian City

When we talk about leveraging and maximizing assets at Christian City, two possibilities exist in terms of future paths:

1. Remain a "cul de sac community," inwardly focused and not engaging very much beyond the campus' natural boundaries; or
2. Engage the larger community, through housing development and, on a larger scale, by cultivating amenities and space that will benefit

not only Christian City residents but area residents as well. Some of these community-serving amenities might even be developed in collaboration with local government.

While the TAP was asked primarily to assess how Christian City could best utilize 200 acres of presently owned, undeveloped land, they see far greater potential – and they sense the organization's leadership has a penchant for thinking bigger and beyond current circumstances. Accordingly, the Panel has included suggestions for other properties either under Christian City's control or adjoining its holdings.



Concept Plan

### ***Extend Red Oak Drive to Peters Road***

The 15-acre piece of property targeted for acquisition abuts the Children’s Village at Christian City, and the Panel proposes extending Red Oak Drive from its current end point to Peters Road. The extension would occur through the newly acquired piece of property and would essentially create a “spine road,” connecting the “town square” to the existing Christian City campus. In addition, it would be supplemented with a multipurpose trail running alongside Red Oak Drive to ensure a more pedestrian-friendly atmosphere.

### ***Develop wetland and creek corridor acreage into trail network and recreation area***

An undetermined number of acres of wetlands, creek and floodplain runs through the heart of the study area. While the land is unsuitable for significant development, it offers an ideal opportunity to add much-needed active greenspace and create the connectivity needed to build a greater campus community atmosphere. The Panel envisions a network of walking trails, linear parks and other recreational amenities that would make otherwise unusable land an attractive recreation spot.

While a number of options exist to utilize this greenspace, the best may be for Christian City to donate the land to Union City in exchange for a voice in the City’s development of the property as a public greenway amenity. All of these options are elaborated upon in the financial strategies section of the recommendations.

### ***Build cottage housing on the north side of Red Oak Road***

The Panel proposes building cottage court housing – small, detached (or perhaps duplex) single-family homes clustered around a series of common green spaces – on an undeveloped section of land on the north side of Red Oak Road. This property is across from the current welcome center and administrative offices for Christian City. Market studies will ultimately dictate the demand and precise market and desired housing type, but the Panel believes Christian City would be able to fully utilize this new housing product to expand its residential offerings and its appeal. Furthermore, the Panel encourages the organization to strive towards making a portion of this development market-priced, with an eye toward creating a more mixed-income community. Certainly, this may prove to be a difficult

proposition and there are legitimate questions regarding how best to position such offerings with respect to recent “market rate” (but still very affordable) housing built nearby. Nevertheless, the Panel views this as an opportunity to create a showcase neighborhood, nestled near the new front door of Christian City and providing an appealing entrance into the larger community.

### ***Expand the Harper Valley Drive neighborhood***

Again, demand will ultimately determine the best timing for new housing at Christian City, but the vacant property at the end of Harper Valley Drive appears ripe for additional development. The Panel recommends more compact housing forms – perhaps also in the cottage court format – that might be more efficient than the lower-density, driveway-intensive, four-plex buildings currently offered. More compact housing also could allow for the delivery of senior products with a smaller footprint, relying on greenway access (possibly accommodating golf carts) to shared amenities throughout the larger campus. The more efficient design affords more community greenspace than the cul-de-sac model, reinforcing the community’s pastoral feel.

### ***Preserve acreage for future development***

The Panel identified two additional pieces of the study area that should be preserved for additional development. The first is a 30-acre parcel directly south of the Children’s Village. It would likely require street access from Peters Road and is made less appealing by the proximity of a huge electric substation to the east and high-voltage transmission lines to the south. The second piece of property sits across the creek south of the nursing home and east of Lester Drive, adjacent to the confluence of the Garden Terrace Apartments, Hilltop Acres and Autumn Place neighborhoods. This latter parcel, due to its proximity to the current campus core, could be ideally suited for additional future multifamily development.

### ***Sell two parcels of land***

The Panel identified two parcels of land – located on the extreme south end of the property – that appear to have no clearly defined strategic value for Christian City. One parcel sits isolated to the south, on the west side of Lester Road, near Highway 92. The other piece is difficult to access



because it requires crossing a creek running through the property. It might very well be an expansion opportunity for the Lester Point subdivision currently under construction. The Panel believes these lands could be sold, with proceeds used to fund other development opportunities, such as the acquisition of the 15 acres fronting Highway 138.

### ***Develop a Community "Front Door"***

Currently, there is undeveloped property fronting Highway 138 and Peters Road, owned by others. The Panel believes this could be a prime area to develop new commercial services and a "town square" to serve Christian City but also to provide an interface with the larger Union City community – a need clearly identified by Union City Mayor Vince Williams and other stakeholders in various discussions. For such commercial services to thrive, they need exposure to the high-volume traffic along Highway 138, and this site provides such exposure.

The Panel envisions this space as a compact, pedestrian-oriented, mixed-use development that could be a gathering place for multiple audiences and a crossroads to support both children and seniors on the Christian City campus. In effect, it would become a new "front door" to Christian City, something currently missing from the campus. Ideally, this would take the form of a three- to four-story, mixed-income, multifamily community, with residential units on upper levels and a broad range of civic and other nonresidential functions at street level, organized around a central outdoor public space. This arrangement could accommodate a range of uses, including restaurants, retail shops, a health clinic, gym, library and even educational facilities, with shared parking.

Perhaps most importantly, the town square would serve to reposition Christian City and recast perceptions that it serves only a low-income niche in the market.

### ***Pursue master plan with Union City for development of property north of Highway 138***

Highway 138 features an existing – and creeping – commercial strip dominated currently by car dealerships. Located across Highway 138 from the proposed town center parcel is another large undeveloped piece of land. The Panel believes Christian City should work with Union City to pursue a master plan for this area that would limit further "strip" commercial development. This property provides a

golden opportunity for Christian City to exert its goodwill and leadership to influence growth that likely will occur in time, with or without, guidance. The Panel sees value in taking a planned approach to the development that would protect and enhance surrounding property values rather than allowing this growth to occur haphazardly.

## **The Savannah Gardens Model**

Savannah Gardens is an example of a successful mixed-income redevelopment strategy. Located in Savannah's historic neighborhood, Savannah Gardens is the redevelopment of Strathmore Estates, a 44-acre site that contained 380 units of substandard rental housing located on Savannah's east side. Mercy Housing partnered with CHSA Development and the City of Savannah to redevelop this community, first built in the 1940s. Savannah Gardens Phase I completed construction in December 2011 and includes 115 units of affordable family housing. A large public park is in the center of the development. The entire Savannah Gardens project is part of an EarthCraft Coastal Community ensuring sustainable development and energy efficiency.

Services and amenities include:

- Community center.
- Computer center, library, arts and crafts room, and exercise room.
- Covered pavilion with picnic/BBQ facilities, on-site public park.
- Variety of services and activities for all residents.
- Convenient access to public transportation and retail shops.

## Financing Strategies

### Potential Disposition Strategies

In developing both the financing strategies and concept plan, the Panel considered an overall sell-off of all 200 acres of available property. A rough estimate suggests a sell-off has the potential to generate a one-time revenue gain of \$4 million to \$5 million. The Panel ultimately concluded the property had more long-term value, and any sales without a development agreement were best limited to parcels not essential to the overall Christian City development. Hence, those proposed land sales are identified in the concept plan.

### Overview of Housing Issues

Before pinpointing specific financing options for both new housing and other developments, it's imperative for Christian City to evaluate the market for new housing with the assistance of a real-estate consultant to assess available financing options and assist in selecting a developer to act on these recommendations. While there appears to be a growing consensus that demand exists, there is less certainty about the precise type and pricing of housing needed. Both the mayor and the Aerotropolis Atlanta Alliance – the parent of two Community Improvement Districts (CIDs), focused on jumpstarting growth around Hartsfield-Jackson International Airport – have cited a strong need for housing targeted at executives and veterans. While the Aerotropolis master plan cites Union City as a target for new housing development, there are significant concerns about whether the area – especially around Christian City – can support unsubsidized housing. One key question asked: Is this a destination for people to come, even for senior housing? According to marketing consultants, the answer is, yes, but primarily as a place for affordable to low-income housing. The area's current footprint and amenities simply do not match the expectations of moderate- to higher-income families. As for targeting the veteran community, it appears significant thought must be given to developing a reason for veterans to relocate to Union City beyond "respect, honor and a welcoming environment."

Our experts contend a number of firms building high-quality senior housing would line up to build subsidized housing, relying on a mix of programs and HUD grants to fund the projects. With that in mind, the Panel identified the following programs as funding mechanisms:

### Financing Options

#### For affordable senior housing in partnership with a development company:

- The **Georgia Housing Tax Credit Program** – offered through the state Department of Community Affairs – 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. The program allows investors to claim tax credits on their federal income tax returns. The tax credit is calculated as a percentage of costs incurred in developing the affordable housing property, and is claimed annually over a 10-year period. The tax credits provide equity equal to the present value of either 30 percent (known as the 4 percent credit) or 70 percent (known as the 9 percent credit) of the eligible costs of a low-income housing project. The 9 percent credit uses conventional debt without federal subsidies; the 4 percent credit is used in projects financed with tax-exempt bonds. To qualify for the credit, a project must meet the requirements of a qualified low-income project. While implementation varies by state, in Georgia, typically 90 percent to 100 percent of the units in these developments end up classified as affordable. This is not a tool that allows for mixed-income development.
- The **HOME Investment Partnership Program (HOME Program)** – administered by the Georgia Department of Community Affairs – is a HUD program, that as long as it remains in place, provides funds to state and local governments to create affordable housing for low-income households. HOME requires that each participating entity match 25 cents of every dollar in federal funding, which may include donated materials or labor, the value of donated property, proceeds from bond financing, and other resources. The program also establishes maximum per unit subsidy limits and maximum purchase-price limits. In addition, grant recipients must reserve at least 15 percent of their allocations to fund housing to be owned, developed, or sponsored by experienced, community-driven nonprofit groups designated as Community Housing Development Organizations (CHDOs). Recipients also must ensure that HOME-funded housing units remain affordable in the long term (20 years for new construction of rental housing; five to 15 years for construction of homeownership housing and housing rehabilitation, depending on the amount of HOME subsidy). NOTE:



HOME funds are limited and can only be used to finance a small portion of each development. They are most commonly coupled with 4 percent tax credits (outlined above) to make each development work.

- A **Ground Lease** would allow Christian City to contract with another organization to develop a piece of property. Under this arrangement, Christian City would retain ownership of the property and receive a share of the income stream generated by the development over a set period of time, or the lease period. After the lease period expires, the land and all improvements would be returned to Christian City. NOTE: The ground lease can be utilized with any of the tax credit scenarios above – or any development scenario – and is really just a way to retain long-term ownership of the site if that's desired.

### For Cottage Housing



*Example of cottage housing.*

- **Cottage Housing** is an innovative housing style consisting of small, detached (or perhaps duplex) single-family homes (less than 1,500 square feet) clustered around a common open space, with garages and parking located away from the homes. The use of cottage housing at Christian City could come in the form of either subsidized housing or as part of a strategy to create more mixed-income housing, using the higher income stream to generate revenue for Christian City's primary mission. Financing of a cottage housing development could be achieved either through conventional debt financing (borrowing the money) or equity financing (issuing stock shares and providing dividends to investors).

### For commercial property

- **Tax Allocation Districts (TADs)** are a redevelopment and financing tool that allows local governments to provide financial assistance to eligible commercial redevelopment efforts within an officially designated area or TAD. The assistance can be used to pay infrastructure costs or certain private development costs and is primarily done through the issuance of tax allocation district bonds. Currently, neither Christian City or Union City is located within a TAD. However, the Aerotropolis Airport South Community Improvement District is amenable to expanding its boundaries to include Union City. This funding mechanism could be useful in the development of the town center outlined in the TAP's concept plan for development around Christian City.

### Activating Greenway Space

As previously noted in this report, the available green space, coupled with wetlands, flood plain and a creek running through the undeveloped land, represents a substantial opportunity to build on Christian City's pastoral setting. The Panel's concept plan envisions using these undevelopable pieces of property to create a network of trails and a linear park. The trails would help Christian City achieve a stated goal of improved campus connectivity, while the park would provide enhanced recreational space for all area residents.

Achieving this goal will best be achieved through partnerships, and there are a number of ways it might be pursued.

One option would be to make trail creation a requirement of any new housing developments located on the property. As new development occurs, the developer might be responsible for a defined amount of linear footage for new trails. Essentially, it would be a pay-as-you-go approach, but this method would also delay overall enjoyment of the amenity until the entire trail had been created. In addition, this approach might not yield the financial capacity to build out a complete network of trails through the existing developments.

A second option – and one the Panel highly recommend – would be to enter into a land donation with Union City. In the Panel's discussions with Mayor Vince Williams and Georgia State Senator Donzella James, both expressed deep

interest in “beefing up recreational areas,” creating more parks and trail spaces, bike paths and even campgrounds. Mayor Williams in particular noted that people “love the quiet of the area” and said significant opportunity existed to tap into those resources. Given the political goodwill, a donation of land to the City for park and trail development could be a mutually beneficial partnership that helps both the community and Christian City achieve their stated goals.

The third option would be to seek philanthropic and foundation donations that would enable construction of greenways through the wetland areas and connectivity between the various Christian City neighborhoods. This process would begin with a grant request to fund a landscape development plan for the greenspace – a step that probably should occur sooner than later, especially should a proposed land donation with the city fail to materialize.

### **Life-Lease Repositioning**

One of the key questions asked in the TAP process was to consider economic models for operating Christian City’s existing life-lease senior housing on a self-sustaining basis, while also potentially generating income for other endeavors. At the same time, Christian City must not lose sight of its vision to serve the most vulnerable among us.

Currently, Christian City offers 212 life-lease patio homes for adults ages 60 and over. More than 30 people are on a waiting list to acquire one of these one- or two-bedroom homes, which are situated in four communities of duplex, triplex and quadraplex patio homes. Residents enjoy all the benefits of living in a residential setting in the patio homes without the worries or responsibilities of traditional home ownership. The life-lease concept is simple: Residents pay one fee (generally \$65,000 to \$69,000) to live in their patio home for the rest of their life (as long as they can live independently without the need of assistance) and a monthly maintenance fee to cover exterior and interior maintenance. Christian City will even change the resident’s light bulbs.

As it stands now, Christian City cannot be certain that the life leases are operating on a self-sustaining or break-even basis. This lack of uncertainty on the product pricing, as well as increasing life expectancy, begs for closer review of the current financial model used to set rates for the life-lease homes. We believe this can be done in a manner that will not compromise the organization’s original purpose to provide housing for disadvantaged seniors.

To conduct this review of the life leases, the Panel proposes the following steps:

1. Conduct an income and expense analysis to ensure revenues for the life-lease homes match expenses for maintaining the homes. Key questions at this stage of the process are: Is everything being captured in the current pricing structure including maintenance, labor, and services? Could actuarial tables be used in setting new price structures for units as they become available to new occupants?
2. Survey the market to determine pricing of similar senior housing units in other areas both for rent and purchase.
3. Evaluate the existing property stock to gain an accurate view of the individual assets. Over the years, improvements have been made to individual units such as adding sunrooms or combining spaces. These types of improvement create additional value and should be factored into the pricing when units turn regardless of the pricing structure (i.e. life-lease or monthly rent). In addition to physical improvements, consideration should be given to other benefits not available to other units including views and location within the development.
4. The recommendation of the Panel would be to consider transition to a monthly lease model. Rent is a tough word, but it would provide an opportunity to adjust expenses on a rolling basis as maintenance and other fees increase. A monthly rent model would also remove the lumpiness and unpredictability of the cash flows that exists under the current life-lease model in favor of a more stable stream of income.

# Implementation Plan

To prioritize the project's next steps, below is an action plan to guide implementation of the TAPs recommendations.

## SHORT-TERM ACTION ITEMS (0-6 MONTHS)

- ☐ **Define management strategy for real estate** – Clearly articulate objectives. How are you going to manage this property? What kind of income do you need from the property? Who do you want to be on the property? Do you want to provide affordable housing or mixed-income housing?
- ☐ **Create development program (including research of development models for housing, storage, retail)** – What kind of funding opportunities exist to fund new developments? Is there an opportunity to locate a public storage facility on vacant property?
- ☐ **Create overall development schedule and financial model (iterative).**
- ☐ **Create “Concept” Master Plan (iterative)** – The Panel’s work offers strategic direction, guidance and big-picture thinking to influence the future of Christian City, but its work cannot serve as a substitute for a more comprehensive master plan that would examine all aspects of operations and assets. The iterative designation in this recommendation reinforces then notion that plans must be fluid and adaptable to changing conditions.
- ☐ **Concurrently study life-lease model** – The Panel believes a present value analysis, fee structure based on age and a comparison of the current model to a straight monthly lease model are prerequisites for ensuring that Christian City properties are priced both affordably and reasonably. In addition, this idea reflects that currently there is no price differential paid by new owners after age 65 – does this match up with actuarial tables and life expectancy?
- ☐ **Differentiate lease rates for different types of existing units (patio homes)** – This recommendation reflects that upgrades are being made to properties by existing owners, as well as recognition that some properties are better located to available services. As these units become vacant, they should be repriced to reflect added value and to ensure that new customers pay for what they get.
- ☐ **Confirm that improvements to existing life-lease homes are paying for themselves and if so continue improvements on other “pods”** – The Panel believes the spending is likely justified to counter the institutional feel of the property, but the question still needs to be asked, “Is the spending justified?”
- ☐ **Identify (survey where necessary) and appraise target properties (for acquisition\*, disposal and development)** – \*The Panel believes the acquisition of additional parcels, like the undeveloped 15 acres on the southwest corner of Highway 138 and Peters Road (no longer on the market as of this writing) is ideal for further development to achieve stated goals such as a “town center” and other amenities for Christian City. Other land parcels for disposal and development are outlined in the concept plan, but of course, would be subject to decisions made in the proposed master plan.
- ☐ **Institute a real estate committee to facilitate decision making.**
- ☐ **Select brokers as necessary.**
- ☐ **Discuss collaboration of concepts with the city of Union City (zoning, land donations, infrastructure, LCI).**
- ☐ **Improve marketing presence by erecting monument signs on main roads.**



### MID-TERM ACTION ITEMS (6-24 MONTHS)

- ☐ **Entitle land for preliminary development activities** – Identify development partner(s), use guidance from the master plan, develop conceptual architecture models.
- ☐ **Execute land transactions.**
- ☐ **Develop detailed plan for town square, current core, amenities and campus connectivity.**
- ☐ **Concurrently implement new financial model for patio homes, if deemed attractive.**
- ☐ **Identify project manager for new development projects** – An example would be the new cottage homes proposed in the Panel concept plan.
- ☐ **Apply to the state Department of Community Affairs for Low-Income Housing Tax Credits for development funding** – Options and opportunities are outlined in the financing strategies section of the Panel’s recommendations.
- ☐ **Firm up financial commitments for vertical development.**

### LONG-TERM ACTION ITEMS (OVER 24 MONTHS)

- ☐ **Begin construction on site improvements.**
- ☐ **Begin construction on additional subsidized housing on sites identified by the Panel and confirmed by master plan.**
- ☐ **Begin construction on new Cottage Court development outlined in the Panel concept plan.**

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## Panelist Biographies



### **Stephen Arms, Managing Member, Marthasville Development, LLC**

Stephen has managed a wide range of real estate projects throughout North America. His experience includes most major property types as well as having overseen every activity related to the development and asset management process. Stephen began his career in real estate as the Owners Representative for the pre Olympic renovation of the Woodruff Arts Center. Prior to his full time commitment to Marthasville Development in 2002, Stephen acted as CFO for small development firms and oversaw development and program management activities throughout the Southeast for CB Richard Ellis.

Marthasville focuses on horizontal and vertical development activities with a special emphasis on sustainable mixed-use and historic preservation projects throughout the Southeast. The firm's goal is to create or contribute to real places. Stephen has also performed conceptual transportation and economic development consulting services.

Specifically, Marthasville has acted as a “catalytic” developer for numerous projects including: City Side at Town Center and Riverview Landing - both located in Cobb County, adaptive reuse and new urbanist projects, as well as smaller infill projects. Most projects are anchored by moderate-density housing. Working on polar ends of the project size spectrum helps by ensuring that neighborhood scale is appropriate given a site's context, while at the same time making sure that the details of “walkable urbanism” are extended into the front door of stores, offices, and residences.

Stephen has a Bachelor's degree from Louisiana State University and Masters in Business Administration degree from Emory University. Stephen is a Certified Public Accountant and is or has been a volunteer for numerous industry, governmental, educational and non-profit organizations.



### **Scott Cullen, Executive Vice President, JLL**

Scott Cullen is an Executive Vice President in JLL's Development and Asset Strategy Group. He co-manages the Atlanta office of the Development and Asset Strategy Group and is responsible for growing the practice in the southeast.

The Development and Asset Strategy practice advises corporate and government clients, conducts market research, performs financial and development analysis, values land and underutilized assets, conducts site searches and transacts acquisitions and dispositions.

Scott has experience with acquisition, disposition and advisory projects for clients such as BP, Philip Morris, General Motors, Bank of America, Firmenich, Lennar and Whirlpool Corporation. Recent projects have included highest and best use studies for projects in Atlanta and Charlotte, the sale of development properties in Sun Valley, Idaho, and Louisiana, and the sale of a portfolio of former Levitt & Sons partially completed residential developments in Georgia, Florida and South Carolina through a Section 363 Bankruptcy process.

Prior to joining JLL, Scott was a project manager for the St. Joe Company in the Florida panhandle, managing the development of residential resort communities. He also served as the development manager for a golf and beach resort owner, overseeing all aspects of development.

Scott previously practiced real estate law with the firm of Dwyer & Cambre in New Orleans. He advised real estate developers on various opportunities and transactions, and he litigated real estate-related disputes.





### **Tommy L. Lester**

Tommy L. Lester, a native of Atlanta, has worked for over 17 years in Atlanta's financial services community as a lender/relationship manager at various financial institutions including PNC, SunTrust and most recently as a VP with Private Bank of Decatur. In addition advising business owners, Tommy is also a longtime entrepreneur with current and former business interests that include investment real estate, minor league sports, entertainment and chemical manufacturing. Tommy received a BS in Marketing from Hampton University and an MBA with a focus on Entrepreneurial Strategy from Georgia Tech. He is active as a board member with the United Way DeKalb Advisory Board, DeKalb Workforce Development and the Big Kidz Foundation. Tommy is a graduate of the 2015 classes of Leadership DeKalb and the Georgia Academy for Economic Development's Regional Leadership Development program. He recently launched a consulting agency focused on helping entrepreneurs and early-stage companies develop growth strategies and attain funding. Tommy's focus is developing commercial real estate in underserved urban communities.



### **Carolyn Rader, Urban and Environmental Planner**

Carolyn has worked as a professional city and regional planner in the Atlanta metro area for over 25 years. As a native of coastal Georgia, she continues to provide pro bono planning expertise and environmental advocacy for Georgia's barrier islands through the Center for a Sustainable Coast and Wild Cumberland, Inc. She has coordinated and led many planning initiatives and programs in the Atlanta region and helped to establish several successful non-profits and local government initiatives in parks and green spaces, water quality, sustainability and accessible transportation. Extensive experience includes Lifelong Communities, transportation and mobility management, environmental planning and initiatives, non-profit leadership, parks and green space, grants management and community engagement. She served on the Board of Directors of PEDS.



### **Robyn Stokes, Investment Manager, Stratford Land**

Robyn Stokes joined Stratford Land in August 2010 where she serves as an Investment Manager. In this role, she is primarily responsible for originating land loans and maintaining the loan portfolio for the Southeastern United States. Since starting with Stratford, Stokes has closed more than \$37M of loans. In addition to her role with the lending team, Stokes assists in identifying, evaluating, and underwriting potential equity opportunities for Stratford; oversees the asset management of the company's Georgia projects; and works on the sales and marketing activities for projects across the Southeast.

Prior to Stratford, Stokes launched RCS Consulting Group. There she worked with companies to develop and implement strategic marketing plans, brand strategies, and relationship management programs to help grow their businesses and meet their corporate goals. Before RCS, Stokes worked for Duke Realty Corporation as the Regional Marketing Manager. In that role, she was responsible for developing and executing the marketing program for the company's Atlanta region – a 30 million square-foot portfolio including properties in Atlanta, Dallas, Raleigh, Tampa, Orlando and South Florida. Stokes has also worked with Urban American, a real estate private equity firm focused on asset and property management of apartments in New York and New Jersey, and the New Orleans Redevelopment Authority whose mission is to alleviate blight within the city.

Stokes holds dual Master degrees (MBA and Master of Professional Studies in Real Estate) from Cornell University and a BA in economics from Spelman College.



**Chuck Young, Senior Vice President – Development, Prestwick Development Company**

As Vice President of Development for Prestwick Development Company, Chuck Young is responsible for sourcing Class A and workforce multi-family development opportunities throughout the country. Fifteen years of experience in both the public and private real estate sectors, LEED Certification and involvement with the Urban Land Institute, combined with a degree in Professional Studies (Architecture) from SUNY Buffalo and a Master's Degree in City and Regional Planning from Georgia Tech provide a unique background and range of experience that benefits both Chuck's team and the company's clients.

Some of the positions Chuck has held include:

- Development Manager for York Residential
- Investment Manager for Cortland Partners
- Senior Project Manager, Atlanta Housing Authority (AHA)
- AHA Liaison, Atlanta BeltLine, Inc
- AHA Liaison, Atlanta Development Authority
- AHA Liaison, Central Atlanta Progress



**Bill Tunnell, Founding Principal, TSW**

Bill Tunnell, Founding Principal of TSW, brings over 35 years of professional experience in planning and architecture. As principal-in-charge of the firm's Planning Studio, Bill directs projects ranging from the planning of new towns and resorts to the detailed design of clubs and recreational facilities. His focus is the application of smart growth and new urbanism principles across a broad range of urban and rural settings.

Bill formally began his land planning career in 1980. Since then, as an architect and planner, he has designed residential, commercial, and golf projects in fourteen states, Europe, China, India, Central America, and the Caribbean.

Bill graduated with a Bachelor of Architecture from the University of Tennessee. He is a member of the American Planning Association, The Urban Land Institute, and the Congress for the New Urbanism.

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The Urban Land Institute (ULI) was established in 1936 and has over 30,000 members from more than 90 countries. It is one of America's most respected resources of information and knowledge on urban planning, growth and development. ULI is a non-profit research and education organization. Its mission is to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide. To encourage an open exchange of ideas and sharing experiences, ULI membership represents the entire spectrum of land use and real estate development disciplines, working in private enterprise and public service. Among its members there are developers, builders, property owners, investors, architects, planners, public officials, brokers, appraisers, attorneys, engineers, financiers, academics, students and marketing and brand identity experts.

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