



Preserving Affordable Single-Family Housing In Greater Atlanta

A Landscape Assessment & Action Plan

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Table of Contents

Executive Summary	3
Why Affordable Housing Preservation is Important	3
Defining Affordable Housing Preservation	3
Common Homeownership Preservation Service Barriers	5
Tools for Preservation Providers to Work Collaboratively	6
Policy Recommendations	7
Funding Recommendations	9
Methodology	10
Classifying Affordable Housing Preservation Services	12
Critical Home Repairs	12
Accessibility Upgrades	13
Chronic Health-Related Remediation	13
Weatherization, Electrification, Decarbonization, and Sustainability Upgrades	14
Safety and Crime Prevention Upgrades	16
Legal Services	16
Estate Planning Services	18
New Homeowner Preparation and Retention Services	18
Common Barriers to Providing Preservation Services	20
Funding-Related Issues	20
Underwriting-Related Issues	22
Tools for Preservation Providers to Work Collaboratively	24
Case Studies	24
Atlanta’s ARCHI Rent, Utility, and Mortgage Assistance Portal	25
Raleigh’s Orange County Affordable Housing Coalition	25
Baltimore’s LIGHT Intake and Assessment Program	26
Building a Collaborative Technology Platform	26
Potential Unintended Consequences	29
Policy Recommendations	32
Funding Recommendations	39
About the Authors	42
Acknowledgements	46

Executive Summary

Why Affordable Housing Preservation is Important

Shelter constitutes a fundamental human necessity. As delineated in Maslow's Hierarchy of Needs, it ranks alongside other physiological essentials such as air, water, and clothing, serving as a crucial foundation for an individual's survival and overall well-being. The demand for secure and affordable housing transcends all demographic and geographic boundaries, making it a universal imperative regardless of income, ethnicity, or belief.

In the United States, shelter not only fulfills a basic need but also acts as a significant economic catalyst for wealth creation and financial stability among families. Homeownership frequently facilitates upward mobility, with residential property often representing the most substantial asset for middle and low-income families. This asset constitutes a substantial portion of their household net worth and provides a legacy for subsequent generations.

However, a combination of factors now severely threatens the accessibility of affordable shelter. In Atlanta, for instance, challenges include regulatory constraints that hinder the development of new housing, escalating construction costs, and rising capital expenses, all of which have propelled a dramatic increase in housing prices. According to a 2023 study by ULI Atlanta/KB Advisory Group on residential affordability, the core five counties lost 130,000 units of affordable housing from 2018 to 2023, while average home prices soared by 73%.

This report presents a comprehensive landscape assessment of stakeholder organizations engaged in providing services related to the preservation of affordable housing in the Atlanta area. It details the challenges these organizations encounter in delivering a broad spectrum of preservation-related services. These services are crucial for maintaining the residency of vulnerable populations amidst the increasing costs of homeownership and living, as well as the allure of rising home values in gentrifying neighborhoods. Furthermore, the report offers strategic recommendations for enhancing collaboration among these organizations to assist homeowners more effectively and efficiently. It also suggests policy and funding interventions aimed at alleviating administrative bottlenecks and expanding the availability of financial resources to tackle this often-overlooked aspect of the affordable housing crisis.

Defining Affordable Housing Preservation

Within the realm of affordable housing, the term "preservation" commonly denotes efforts by advocates to sustain the affordability of multi-family, for-rent units that are nearing the end of the compliance period mandated by federal and/or state Low-Income Housing Tax Credit (LIHTC) regulations. While such preservation is crucial, this report primarily concentrates on preserving existing single-family, for-sale residential units typically owned by low-income families, seniors, and homeowners with disabilities. These vulnerable groups increasingly face pressure to sell their properties

at market rates to manage rising property taxes, home insurance premiums, and living costs.

In Atlanta, a network of public and nonprofit preservation providers support homeowners by offering essential services that help residents maintain their homes. These services fall into the following broad categories:

- 1. Critical Home Repairs:** This category includes urgent home repairs such as roof, floor, and foundation repairs, along with necessary HVAC and plumbing system repairs, to maintain basic livability.
- 2. Accessibility Upgrades:** Enhancements such as wheelchair ramps, roll-in showers and tubs, and grab bars are installed to improve mobility within homes for senior homeowners, facilitating aging-in-place.
- 3. Chronic Health-Related Remediation:** Historical disinvestment in BIPOC neighborhoods and deferred maintenance have led to vapor and bulk water issues, causing indoor air quality problems like mildew and mold that adversely affect respiratory health. Moreover, many older homes in Atlanta's South and Westside contain hazardous materials like lead paint and asbestos. Although these are not as immediately perilous as those in Critical Home Repairs, they are still crucial for the long-term health of residents.
- 4. Weatherization, Electrification, Decarbonization, and Sustainability Upgrades:** These services are targeted at reducing utility bills and environmental impact for low-income families and seniors, who are particularly vulnerable to cost-of-living fluctuations. Projects include energy-efficient renovations, lighting and HVAC upgrades, water piping repairs, and the installation of water-efficient fixtures.
- 5. Safety and Crime Prevention Upgrades:** Utilizing Crime Prevention Through Environmental Design (CPTED) principles, these interventions aim to enhance home and neighborhood security to reduce crime rates. They include the installation of doorbell cameras, enhanced exterior lighting, and repairs to fences and porches.
- 6. Legal Services:** Seniors and low-income families in gentrifying areas are often the targets of fraud and other predatory practices. Legal services provided include assistance to combat unethical business practices and address heirs property issues to ensure smooth title transfer upon the homeowner's passing.

While the primary focus of this report encompasses the six aforementioned categories, it is pertinent to acknowledge that several preservation provider organizations also extend services designed for new and future homeowners. These initiatives aim to proactively enhance rates of affordable homeownership and are considered for future analysis within this document. These services include:

- 1. Estate Planning Services:** These services assist seniors and their families in preparing for the orderly transition of property rights at the end of life. This preparation includes the creation of legally valid trusts and wills, complemented by comprehensive financial planning to ensure a smooth succession.
- 2. New Homeowner Preparation and Retention Services:** This category covers a wide range of programs aimed at fostering homeownership sustainability. It includes initiatives to improve credit scores, financial planning and budgeting, down payment assistance, affordable housing placement, routine home maintenance, and emergency mortgage assistance. These services are designed to support new homeowners in maintaining their housing and financial stability.

Common Homeownership Preservation Service Barriers

Upon meticulous analysis of organizations delivering preservation-related services, two primary obstacles consistently impede the assistance to homeowners: funding-related and underwriting-related challenges. Stakeholders universally reported a significant shortfall in funding for preservation services. Larger preservation service organizations in Atlanta indicated a backlog of 480-600 cases, underscoring that no single entity possesses adequate funds to meet the comprehensive needs of homeowners. This deficiency necessitates a triage approach and results in a fragmented provision of services.

The funding issues are compounded by administrative complexities associated with available financial resources, which often discourage the use of these funds, particularly federal ones, for preservation activities. Many providers are reluctant to utilize government funds due to stringent regulatory requirements attached to them. For example, the U.S. Department of Housing and Urban Development mandates lead paint abatement for projects funded by the federal Community Development Block Grant (CDBG) program, imposing significant unbudgeted strains on project timelines and finances.

Moreover, the assessment highlighted a critical frustration: government agencies frequently reimburse costs at a painfully slow pace, jeopardizing cash flow. Providers face challenges in maintaining vendor relationships as they are required to pay contractors, such as roofing and HVAC specialists, within thirty days, whereas reimbursements for government funds can be delayed for up to an astonishing twelve months. This slow reimbursement rate poses an existential threat to the financial stability of non-profit organizations.

Consequently, there is a pronounced preference among preservation providers for more flexible funding sources from private and non-profit philanthropic organizations. Nonetheless, these sources, along with certain public sector funds that utilize mechanisms like forgivable loans, encounter their own hurdles due to stringent underwriting criteria. For example, a significant provider noted that approximately a

quarter of their critical repair cases were complicated by title issues, such as unresolved property or income taxes and ambiguous heirs property transfers. Additional underwriting challenges identified include so-called “zombie second mortgages”—a deceptive practice by some debt consolidation businesses post-Great Recession—and the rapidly increasing costs of home insurance, a vital requirement for many lenders to secure loans.

Tools for Preservation Providers to Work Collaboratively

Since the inception of this project, there has been unanimous agreement among Atlanta's affordable housing preservation providers about the siloed nature of operations within the sector. This lack of coordination has resulted in duplicated efforts and inefficiencies in service delivery. Due to the absence of sufficient funding for any single provider to address all issues associated with numerous preservation homes, it is common for homeowners to apply to multiple organizations. This can range from being a minor inconvenience to causing repeated distress as homeowners must frequently disclose their financial details and living conditions to various entities.

Additionally, the landscape assessment identified that multiple condition assessments have often been performed on the same properties by different organizations, typically without awareness of previous evaluations. This finding highlights the critical need for enhanced communication and coordination among providers.

In response to these challenges, there is strong interest from provider organizations in developing tools to improve collaboration and streamline service provision. Insights from three case studies and numerous interviews with preservation providers in Atlanta have informed the compilation of a Product Requirements Document (PRD). This document outlines the specifications for a proposed application designed to foster greater cooperation among stakeholders. Envisioned as a hub-and-spoke model with the application at its core, this platform aims to unite homeowners, preservation providers, contractors, vendors, and funders to more effectively address the needs of Atlanta's affordable housing preservation projects.

The proposed application should facilitate operational coordination and also incorporate a comprehensive library of educational resources. These resources are crucial for supporting community outreach efforts and educating homeowners about available preservation programs, ensuring the technology serves as an integral tool in face-to-face engagements.

Moreover, the success of this initiative hinges not only on the technical aspects of the proposed platform but also on the educational component, including in-person community outreach. The landscape assessment also revealed a general mistrust

among homeowners in the communities targeted by preservation efforts. It is evident that national organizations like Habitat for Humanity hold significant credibility that newer or less well-known providers cannot match.

Therefore, it is essential for participating preservation providers to recognize that they are not merely creating a technology platform but are also building a brand. This endeavor requires maintaining the highest ethical standards and transparency and striving to provide services as efficiently and effectively as possible. Any compromise in these areas could damage the brand, erode trust, and diminish the effectiveness of the efforts.

Policy Recommendations

Throughout the landscape assessment, it became apparent that many preservation providers are navigating inefficient public policies, causing them to cope with dysfunction rather than thriving in their efforts to assist homeowners. This report proposes robust policy advocacy and lobbying to address and reform these systemic issues:

1. Change the Reimbursement Policy for Government Funding:

- **Advance Payments:** Federal regulations permit advance payments for preservation services, yet local administrations often opt for reimbursements, a more cautious approach. Given that many providers have demonstrated exemplary performance histories, it is crucial for local officials, in partnership with preservation organizations, to develop prequalification procedures that enable advance payment for preservation funding.
- **Timely Reimbursements:** For providers not prequalified for advance payments, it is imperative that local government agencies enforce a rule to process reimbursements within thirty days of invoicing. The current four-to-twelve-month reimbursement period is unsustainable, particularly for non-profits that must meet timely payment obligations to their contractors and vendors.

2. Decouple Federal Lead Abatement Requirements from Affordable Housing Preservation Funding:

- **Immediate Action:** Local officials in Atlanta should establish a dedicated and well-funded lead paint abatement fund, ensuring that these necessary activities do not divert resources from critical home repairs and other preservation work.

- **Long-Term Reform:** The federal rules requiring lead paint abatement as a precondition for preservation funding should be revised. HUD should establish a separate lead abatement program with dedicated funding to prevent delays in other urgent preservation activities.

3. Codify and Enforce More Rigorous Consumer Protections:

- Protect homeowners, particularly those vulnerable to fraud and exploitative practices, by enforcing stronger regulations against:
 - Insurance companies that deny legitimate claims or underpay.
 - Deceptive financial practices such as "zombie second mortgages."
 - Fraud specifically targeting seniors.

4. Strengthen Existing Social Safety Nets:

- Policymakers should ensure programs like Social Security are robust and responsive to cost-of-living changes, providing crucial support for seniors and individuals with disabilities to maintain their housing stability.

5. Establish Pre-Tax Homeowner Savings Accounts:

- Introduce tax code amendments to create homeowner savings accounts similar to Health Savings Accounts (HSAs). These accounts would allow pre-tax contributions for expenses related to home preservation, such as insurance deductibles and routine maintenance.

6. Expand and Revise Existing Low-Income Housing Tax Credit (LIHTC) Programs:

- Revise LIHTC programs to support both the development and renovation of affordable for-sale properties, including single-family homes and other "missing middle" housing typologies. This expansion would enable residents to build generational wealth through homeownership, addressing the unintended consequences of concentrating poverty in multi-family, low-income housing developments.
- Adjust the caps of the 9% and 4% LIHTC programs, which have remained unchanged since the 1980s and are insufficient to meet the current financial gaps in housing development.

These targeted policy changes are designed to enhance the efficacy of housing preservation initiatives, thereby better serving the communities and individuals most in need of support.

Funding Recommendations

The paramount issue in our discussion is the overarching insufficiency of funding dedicated to the preservation of affordable housing, as well as the broader spectrum of affordable housing initiatives. In this context, our landscape assessment has yielded two pivotal recommendations, which are critical for the successful deployment of the proposed collaborative technology platform:

- 1. Establishment of an Affordable Housing Fund:** A common theme of this study was the lack of financial resources available for preservation activities, which are actually funded to an even lesser extent than the construction of new affordable housing. To address this issue, new funding sources must be created. The authors of the report identified three potential options for the creation of an Affordable Housing Fund. The first two utilize the bifurcated approach through which proceeds from a Revolving Loan Fund (RLF) established for the construction of new affordable housing units can be used to provide capital for forgivable loans or grants for affordable housing preservation activities. This could include creation of a statewide affordable housing fund similar to Florida's Sadowski Fund or Georgia's own OneGeorgia Equity Fund that was established to promote the construction of affordable housing in the rural portions of the state. Absent the ability to create a statewide fund, a quasi-governmental alliance of local municipalities, non-profits, and private philanthropists could set up a similar two-pronged fund for Metro Atlanta. A third, less ambitious option, would be to have existing CDFI's and or CHDO's set up a private fund leveraging private institutional financing earmarked for public welfare investments to be used for micro-loans for affordable preservation activities in which the CDFI/CHDO would take on the risk of the micro-loan rather than the homeowner.
- 2. Utilization of Community Land Trusts (CLTs) to Unlock Equity:** Various preservation providers have explored the possibility of using CLTs to finance preservation projects. This model involves offering homeowners capital in exchange for the land beneath their homes, with the stipulation that the homes enter into the CLT. Although this approach offers potential benefits, we advise cautious implementation. It should only be pursued when the projected costs of necessary renovations approximate or exceed the value of the land. While such scenarios may be less frequent, they do exist, and CLT financing could be a feasible option in these instances. However, for the majority of cases, it is impractical and unfair to expect homeowners to surrender a sizable portion of their accrued land equity for limited funding needs, especially when this equity can be preserved as generational wealth for the homeowners and their descendants.

These recommendations aim to address the critical funding gaps in affordable housing preservation and development and should be considered integral to any collaborative efforts aimed at enhancing the availability of affordable housing.

Methodology

Following a preliminary meeting hosted by Community Foundation for Greater Atlanta with leadership from the HouseATL Homeownership Preservation Working Group, the authors conducted a landscape assessment of key stakeholders operating as preservation providers in the Atlanta area as well as related case study organizations in Raleigh, North Carolina and Baltimore, Maryland. In all, the authors' mini technical assistance panel (mTAP) team conducted 25 hours of interviews including leadership from all the following organizations:

Atlanta Habitat for Humanity
Atlanta Legal Aid
Atlanta Regional Collaborative for Health Improvement (ARCHI)
City of Baltimore LIGHT Intake and Assessment Program
Community Foundation for Greater Atlanta
Equity Agents
Exp Realty
Fifteen70 Development
Focused Community Strategies (FCS) Ministries
Georgia Heirs Property Law Center
Habitat for Humanity DeKalb
HouseATL
HouseProud Atlanta
Invest Atlanta
Nehemiah Project Community Development Corporation
Meals on Wheels Atlanta
Neighbor in Need
NeighborWorks
On the Rise
Ravik Foundation
Rebuilding Together Atlanta
Rebuilding Together Triangle (Raleigh)
Southface Institute
Sovereign Realty and Management
TechBridge

In addition, the authors of this report would like to acknowledge the technical contributions of members of the United States Environmental Protection Agency (US EPA) as well as the Southeastern Energy Efficiency Alliance (SEEA). Based on these interviews and consultations, the authors have synthesized this report and its recommendations, as well as the attached Product Requirements Document (PRD) to be used as guidance for a collaboration application that is envisioned as a platform to connect homeowners, preservation providers, related contractors and vendors, and funders.

Landscape Assessment



Figure 1: Participating Landscape Assessment Organizations

Classifying Affordable Housing Preservation Services

During the landscape assessment, it became evident that the term "affordable housing preservation" encompasses a variety of meanings across different preservation providers. The complexity of the ecosystem of preservation service offerings mirrors the multifaceted nature of the affordable housing preservation issue itself. For providers servicing existing homeowners, six distinct areas of service offerings were identified.

Critical Home Repairs

Critical home repairs encompass urgently needed interventions in a home's structure or building systems, essential for maintaining the livability for its occupants. Common causes of such repairs include damage from fallen trees or the accumulation of deferred maintenance. Notable types of critical repairs include:

- 1. Roof Repairs:** In the Southeastern United States, one of the wettest regions, Atlanta records an average of approximately fifty inches of rainfall annually, significantly above the national average. The city's extensive tree coverage and frequent precipitation contribute to a high incidence of fallen trees and consequent roof damage. This situation is exacerbated by neglected maintenance of roofs, gutters, and downspouts, making roof repairs a prevalent need among preservation providers.
- 2. HVAC Repairs:** The Southeast's high humidity levels and Atlanta's unique climatic conditions, with nearly equal numbers of heating and cooling days, necessitate functional heating and cooling systems for the health and comfort of homeowners. Urgent repairs in this category are essential for restoring these systems, while efficiency upgrades are categorized separately.
- 3. Plumbing Repairs:** Access to clean running water and effective wastewater management are fundamental to maintaining a healthy and sanitary living environment. Critical plumbing repairs typically address urgent needs to ensure the functionality of hot and cold water and flushing fixtures, with efficiency enhancements addressed under a separate category.
- 4. Floor/Foundation Repairs:** The assessment revealed a significant demand for repairs to floors and foundations, particularly in Atlanta where basements face constant hydrostatic pressure due to excessive rainfall. Other issues, such as differential settlement, have precipitated widespread foundation concerns in older neighborhoods.

- 5. Window and Door Replacement:** This involves replacing damaged or inefficient windows and doors to enhance home security, energy efficiency, and protection against the elements.
- 6. Structural Repairs:** These repairs focus on key structural elements like beams, load-bearing walls, or joists to ensure the safety and integrity of the home.
- 7. Mold Remediation:** This critical intervention involves removing mold and addressing the sources of moisture that contribute to its growth, which is essential for maintaining air quality. We discuss mold in greater detail in the following section titled "Chronic Health-Related Remediation."

In the case study research for this report, it was discovered that the City of Baltimore's LIGHT program prioritizes the first three types of repairs, immediately escalating them to the top of case queues. The authors of this report recommend including floor and foundation repairs as an additional primary case, given their prevalence in the Atlanta area and significant impact on a homeowner's livability. In the development of any collaborative tool aimed at enhancing the provision of affordable housing preservation services, prioritizing critical home repairs for early implementation is advised.

Accessibility Upgrades

The United States Centers for Disease Control and Prevention defines "aging in place" as "the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level." Despite this ideal, a 2023 report by the United States Census Bureau titled "Aging-Ready Homes in the United States— Perception Versus Reality of Aging-Accessibility Needs: 2019" reveals that only 40% of American homes possess the most basic features necessary for aging readiness. These features include a step-free entryway and the presence of a bedroom and full bathroom on the first floor. Furthermore, 43% of older households reported that their homes do not meet their accessibility needs adequately. Additionally, 35% of lower-income families reported difficulties due to poor accessibility in their residences.

Accessibility upgrades, essential for supporting seniors in aging in place, include the installation of wheelchair ramps, roll-in showers and/or tubs, grab bars, and the construction of ground-level bedrooms. These modifications are critical in transforming existing homes into spaces that support the safety and independence of seniors.

Chronic Health-Related Remediation

Due to Atlanta's climate, characterized by heavy precipitation and high humidity, homes in the area are continuously threatened by both bulk water and vapor water intrusion. These conditions can lead to the development of mold and mildew, which are known to exacerbate respiratory illnesses such as asthma. Consequently, well-constructed and well-maintained homes are vital for helping residents of Atlanta

prevent these chronic health issues. Unfortunately, due to historic discriminatory practices such as redlining, many neighborhoods where preserved homes are located suffered from disinvestment, resulting in poorly constructed homes and high rates of deferred maintenance. A 2023 study titled "When 'Health Disparities Hit Home: Redlining Practices, Air Pollution, and Asthma,'" by Sonali Bose et al., found that historically redlined census tracts had a 39% higher rate of emergency department visits for asthma compared to the lowest-risk tracts, highlighting the impact of these discriminatory practices on current health disparities.

Additionally, the U.S. Environmental Protection Agency (EPA) estimates that three-quarters of homes built before 1978 contain lead paint, which poses significant health risks, particularly to children under six, affecting their nervous systems and kidneys, and potentially causing learning and speech disabilities, decreased bone and muscle growth, poor muscle coordination, and hearing disabilities. Among pregnant women, lead exposure can result in negative outcomes for the fetus and high blood pressure during pregnancy, while in adults, it can lead to fertility issues, high blood pressure, and digestive and nervous system disorders. In Atlanta's Westside neighborhoods, where many preservation efforts are needed, lead paint is a critical issue. In 2022, the EPA designated a 637-acre area in these historically Black neighborhoods as the Westside Lead Site, granting access to \$49.13 million in Superfund aid under the Bipartisan Infrastructure Law (BIL) for a projected six-year cleanup initiative. Although these efforts primarily address soil contamination, lead paint in homes, under the jurisdiction of the Department of Housing and Urban Development (HUD), remains a concern.

Lastly, homes built before the mid-1970s may contain asbestos, commonly found in certain types of piping insulation and vinyl floor tiles in Atlanta homes. When these materials are disturbed, asbestos fibers can become airborne and inhaled, potentially causing lung tissue damage and lung cancer. While asbestos is not immediately hazardous if encapsulated or undisturbed, it remains a latent threat in older homes.

Despite these contaminants not rendering a home immediately uninhabitable, they pose severe and sometimes fatal health risks, making their remediation a high priority for preservation providers. Addressing these issues is crucial for maintaining the viability of older affordable housing stock for homeowners. Effective identification and remediation of these contaminants should be an integral part of any coordinated approach to preserving Atlanta's affordable housing.

Weatherization, Electrification, Decarbonization, and Sustainability Upgrades

Although not as immediately critical as home repairs, preservation providers should not underestimate the significance of projects in the weatherization, electrification, and decarbonization categories. In the Southeast, particularly in Atlanta, utility burden remains a significant problem. According to the 2023 report titled "Energy Insecurity in the South" by the Southeast Energy Efficiency Alliance (SEEA) in conjunction with the Texas Energy Poverty Research Institute (TEPRI), the Southeastern United States holds the paradoxical distinction of having the lowest electrical rates in the country,

yet the highest residential energy bills. This discrepancy is attributed to the region's late adoption of energy codes, well into the 21st century. Approximately 35% of all Southern households, translating to 15.4 million homes, report experiencing energy insecurity—the highest rate in the nation. Additionally, one in three households in the Southeast struggles monthly to pay energy bills, and 11% of Southern households, or about five million, have reported maintaining their homes at unhealthy temperatures due to concerns over high energy costs.

These challenges are exacerbated by historical disinvestment in Black neighborhoods through discriminatory practices like redlining, depriving these areas of necessary capital for building and maintaining quality housing and correlating with lower average income levels. For example, in Atlanta, the average energy bill per square foot in the economically disadvantaged Black community of Bankhead is \$3.28, in stark contrast to \$0.72 in the affluent, predominantly white area of Buckhead—a difference of more than 4.5 times. Moreover, 10.1% of low-income households in Atlanta are considered energy burdened, spending 6% or more of their annual household income on energy bills.

Atlanta's high water and sewer rates further compound the overall utility burden for its vulnerable residents. A 2021 study by Black and Veatch revealed that Atlanta ranks seventh in the highest combined water and sewer bills as a proportion of household income for low-income residents (4.29%) among the top 50 most populous cities in the United States, placing it in the Moderate-High category for water/sewer burden according to the Household Burden Index (HBI). The lineage of discriminatory practices like redlining, lower average household incomes, and deferred maintenance, which often leads to leaky piping and outdated plumbing fixtures, directly impacts these neighborhoods.

Given that most homes affected by affordable housing preservation activities are located within these communities, utility burden is a critical underlying issue. Low-income households and seniors on fixed incomes often struggle to afford other essentials such as food or medication due to their high energy and water/sewer bills. Therefore, implementing strategies that enhance resource efficiency not only improves the quality of life for these residents but also addresses broader environmental issues like climate change.

While many households may not proactively seek weatherization, electrification, decarbonization, and sustainability-related renovations from affordable housing preservation providers, one of the most impactful actions these organizations can take is to integrate such renovations into their broader service offerings. Significant funding opportunities exist to facilitate these upgrades, including Georgia Power's Home Energy Improvement Program and the more substantial federal government's Home Electrification and Appliances Rebate Program, funded by the Inflation Reduction Act (IRA) and administered by the Georgia Environmental Finance Authority (GEFA). This latter program offers direct, point-of-sale rebates to low-income households (less than 80% of AMI), covering 100% of costs up to prescribed caps, totaling \$14,000 per household, which include:

- \$1,750 for Energy Star Heat Pump Water Heaters
- \$8,000 for Energy Star Certified Electric Heat Pumps
- \$840 for Energy Star Certified Stoves/Ranges/Ovens
- \$1,600 for Energy Star Certified Insulation, Air Sealing, and Ventilation Products
- \$4,000 for Electric Load Service Center Upgrades
- \$2,500 for Electrical Wiring

Workforce housing (80%-150% of AMI) can receive 50% rebates up to the same line-item and total caps under the program.

To effectively utilize these programs, we recommend that preservation provider organizations establish protocols requiring a comprehensive upfront home property evaluation by a RESNET or NIBS certified inspector following the initial application and onboarding of a homeowner and their projects. These inspectors will identify opportunities for sustainability upgrades in addition to other necessary renovations and repairs. Our landscape assessment anticipates the cost of these broader property assessments to be approximately \$240-\$400 per inspection at an average rate of \$80/hour for 3-5 hours. Participation in Georgia Power's Home Energy Improvement Program could potentially cover part of these assessment costs. This approach of upfront, holistic evaluation has been successfully implemented by Raleigh's Orange County Affordable Housing Coalition (OCAHC), led by the SEEA-funded weatherization activities of Raleigh Triangle's Rebuilding Together, as highlighted in one of the case studies in this report.

Safety and Crime Prevention Upgrades

The City of Baltimore's LIGHT Intake and Assessment program is currently initiating pilot programs to enhance safety and discourage crime through the application of Crime Prevention Through Environmental Design (CPTED) principles. Despite limited engagement with these principles among preservation providers—only one provider reported having conducted renovations of this nature, utilizing donated materials—the authors of this report believe that including such measures warrants consideration. These safety enhancements may include the installation of doorbell cameras, enhanced exterior lighting, and repairs to fencing and porches. A study published in 2000 by Casteel and Peek-Asa, titled "Effectiveness of Crime Prevention Through Environmental Design (CPTED) in Reducing Robberies," demonstrates that implementing multiple CPTED components can reduce robberies by 30% to 84%. Given that seniors often face disproportionately high risks of criminal targeting, incorporating CPTED measures into preservation programs could be an effective strategy to ensure the safety of these vulnerable populations in their homes.

Legal Services

While the preservation provider service areas discussed thus far have been construction-related, white-collar legal services also play a critical role in assisting homeowners in preservation households. These services are typically divided into two

main categories, each served by distinct and separate provider organizations according to our landscape assessment.

- 1. Fraud/Predatory Practice Issues:** The Federal Bureau of Investigation's 2023 Elder Fraud Report highlights that scams targeting individuals aged sixty and older resulted in losses of \$3.4 billion last year, marking an 11% increase from 2022, with an average loss of nearly \$34,000 per case. Seniors were found to be over five times more likely to be targeted by scams than the youngest adult cohort under age 20. With many seniors' homes being their most significant assets, legal issues related to real estate fraud are increasingly prevalent.

In addition to outright fraud, many preservation households also face a range of unethical and predatory business practices. One example is the resurgence of "zombie second mortgages," which homeowners believed had been resolved by debt consolidation companies post-Great Recession. Unbeknownst to the homeowners, these dormant mortgages are being reactivated without warning and used as tools to forcibly acquire valuable properties in gentrifying neighborhoods through foreclosure.

- 2. Estate/Heirs Property Issues:** A separate category of legal support for preservation homeowners involves heirs property issues. The absence of a will and trust can complicate the transfer of property titles to heirs, leading to legal uncertainties. The Georgia Heirs Property Law Center estimates that heirs property title issues currently lock up \$47 billion worth of equity in Georgia. These issues can prevent families from accessing home-equity lines of credit or forgivable loans for preservation-related services. Without clear titles, heirs cannot effectively negotiate with insurance companies, claim homestead exemptions, or utilize other tax abatement programs designed for seniors on fixed incomes. Furthermore, unclear property titles can lead to forced partition sales, enabling speculators to coerce homeowners into selling their properties in gentrifying areas. Legal challenges against partition practices are costly and may require heirs to raise funds to buy out the developer's or speculator's share.

It is important to note that heirs property issues not only hinder homeowners' ability to leverage their financial assets and property rights, making them susceptible to predatory practices and fraud, but also contribute to urban blight. This exacerbates the city's challenges with housing supply, affordability, crime, and other social issues. While direct referrals for heirs property-related legal services may not be substantial, these issues intersect with nearly every other preservation service area, necessitating extensive intra-platform referrals.

In addition to the aforementioned service areas addressing the needs of existing homeowners, several provider organizations offer services to prospective and new homeowners. These services preemptively resolve issues that could threaten the preservation of affordable housing. Although these may not be included immediately

in any collaborative tool resulting from this report, the authors recommend their inclusion in future efforts to enhance and expand such platforms.

Estate Planning Services

The most straightforward and cost-effective method to prevent heirs property issues is ensuring that preservation households engage in estate planning and establish legally valid trusts and wills. The Georgia Heirs Property Law Center estimates that while every dollar spent on title clearing legal services can unlock an impressive fourteen dollars in home equity, preemptively investing one dollar in estate planning services can protect twenty-four dollars in home equity, nearly doubling the impact. Several preservation organizations provide services in this area, including one that hosts quarterly public outreach sessions known as "Will-a-Paloozas." These events are designed to encourage seniors to undertake responsible end-of-life planning for their assets, helping secure their property and financial legacy.

New Homeowner Preparation and Retention Services

This extensive service category encompasses a wide range of education and assistance aimed at helping prospective homeowners not only acquire but importantly, retain their homes. These services include:

- 1. Credit Score Preparation:** Assisting prospective homeowners in improving their credit scores through better budgeting and fiscal discipline, ensuring that timely payments of rent and utilities are fully reflected in their credit scores.
- 2. Fiscal Planning/Budgeting:** Collaborating with prospective homeowners to develop budgets that facilitate saving for down payments and closing costs, and ensuring they are financially prepared to manage their mortgage payments once they purchase a home.
- 3. Affordable Housing Placement:** One provider organization highlighted the need for an "Affordable Housing Version of Zillow" to help prospective homeowners find affordable housing units on the market and connect them with reputable realtors who specialize in the affordable housing sector.
- 4. Down Payment Assistance:** Assisting prospective homeowners in covering any shortfalls in the down payments required for purchasing a new home.
- 5. Homestead Exemption Filing:** Educating and assisting new homeowners to file the necessary paperwork for homestead exemptions to lower their ongoing property tax burden.

- 6. Mortgage Assistance:** Offering emergency support to homeowners who experience life disruptions, such as sudden unemployment or illness, and need temporary assistance to pay their mortgage and retain their home.
- 7. Routine Home Maintenance:** Providing education and resources to help homeowners maintain their homes in good condition and avoid the consequences of deferred maintenance.

Many of the above services are currently compiled and provided through the Urban League of Greater Atlanta's Homeownership Urban Blueprint (HUB) website and application. Services The HUB provides include Financial Education, Pre-Purchase Counseling, Homebuyer Education, Mortgage Assistance, Down Payment Assistance, Foreclosure Prevention, Home Maintenance and Repairs, and Post-Purchase Counseling. The application also has a referral service that will connect prospective homeowners with qualified real estate professionals that can assist with placement in affordable housing as well.

Additionally, a unique program identified during the landscape assessment process stands out. Focused Community Strategies (FCS) Ministries reported on a pilot program that supports existing preservation homeowners in constructing accessory dwelling units (ADUs) on their properties. This initiative serves the dual purpose of stabilizing existing affordable housing by providing homeowners with a steady source of passive income, while also introducing new 'missing middle' housing units to address the broader affordable housing supply challenge. Innovative approaches like this should be disseminated across the preservation provider community, where collaborative efforts could scale and enhance these strategies for the benefit of the entire city.

Common Barriers to Providing Preservation Services

One of the critical objectives of the landscape assessment was to identify common barriers that preservation providers face as they strive to assist homeowners efficiently and effectively. Throughout multiple interviews, a consensus emerged regarding the nature of these bottlenecks to service, which primarily divide along two lines: funding limitations and administrative challenges that impede the ability of providers to finance their projects. These issues converge to paint a picture of an ecosystem where preservation providers often cope with dysfunction rather than thrive while aiding their communities.

Funding-Related Issues

It is unsurprising that every provider organization interviewed reported a lack of funding and financial resources necessary to fully serve all their homeowners. Consequently, the average organization we interviewed had a case backlog of approximately 480-600 homeowners per organization. It is important to understand that none of the preservation providers interviewed advertise their services extensively. Most participate in a few community outreach events annually, receive word-of-mouth referrals from neighbors and community leaders, and/or have web links from other social infrastructure provider organizations online. Therefore, we can reasonably infer that the overall demand for housing preservation services is likely higher than the aggregate of the current demand indicated in provider backlogs, suggesting that the funding needs are also likely higher.

- 1. Administrative Challenges:** Furthermore, all the providers interviewed reported that they seldom have the funding necessary to address all the preservation issues they encounter when assessing a preservation home. Triaging and prioritizing critical home repairs are common as providers strive to leverage the dollars they have to keep homes livable for their homeowner clients. This situation leads many homeowners to apply for services with multiple provider organizations in an attempt to address their preservation service needs on a piecemeal basis. This results in the inconvenience, or even trauma, of homeowners having to submit multiple applications and rounds of personal information and documentation in the search for desperately needed home repairs and upgrades. Finding a better way to address this phenomenon is of particular interest to the HouseATL Homeownership Preservation Working Group.

Regrettably, nearly every preservation provider organization reported administrative pitfalls that hinder accessing existing public sector government funding available for their services. In fact, the risks associated with accepting government funding are sometimes so severe that some provider organizations outright refuse to accept government funding and prefer to rely solely on philanthropic sources of funding. These sources come

with fewer strings attached and allow them to operate with greater flexibility and agility on behalf of their homeowner clients. One anecdotal example revealed in the landscape, and confirmed by both sides of the abortive transaction, revolved around approximately \$80,000 in preservation funding that one organization could not find a taker for due to the perceived complications of that government funding.

A prime example of the strings attached to government funding and the way it hampers provider organizations is the case of HUD requirements for lead paint abatement. HUD regulations for community development block grants (CDBG) require that any home receiving dollars needs to have any lead paint remediated before other preservation activities can be undertaken. Given the chronic health dangers posed by lead paint, as delineated earlier in this report, this seems like a perfectly reasonable regulation. However, this rule often becomes a significant roadblock to the provision of critical home repairs because it is burdensome to the timeline to quickly address acute housing needs and because it often consumes the funding needed for those repairs. Consider that a provider organization might hypothetically need \$10,000 to \$15,000 for a critical roof repair for a house that has had a tree fall onto it during one of Atlanta's many torrential downpours. The hypothetical homeowner needs the issue addressed as quickly and effectively as possible because every day that passes increases the danger of further damage from bulk water intrusion through the damaged roof. But CDBG funding cannot be leveraged against the repair until any lead paint in the home is properly remediated. And the cost of that remediation often ranges between \$20,000 and \$30,000, completely exhausting the budget for the desperately needed roofing repair. Several provider organizations recounted scenarios remarkably similar to the above hypothetical, and HUD's lead paint abatement regulation is just one of the strings attached to government funds that make providers less than enthusiastic to use them.

- 2. Reimbursement Delays:** Lastly, there is the most challenging issue for many non-profit sector preservation providers: local government administrators that do not reimburse preservation services on a timely basis. Out of an abundance of caution to protect against fraud, waste, and abuse and to act as good stewards of taxpayer dollars, most local government officials overseeing government dollars for preservation services require documentation of those services rendered and then reimburse provider outlays once the jobs are complete. So, for instance, a non-profit provider completes a \$9,750 roof repair and then invoices the government funder to reimburse the expense. It seems simple and straightforward.

Unfortunately, nearly every provider organization interviewed reported difficulties pertaining to the length of time it takes government institutions to reimburse funds for home repairs. Whereas these organizations need to pay their construction contractors who perform the work within thirty net days to keep these contractors satisfied and willing to continue working for

the non-profits assisting homeowners in the future, reimbursement can sometimes take anywhere from four to a staggering twelve months. This puts most non-profits in a binary fail-fail situation. They can pay their contractors within the thirty net days and run the risk of finding themselves deeply in the red, creating a massive cash flow issue that can quickly lead to shuttering their doors. Or they can try a pay-when-paid approach to contractors and other vendors that damages their credibility with those private sector businesses and, over time, reduces the roster of potential partners they need to conduct home repairs, which is a longer, more languished route to shuttering their doors.

Underwriting-Related Issues

Setting aside the broader funding deficiencies for preservation activities and the existing roadblocks to fully utilizing available funds, there are several prevalent issues that providers encounter when underwriting their services for homeowners. These issues commonly arise in the context of forgivable loans, which necessitate the homeowner agreeing to a lien on the property. This lien is resolved after a specified period without repayment of the loan, contingent on the homeowner fulfilling certain conditions, such as not selling the home within a designated timeframe. Like any real estate loan, the property serves as collateral to secure the loan, and it is in this context that underwriting challenges frequently occur.

Setting aside the broader funding deficiencies for preservation activities and the existing roadblocks to fully utilizing available funds, several prevalent issues arise when providers underwrite services for homeowners. These issues often occur in the context of forgivable loans, which require the homeowner to agree to a lien on the property. This lien, which is lifted after a specified period contingent on conditions like not selling the home, complicates underwriting because the property serves as collateral.

When underwriting affordable housing preservation loans, additional complexities emerge due to existing liens from various entities such as government bodies and private lenders. The prioritization of these liens, where tax liens typically hold precedence regardless of when they were recorded, can critically impact the loan's security. This is especially problematic because some organizations will not allow for more than one or two liens on a property.

Title issues are among the most common underwriting-related challenges faced by providers. For example, Invest Atlanta reported that approximately 25% of applicants to its home repair program encountered title problems that needed resolution before forgivable loans could be issued. These issues typically relate to unclear titles and tax delinquencies. In cases of unclear titles, heirs property issues—arising when a relative passes away without a will and trust—create clouded titles that make it impossible to underwrite a loan until these issues are resolved. This resolution often requires considerable time and specialized legal services. For tax delinquency issues, property tax liens must be cleared before loans can be processed, also necessitating significant time and specialized accounting services. The rise in property tax assessments,

exacerbated by a 73% increase in home values in Atlanta from 2018 to 2023 according to a ULI/KB Advisers report, has made it increasingly difficult for low-income families and seniors on fixed incomes to keep up, especially in gentrifying neighborhoods. Additionally, income tax delinquencies can complicate underwriting for certain federal funding programs, requiring similar resource-intensive solutions.

Another rapidly emerging underwriting challenge is the necessity for homeowners' insurance. As the property is used to secure the loan, it is a reasonable requirement by lenders that the property be insured, thus protecting the underlying collateral. However, escalating home insurance costs are making it increasingly difficult for low-income families and seniors to afford coverage. The 2023 Policygenius Home Insurance Pricing Report indicates that the average home insurance premium in Georgia increased by \$308, or 22%, from May 2022 to May 2023, following a \$182, or 13.5%, increase from 2021 to 2022. The sharp rise in home insurance costs is driven by higher replacement costs of home materials and labor, as well as an increased frequency of claims due to more frequent natural disasters linked to climate change. Although rising property insurance costs are a global issue, preservation households are particularly strained by these increases, given their limited financial resources.

Tools for Preservation Providers to Work Collaboratively

The phenomenon of homeowners applying with multiple provider organizations to assemble sufficient aid for their home preservation needs has highlighted the necessity for improved tools for communication, collaboration, and coordination within the preservation community. During the landscape assessment, providers were questioned about their ability to gauge the extent of overlapping cases or instances where efforts were duplicated or impeded by another provider. With one notable exception, providers indicated that they are so focused on their individual responsibilities that they are unable to confidently assess the extent of homeowner case overlaps, nor can they recall many instances where inefficiencies were created by multiple organizations working on the same home. However, a few providers did report occurrences where, unbeknownst to each other, multiple organizations conducted duplicate condition assessment reports on the same property. Given the limited resources available to each organization, such inefficient duplication of efforts is clearly unacceptable.

Toward addressing this issue, there is universal agreement within the preservation community on the need to develop a single, unified application, intake, assessment, and tracking process for homeowner preservation services. The authors of this report have utilized the provider interview process and the examination of case studies to synthesize the recommendations presented herein. A summary of these case studies, along with recommendations and an exploration of the unintended potential consequences of a centralized collaboration tool, are documented in the sections below.

Case Studies

During the landscape assessment, preservation providers also suggested three leads for potential case studies for use in developing a framework for preservation provider collaboration in Atlanta. While none of these case studies is a perfect match for the type of technological platform the HouseATL Homeownership Preservation Group prefers, each has elements from which valuable lessons can be gained. Those lessons include the potential applicability and cost of a technology platform, what to expect when preservation providers do begin to collaborate, and how to triage and prioritize preservation cases when conducting intake at a large scale.

Case Studies



Figure 2: Case Study Organizations

Atlanta's ARCHI Emergency Rent, Utility, and Mortgage Assistance Portal

In the Atlanta market, ARCHI engaged the nonprofit information technology firm TechBridge to develop an application platform for onboarding and managing emergency rent, utility, and mortgage assistance for low-income families. From this collaboration with TechBridge, we have learned that constructing a sophisticated affordable housing preservation platform is technologically feasible and can be built upon systems like ARCHI's Salesforce-based platform. While the initial cost for developing such a platform is high, estimated at \$1.5 million for the ARCHI portal, the ongoing maintenance will be more affordable due to the low cost of Salesforce licenses. Furthermore, this platform has the capability to communicate and interoperate with a broader ecosystem of social infrastructure platforms, which address issues such as food insecurity and healthcare access. It is crucial to highlight that TechBridge, along with many other interviewees, emphasized that educational resources for homeowners are an essential component of any technology platform. However, they also noted that these educational resources are often the first elements to be omitted from platform development projects due to budget constraints.

Raleigh's Orange County Affordable Housing Coalition

From Raleigh, North Carolina, Rebuilding Together Triangle successfully leveraged funding from the Southeast Energy Efficiency Alliance (SEEA) and collaborated with nonprofit preservation providers to establish the Orange County Affordable Housing Coalition (OCAHC). Although OCAHC has chosen not to develop and maintain a portal at this time, the participating organizations successfully developed a universal pre-application process and a simple database that identified overlaps in providers' case backlogs. This allowed providers to concentrate on these "overlap cases" and develop plans to systematically resolve them, which led to a significant reduction in case backlogs during the early days of the Coalition. While the pace of case

resolution has since slowed after these initial "overlap cases" were addressed, the benefits of collaboration and coordination were clearly demonstrated.

Rebuilding Together Triangle also fostered trust and consensus among the participating organizations, which included implementing a process of conducting a holistic home evaluation at the start of projects. This approach has enabled the Coalition to address not only emergency repair issues but also to identify chronic problems that can be remedied through services such as weatherization renovations. The ability to see beyond the boundaries of any individual provider's program and assess the full spectrum of a homeowner's acute and chronic needs has been a crucial element of the Coalition's success.

Baltimore's LIGHT Intake and Assessment Program

Finally, we consulted with the administrator of the City of Baltimore's Leading Innovation for a Greater and Healthier Tomorrow (LIGHT) housing preservation intake and assessment program. The LIGHT program operates within the City's Department of Housing and Community Development Division of Green, Healthy, and Sustainable Homes. It utilizes a technology platform to help onboard homeowners for a comprehensive range of preservation-related programs, including home repair, weatherization, accessibility, mortgage and utility bill assistance, rental assistance, and lead-reduction programs targeting households with children. Additionally, the City is initiating a program that applies crime prevention through environmental design (CPTED) principles in two pilot neighborhoods recently affected by mass shootings and violent crimes.

LIGHT employs a single universal application process specifically for the home repair and weatherization programs and collaborates exclusively with nonprofits on accessibility upgrades through the Civic Works' Housing Upgrades to Benefit Seniors (HUBS) program. Consequently, the direct applicability of this case study to the proposed initiatives in Atlanta is somewhat limited. Nevertheless, Baltimore's implementation of the Neighborly platform for communication and coordination with homeowners, along with their procedures for triaging and prioritizing preservation service activities, provides valuable insights that can inform the development of Atlanta's program.

Building a Collaborative Technology Platform

Attached to this report is a Product Requirements Document (PRD) that is intended to serve as an outline specification for a technology application to promote greater collaboration and coordination among preservation providers to help them more efficiently and effectively provision services for homeowners. In concept, the layout of the application is a hub-and-spoke with the platform at the center acting to coordinate the intake and management of homeowner clients and their cases, preservation provider organizations, the contractor and vendor businesses they need to engage to help homeowners, and the funding organizations of preservation

activities. By aggregating all the data from these four application user groups, the application’s dashboard will be able to give the housing preservation community an informed understanding of the magnitude of service demand while trend data and insights will be available to help inform policy and decision makers how to best allocate resources to maximize positive impacts for the community.

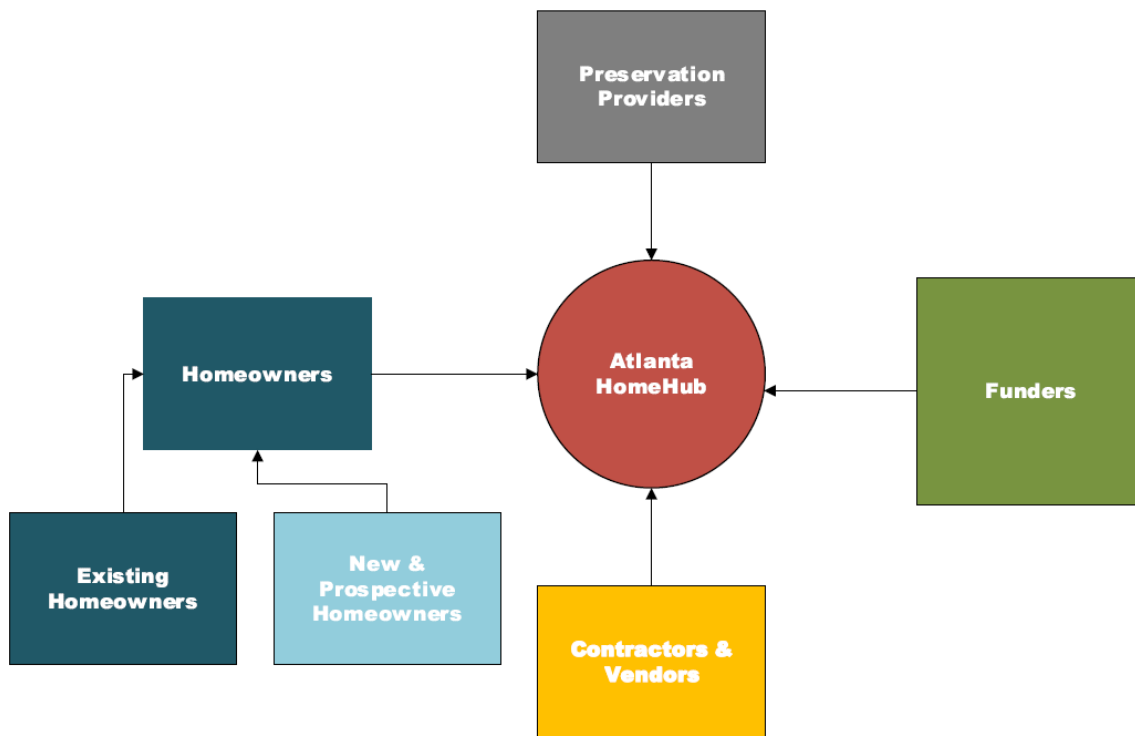


Figure 3: Hub and Spoke Platform Diagram

This latter point is of particular importance. Given the existing bottlenecks that were identified to disbursement of existing funding for preservation services, especially government dollars for these purposes, the dashboard can be an extremely valuable tool to both providers and policy makers, helping quantify demand and match it with resources that have already been appropriated. When combined with targeted revisions to existing public policies administrating those funds, the dashboard can help facilitate the most efficient and effective disbursement of already-appropriated monies possible.

Establishment of a Governing Committee: To oversee the application, the formation of a governing committee for preservation providers is proposed. This committee aims to establish and uphold minimum service standards by participating organizations and to guide the strategic deployment of marketing and advocacy efforts. By forming a governing committee instead of creating a standing administrative staff or outsourcing such responsibilities to a third party, the authors of this report believe that participating organizations will have increased engagement and ownership of the collaboration platform and its brand. This is crucial for fostering trust and cooperation

among the provider organizations, which is essential for achieving the goal of effectively assisting homeowners.

However, the creation of a centralized intake and coordination platform and the establishment of minimum governing standards for participating organizations should not imply that preservation providers should be centrally controlled and micromanaged. The case study of OCAHC in Raleigh, North Carolina, reported that allowing provider organizations the latitude to implement preservation services in ways that best fit the realities of their territorial service boundaries was a key component of its success. Meanwhile, the local Atlanta preservation provider, Neighbor in Need, reported that granting neighborhood chapters the autonomy to develop their own location-tailored processes was highly effective. The granular, neighborhood-based system allowed each chapter to build better relationships and foster trust with participating homeowners. Indeed, one fruitful avenue of discussion for the HouseATL Homeownership Preservation Working Group could be how to define neighborhood territories where providers can function more effectively as primary points of contact for interacting with the community. Balancing the functionality of a technologically advanced platform with the warmth of human interaction from neighborhood-based provider organizations may be part of the formula that makes this initiative exceptionally successful.

When considered in its entirety, this is a crucial point for the preservation provider community to understand:

The proposed application should facilitate operational coordination and also incorporate a comprehensive library of educational resources. These resources are crucial for supporting community outreach efforts and educating homeowners about available preservation programs, ensuring the technology serves as an integral tool in face-to-face engagements.

Successful Development and Implementation of the Collaborative Platform: For the successful development and implementation of the proposed collaborative platform, it is crucial for participating preservation providers to understand that what they are building extends beyond a mere piece of technology. During the landscape assessment process, it became evident that there is often a low level of homeowner trust in the communities where the majority of preservation work is conducted. However, it was also discovered that certain well-established national brands, such as Habitat for Humanity, carry a gravitas in those communities that less well-known and established providers cannot match. The long-term goal of the preservation community for this technology platform should be to create an enduring brand whose integrity and quality are well-understood and trusted in the community. Achieving this ensures greater participation from prospective homeowners and preemptively removes barriers to service.

Inclusion of a Robust Library of Educational Assets: On a related note, it is important to highlight that the authors of this report envision the inclusion of a robust library of educational assets with this application. They emphasize that the technology application should be leveraged as a tool in face-to-face community outreach efforts to educate homeowners about preservation programs. These should include digital brochures, infographics, and videos tailored to explain both the application processes and to provide general information valuable to prospective and existing homeowners on topics ranging from credit score maintenance to routine home maintenance. These latter resources can be curated from organizations known for their thought leadership, like Southface Institute, which will further add to the credibility of the platform. These digital educational materials must be supplemented by in-person, face-to-face community outreach initiatives. Seniors are one of the primary demographic groups that preservation providers are attempting to reach through this platform, but many are not necessarily technology-savvy, and some do not even have internet access. Coupled with the general distrust that comes along with being the perpetual target of a rising tide of fraud and predatory business practices, a passive strategy for soliciting homeowner participation in Black, Indigenous, and People of Color (BIPOC) neighborhoods and among seniors and those with disabilities is essential.

Therefore, it is essential for participating preservation providers to recognize that they are not merely creating a technology platform but are also building a brand. This endeavor requires maintaining the highest ethical standards and transparency and striving to provide services as efficiently and effectively as possible. Any compromise in these areas could damage the brand, erode trust, and diminish the effectiveness of the efforts.

Toward that end, one preservation provider interviewed suggested the creation of mobile community center days to inform these communities and assist with sign-ups. Further along these lines, the authors of this report suggest the possibility of holding mobile community center days at local libraries. These are already trusted in the community and have information technology infrastructure immediately available for homeowners and volunteers alike to use.

Potential Unintended Consequences

The authors of this report have explored potential unintended negative consequences that could arise from this unprecedented collaboration, mindful that well-intended actions can sometimes lead to challenging outcomes. Key concerns identified include:

- 1. Excessive Lien Burden:** Given that no single preservation provider can address every issue within most preservation projects, it is common for multiple providers to work sequentially on a home to meet all of a homeowner's needs. A critical question arises: if several organizations use

forgivable loans that require liens on the home, could there be a point at which the accumulation of liens prevents additional forgivable loans from being underwritten? The landscape assessment has yet to arrive at a definitive conclusion on this issue.

- 2. Potential Abuse by For-Profit Contractors and Vendors:** As this platform is developed by and for nonprofit providers to assist homeowners, these organizations will need to engage with for-profit public sector firms. Given the high incidence of fraud and predatory business practices within these communities, it is crucial to prevent the collaborative platform from being exploited to harvest information on vulnerable populations or facilitate unscrupulous business practices. Protecting the integrity of the initiative by promoting only the highest level of service is paramount. At onboarding, contractors and vendors should undergo a rigorous prequalification and vetting process and must agree to the platform's Terms of Service, which includes adherence to the preservation provider governing committee's code of ethics, especially provisions protecting homeowner information. This should encompass clearly outlined procedures for dispute resolution with enforceable measures by the committee.
- 3. Potential For Unscrupulous Competition From Providers for Limited Resources:** An uncomfortable scenario was raised by one provider, where a preservation provider might exploit the application to target better-funded project types, such as those involving military veterans. Similarly, at onboarding, preservation providers should be subjected to a stringent prequalification and vetting process and must commit to the platform's Terms of Service and a Memorandum of Understanding—or a more legally binding agreement—that includes adherence to the governing committee's ethical guidelines, with specific protections for homeowner information and clear dispute resolution procedures with enforcement mechanisms. It should be noted that given the limited number of well-funded household types, such as military veteran households, this strategy would likely not yield substantial long-term profits for any unscrupulous provider.
- 4. Unknown Total Demand:** Typically, preservation providers in Atlanta do not engage in extensive marketing efforts, with most relying on occasional public events, word-of-mouth referrals, and web links on related social infrastructure programs. Despite this lack of proactive advertising, many large providers report a backlog of 480-600 cases. A significant concern is that a more prominently advertised technology platform might reveal a demand for preservation services far exceeding the combined resources and capacity of the participating providers. Although the experience of Raleigh's OCAHC indicates that resolving overlapping cases might mitigate the increase in total backlogs, the overall number is still likely to rise. Providers should therefore proactively prepare to mobilize additional resources and funding to manage an expected surge in cases as the

platform gains wider recognition and establishes a stronger presence in the public consciousness.

Policy Recommendations

The primary objective of this report was to develop a collaboration tool for Atlanta preservation providers. However, the landscape assessment that underpinned this effort revealed a challenging policy landscape that burdens many preservation providers. To continue their core missions of serving homeowners with preservation services, these providers have developed creative workarounds and administrative strategies to cope with policy-related issues. Rather than accepting the status quo and continuing to cope in day-to-day operations, the authors of this report believe that providers should collectively advocate and lobby for meaningful policy reforms. These reforms could help liberate their organizations, enabling them to better serve their homeowner clients. The policy recommendations include the following two urgently needed proposals:

1. **Change the Reimbursement Policy for Government Funding:**

As noted throughout this report, the lengthy reimbursement period from government agencies and the potential cash flow issues it causes for non-profits is the single biggest reason many of these non-profits avoid government funding. This is despite the fact that it is appropriated and available to fund their work and even though these non-profits often have backlogs of 480-600 cases each. The existential danger that slow reimbursement poses for their organizations is often too great. As a result, these non-profits often opt to pursue the limited pool of private philanthropy dollars instead. A more effective system would involve a two-pronged approach:

a. Pre-payment Options: the landscape assessment process revealed that, in the case of federal funding administered by local government agencies, reimbursement is not the only option available to pay for the work. Most local agencies choose the reimbursement option because it provides the most oversight to guard against fraud, abuse, and waste. On the surface, it is not an unreasonable choice, but when reimbursement periods are reported to be as long as four to even twelve months, other options must be considered. The other option local agencies have for administering these funds is to pre-pay contracts in whole or in part, which ensures that non-profits will not run into cash flow issues and will have the maximum agility and flexibility to serve homeowners. But it requires a degree of trust.

A reasonable compromise solution exists. There are many well-established preservation provider organizations who have demonstrated through years of successful performance of preservation services that they are trustworthy stewards of preservation dollars. Provider organizations working together with local government policymakers should collaborate to develop a set of prequalification criteria so that these trusted providers with sterling track records can be pre-paid in whole or in part for their services. Reporting and re-qualification safeguards can be put in place to ensure that taxpayer dollars are still

responsibly cared for, but this single, reasonable change built upon a modicum of trust could allow established non-profit providers to readily accept existing government funding and make real progress on their active backlogs.

- b. Expedited Reimbursements:** require government agencies to reimburse preservation provider work within thirty net days of invoicing. Period. Many politicians come from professional service practices such as law firms and know full well how important timely receipt of payment is for any business. With reimbursement policies the way they are now and the furious competition for preferred philanthropic dollars that exists, newer/smaller providers are often forced to pursue government funding knowing full well the potential risks. In other words, slow reimbursement is potentially killing non-profit provider organizations in their infancy at a time when Atlanta clearly needs more and better preservation providers to meet the prevailing demand. Fixing the reimbursement period to require payment within thirty net days will help ensure that these growing providers will have a better chance of reaching maturity so they can add to the vital ecosystem of Atlanta's affordable housing preservation provider organizations.

2. Decouple Federal Lead Abatement Requirements from Affordable Housing Preservation Funding: While the lead abatement requirement for HUD-funded projects is not the only regulatory issue that preservation providers struggle with, it is the one that can most dramatically derail preservation activities. And, with lead paint contamination such a routine issue on Atlanta's Westside, reforming this policy takes on added urgency. The authors of this report recognize the chronic health danger that lead paint contamination poses, particularly for children. Indeed, on its face, the regulation seems reasonable. But the reality is that it manifests in the real world as an unfunded mandate that often swamps the timelines and budgets of critical home repairs that are more urgently needed to keep homes livable. To address this, the recommendation is two-fold:

- a. Dedicated Lead Abatement Fund:** To address this issue, in the short term we recommend that local government agencies, such as the City of Atlanta and/or the State of Georgia, set up a standing lead paint abatement fund from which abatement activities can be paid for without cannibalizing the limited dollars available for activities like critical home repairs or renovations to improve accessibility for seniors. Once set up, advocacy and lobbying efforts should be made to try to secure specific federal funding earmarked for lead paint abatement to flow into that fund to supplement local dollars.
- b. Policy Reform:** The HUD policy needs to be changed to allow critical home repairs and other preservation services to proceed without having to wait for abatement activities. Nobody is suggesting that these contaminants shouldn't be abated, but when there is a hole in a

homeowner's roof caused by a downed tree after a torrential downpour, common sense dictates that these repairs should take priority rather than allowing potential bulk water issues that will only further damage the home and lead to other chronic health concerns that could arise from indoor air quality (IAQ) issues from the growth of mold. These unintended consequences are surely not in the spirit of the abatement regulations intended.

In addition to these specific policy interventions, the landscape assessment highlighted the need for broader advocacy across several areas:

- 1. Codify and Enforce More Rigorous Consumer Protections:** As noted several times in this report, preservation households are disproportionately targeted by predatory and unethical business practices. While this set of recommendations does not include an exhaustive or detailed list of potential consumer protection reforms, there are a few categories of action that were suggested by preservation providers in the course of the landscape assessment.
 - a. Home Insurance Reforms:** Some home insurance companies have initiated the disreputable practice of dropping seniors who have faithfully paid their premiums for decades from coverage if they file a claim. Others reduce or discount their payouts on claims based on the depreciation of a home's components over time, even though there has been no reciprocal reduction in the cost to maintain coverage. Homeowners who have prioritized obtaining and maintaining homeowner's insurance should not have to fear losing coverage or receiving only partial coverage when they need to use what they have already paid for. Regulatory requirements for the industry should reflect this principle.
 - b. Abolish Zombie Second Mortgages:** Legislation should be enacted to definitively end the unethical practice of disreputable mortgage companies resurrecting dormant liens without warning following previous good faith debt consolidation efforts by homeowners.
 - c. Rigorously Prosecute Fraud Against Seniors:** – Law enforcement officials should increase the resources they deploy to deter, detect, and prosecute those who commit fraud against senior citizens. Many of the laws needed to combat this abuse are already on the books. Policymakers should ensure that the financial and labor resources are allocated to enforce them.
- 2. Strengthen Existing Social Safety Nets:** According to the Social Security Administration, approximately one in four senior households depend on the program for at least 90% of their income. A 2023 Brookings Institute study by Primus and Paris further found that Social Security benefits constitute 73% of the average total income for the bottom income quartile of older

adults. For seniors and those with disabilities living on programs like Social Security, the viability of this stream of income is vital for paying for basic living expenses like food and utilities. Without these programs, these populations are more likely to have to sell their only other asset, their homes, to get by. In the name of affordable housing preservation and basic humanitarian decency, policymakers should work to strengthen social safety net programs like Social Security and ensure that cost of living adjustments (COLA) are robust enough to keep pace with escalating costs of living.

3. Establish Pre-Tax Homeowner Savings Accounts: During the landscape assessment, one provider suggested reforming the tax code to create pre-tax savings accounts for homeowner expenses, similar to health savings accounts (HSAs). This would incentivize homeowners to responsibly set aside funds for qualified homeowner expenses such as routine home maintenance, homeowner insurance deductibles, energy efficiency upgrades, etc.

4. Expand and Revise Existing Low-Income Housing Tax Credit (LIHTC) Programs: Improving the Low-Income Housing Tax Credit (LIHTC) program for single-family homes could enhance affordability, promote homeownership, and foster community development. While some aspects of these improvements are already in practice, others remain underutilized or are not fully integrated into the LIHTC program. Below is a comprehensive look at how LIHTC could evolve to better support single-family housing, incorporating what is currently in use and areas that could be expanded.

a. Promote Homeownership

i. Owner-Occupied LIHTC: Currently, LIHTC is primarily focused on rental housing, and a large-scale federal owner-occupied LIHTC does not exist. Some local programs encourage homeownership, but the potential for an LIHTC homeownership initiative remains largely untapped.

ii. First-Time Homebuyer Credits: While this is not part of LIHTC, separate federal programs like the First-Time Homebuyer Tax Credit have been used before and could complement LIHTC to encourage affordable homeownership. Expanding this within LIHTC would provide a significant boost to first-time buyers.

b. Expand Eligible Uses of LIHTC

i. Rehabilitation of Vacant or Blighted Homes: Some states and local jurisdictions have used LIHTC for rehabilitating single-family homes, particularly in revitalization projects, such as in Detroit. Expanding this nationally would further support neighborhood revitalization efforts.

ii. Incentivize Mixed-Income Communities: LIHTC can support mixed-income developments, primarily for multi-family housing, but expanding incentives for single-family homes in mixed-income communities could diversify affordable homeownership opportunities. While this practice is limited, expanding it could drive inclusive growth in underserved areas.

c. Increase Credit Allocations for Single-Family Units

i. Higher Credit Percentage for Single-Family Development: LIHTC credits are generally equal regardless of building type, meaning developers of single-family homes do not receive special incentives. Offering a higher credit allocation for single-family developments could encourage more projects of this type, particularly in regions with limited rental options.

ii. Geographic Prioritization: Some states prioritize LIHTC for rural areas or economically distressed neighborhoods, but specific incentives for single-family homes in these regions are rare. Expanding geographic prioritization for single-family homes could increase housing options in these areas.

d. Address Affordability Beyond Construction

i. Down Payment Assistance: Down payment assistance programs like HUD's HOME Investment Partnerships Program already exist, but they are not integrated with LIHTC. Pairing LIHTC with down payment assistance would make single-family homes more accessible to low-income families.

ii. Long-Term Affordability Guarantees: While long-term affordability is a core component of LIHTC rental projects (typically for 15-30 years), ensuring affordability in single-family homeownership is more challenging. Some local programs, such as community land trusts or shared equity models, aim to maintain affordability over time, but these models are not part of LIHTC. Expanding these methods under LIHTC could ensure long-term home affordability.

e. Streamline Regulations and Bureaucracy

i. Simplified Application Process for Smaller Developers: LIHTC often favors larger developers due to its complexity. Simplifying the process for small-scale developers, particularly those interested in building single-family homes, could open new opportunities for affordable homeownership.

ii. Faster Turnaround for Single-Family Applications: There's no nationwide fast-track for single-family homes within LIHTC. Creating

an expedited review process for these projects would accelerate development and address the pressing need for affordable housing.

f. Support for Ancillary Costs

- i. Utility and Maintenance Assistance Programs:** While programs like the Weatherization Assistance Program (WAP) help with energy costs, LIHTC does not generally cover utility or maintenance assistance. Integrating utility subsidies or grants for maintenance into LIHTC-financed homes would reduce ongoing costs for low-income homeowners.
- ii. Energy Efficiency Credits:** Many state Qualified Allocation Plans (QAPs) already offer incentives for energy-efficient construction in LIHTC projects, but this is more common in multi-family housing. Expanding these credits for single-family homes would provide long-term savings for low-income homeowners and reduce environmental impact.

g. Public-Private Partnerships and Collaboration

- i. Partnerships with Local Governments and Non-Profits:** These collaborations already occur in some LIHTC developments, particularly in multi-family projects. Non-profits like Habitat for Humanity and local governments often leverage other funding sources, but expanding this model to single-family LIHTC projects would increase affordable homeownership.
- ii. Employer-Sponsored Housing Programs:** While employer-sponsored workforce housing programs exist, they are rare in LIHTC. Encouraging employers to invest in single-family LIHTC homes for their employees could help address the housing needs of essential workers, especially in areas with high housing costs.

h. Targeted Expansion for Specific Populations

- i. Veterans and Essential Workers:** Some states offer preferences for veterans or essential workers in affordable housing programs, but these preferences are mostly applied to multi-family units. Expanding this within single-family LIHTC developments would provide targeted assistance to these groups in need of affordable homeownership.
- ii. Aging-in-Place Models:** While aging-in-place housing models often rely on separate funding (such as HUD's Section 202 Supportive Housing for the Elderly), integrating accessible design features into LIHTC single-family homes would allow seniors to age in place affordably.

i. Incorporate Rent-to-Own Programs

- i. Rent-to-Own Pathways:** Some non-profit and local housing programs offer rent-to-own models, but they are not a central feature of LIHTC. Experimenting with rent-to-own options in LIHTC single-family developments would help low-income families gradually build equity and transition into homeownership.

While LIHTC has been instrumental in promoting affordable rental housing, its application to single-family homeownership is limited. Some of the ideas proposed-like rehabilitation of vacant homes, energy efficiency incentives, and mixed-income developments-have been used in certain localities or programs but are not widely implemented within the LIHTC framework. Expanding the LIHTC program to include homeownership incentives, down payment assistance, and rent-to-own models, along with streamlining processes for smaller developers, could make single-family homeownership more attainable for low-income households. Integrating these changes would require policy shifts at both the federal and state levels, but they could significantly improve access to affordable homeownership through LIHTC.

Funding Recommendations

In the Atlanta market, there is a widespread recognition among preservation providers that the current level of financial resources is inadequate to meet the extensive needs of housing preservation cases. Even with the potential implementation of urgent policy reforms, additional funding is still required to address existing backlogs. Based on the findings from the landscape assessment interviews, the authors of this report have put forward several funding recommendations aimed at enhancing the availability and efficacy of resources for affordable housing.

- 1. Create an Affordable Housing Fund:** Three potential scenarios are contemplated for the creation of an Affordable Housing Fund capable of providing the necessary resources to support higher levels of affordable homeownership preservation:
 - a. Creation of a State Revolving Loan Fund:** The most ambitious prospective option is for the State of Georgia to create a state fund for the creation and preservation of affordable housing. This would utilize a two-pronged approach that would address construction of new affordable housing and the types of repair and maintenance activities that are critical to keeping low-income homeowners in their houses.
 - i. Revolving Loan Fund for New Construction:** A revolving loan fund (RLF) is a pool of capital used to provide low-interest debt for the construction of affordable housing. As loans are repaid, the funds are reinvested, creating a sustainable funding cycle that supports continuous construction of more and better projects. This proposal presumes the far-and-away largest piece of the funding pie would be dedicated to this type of new construction, with proceeds from these projects being of sufficient magnitude to cover the second piece of the overall program. We also propose that any developer using funding from the Revolving Loan Fund should commit to entering the resulting housing units created into a Community Land Trust (CLT) in order to structurally imbed affordability in perpetuity.
 - ii. Housing Preservation Loan/Grant Fund:** This portion of the program would be paid for through proceeds from the Revolving Loan Fund for New Construction. Whether in the form of forgivable loans or outright grants, this portion of the overall fund would not require repayment in the same way that the new construction partition of the fund would. This is a critical distinction given most preservation households do not have the means to repay even the modest amounts needed for repair and maintenance needs.

Examples of similar funds include the State of Florida's Sadowski Fund, which was created in 1992 and is funded through the collection of documentary stamp taxes on real estate transactions, including home sales. Another model that may be worth examining is also the State of

Georgia's own OneGeorgia Equity Fund geared toward the production of affordable housing in rural areas of the state.

- b. Creation of a Quasi-Governmental Metro Atlanta Housing Fund:** In the absence of the ability to create a state level fund, another alternative may be to attempt to build a smaller regional version for the Metro Atlanta area. By bringing together local government dollars, including those received from federal funding such as from HUD's Homeownership Choice Voucher (HCV) program, for instance, and local philanthropic dollars, it may be possible to create a smaller-scale version of the dual track model of a revolving loan fund for new construction of affordable housing that also produces enough revenue to finance a forgivable loan/grant program for affordable housing preservation.
 - c. Creation of a Private Fund With CDFI's:** The most modest of the three-tiered fund solutions would be to leverage existing private institutional funds earmarked for public welfare investment to provide capital to CDFI's and/or CHDO's to issue micro-loans for affordable housing preservation activities. In this model, the CDFI or CHDO would take on the micro-loan, not the homeowner, and would work to balance the modest cost of the micro-loan program through other revenue generating service lines. CDFI's and CHDO's are crucial for managing RLFs and providing capital for housing preservation in underserved communities. They offer flexible underwriting and low-interest loans, making it easier for low-income borrowers to access financing for necessary home repairs. CDFIs also form partnerships with public and private entities to expand their lending capacity and contribute to long-term community stability.
- 1. Leverage Community Land Trusts to Unlock Underlying Equity Where Applicable:** Several preservation providers reported exploring the possibility of using the CLT model to utilize the underlying equity held by homeowners to potentially fund preservation services. CLT's attach a set of deed restrictions to a property which essentially decouple the vertical improvement (the home) from the ground it sits upon. At sale, the home changes hands in the transaction, but the land stays with the land trust while the deed restrictions typically set parameters for the cost of the sale of vertical improvement to promote affordability. There are also typical requirements to pay a periodic ground lease for the use of the underlying land. Theoretically, a homeowner could exchange acceptance of the CLT's deed restrictions for financial subsidy that could be used to support preservation activities such as critical home repairs, accessibility upgrades, etc. More than one provider discussed having initial discussions with organizations like Atlanta Land Trust for this type of arrangement. While this seems to be a prima facie win-win situation in which an existing homeowner is kept in their home while the affordability of that unit in the long-term becomes legally imbedded with the deed restrictions, the authors of this report urge a degree of caution. This model should only be utilized when the

magnitude of anticipated preservation costs is roughly equal to or greater than the underlying value of the land the home sits on. Asking a homeowner to transfer their right to sell their home for market rate for less than that value would not constitute a fair trade and requires the homeowner to potentially forfeit a large amount of generational wealth they could otherwise transfer to their heirs. Anecdotally, in speaking with several preservation providers, there are homes with such extensive repair needs that this kind of arrangement absolutely would be a fair trade. In fact, there are likely many cases in which this CLT model might be one of the only plausible ways to keep a unit of affordable housing from being condemned. Developing a set of analysis criteria to understand when the CLT model is and is not a good fit for an affordable housing preservation case is another area of future discussion for the preservation provider community and stakeholder partner organizations like Atlanta Land Trust. Indeed, it may even be something that can be added to the logic of the proposed collaborative technology platform. In the end equation, though, providers should view the CLT model for what it is, a potentially valuable tool to be used in specific preservation cases, but not a one-size-fits-all answer to preservation funding challenges.

About the Authors

The authors of this report are a part of Urban Land Institute (ULI) Atlanta's 2024 Center for Leadership class. Each year, the ULI Atlanta Center for Leadership provides mini technical assistance panels (mTAP's) to public and non-profit sector organizations with project needs that touch upon the built environment. ULI Atlanta Center for Leadership looks to harness the unique talents of these multi-disciplinary mTAP teams to create positive impacts in the local community.

Pete Choquette is a veteran of the architectural profession with over 20 years of experience. He is registered in six states, is a LEED Accredited Professional with three specialties, and a WELL Accredited Professional.



Dissatisfied with traditional practice, he sold his stake in one of the most successful sustainable design and consulting practices in Atlanta in 2021 and went back to Georgia Tech to pursue a Master of Real Estate Development (MRED) degree. While there, he was a member of the Institute's 2022 DOE/NREL Solar Decathlon competition winning team. Since then, he and his teammates have worked to begin construction of one of their Solar Decathlon concept homes in English Avenue with the help of Westside Future Fund and ANDP and this effort has led to his work as liaison between the Georgia Tech Energy, Policy, and Innovation Center (EPICenter) and the Georgia Tech College of Design as the two entities seek to collaborate to establish a community design center for Atlanta's Westside. In 2022, he successfully completed his MRED degree, making him a "Triple Jacket," and he became the founding principal of a new development firm, Solsbury Hill, and its sister design firm, Centripetal Works.

These new ventures seek to create a new model of practice as architect-developers that supports and accelerates the world's transition toward triple bottom line sustainability and prove the strategic deployment of design and capital together in unified vision can create healthier, more equitable, and more prosperous communities.

Chris Crump is a seasoned professional with extensive experience in real estate development and investment banking. He earned an MS in Commercial Real Estate from Georgia State University and a BA in Economics from Clark Atlanta University. A Chicago native, Chris moved to Atlanta in 2018, where he has since held significant roles at prestigious institutions such as the Atlanta Housing Authority (AHA), the Integral Group, Academy Securities, Hutchinson, Shockey, Erley & Co./Huntington Bank.



At the Atlanta Housing Authority, Chris serves as a Senior Underwriter in Real Estate Transactions Management and Capital Markets. His responsibilities include evaluating affordable housing financing requests, analyzing market conditions, and assessing risks in line with AHA's credit risk guidelines for loan structuring. Simultaneously, he acts as a consultant for Academy Securities, where he manages the analytical team and oversees complex municipal debt transactions.

In his role at The Integral Group, Chris was the Real Estate Development Manager responsible for the development of Microsoft's Westside Atlanta Campus. His leadership in stakeholder collaboration, community engagement and project management, played a critical role in the project.

Throughout his distinguished career, Chris has been instrumental in municipal bond financing, managing transactions totaling nearly \$24.2 billion. His clientele includes high-profile entities such as the State of Georgia, City of Atlanta, Invest Atlanta, the State of California, the State of Illinois, Cook County, and the City of Chicago.

Chris is also licensed with FINRA Series 52 & 63, MSRB Series 50 Municipal Advisor Representative, and holds life and health insurance licenses.

Dedicated to professional development and community involvement, Chris is active with the Urban Land Institute, CCIM, Project REAP, Clark Atlanta University Alumni Association, and several other organizations including Chicago Public Schools' Real Men Read program, Swish Dreams Educational Foundation, and Reach One Advisory Board.

Demetria Johnson has a long career with Atlanta Housing serving for over 28 years in the Corporate and Real Estate Accounting department. As a seasoned financial professional my experience in corporate and real estate finance includes a full-range of accounting and finance functions to include short- and long-range budget planning, financial management of real estate development transactions, accounts payable, payroll, auditing, cash management, departmental and programmatic budget analysis, and preparing and conducting financial activities in accordance with federal regulations and requirements. Demetria is also a subject matter expert in grant financial management and reporting providing oversight on a number of multimillion-dollar affordable housing and community development grant programs to include HOPE VI Revitalization Grants, Community Development Block Grants, and Choice Neighborhoods Planning and Implementation grants.



Demetria has both a Bachelor of Arts and master's degree in business administration with a concentration in Accounting from Saint Leo University. She has completed the Capstone Leadership Institute.

Osborn Murray III is an influential figure within the Georgia State General Assembly, where he serves as a Lobbyist for Veterans Business Opportunities and affordable home ownership. With an impressive background in public policy and political engagement, he previously held the position of Director of Legislation and Chief of Staff for House District 88, honing his expertise in legislative policy and development.



As Chairman of The Calalus Group, Osborn focuses on Veterans Business Opportunities and Affordable Home ownership, prioritizing policies and initiatives that impact veterans and the underserved. Believing that "Boots On the Ground" experience is the best way to understand the pulse of the community.

Osborn's dedication to the lives of veterans and the underserved is evident through his focus on transitional housing, veterans court, spousal benefits, and food security. His proven track record of success in community projects showcases his commitment to a meaningful impact.

In his current capacity as a lobbyist, Osborn plays a pivotal role in the legislative landscape, actively advocating for the introduction and passage of initiatives that promote veterans' housing and empowerment, as well as initiatives aimed at fostering affordable home ownership for all.

With the core values of LDRSHIP (Loyalty, Duty, Respect, Selfless Service, Honor, Integrity, and Personal Courage) at the heart of his work.

Osborn continues to be a trusted advocate for change in the community and legislative circles. His dedication to veterans and affordable home ownership, combined with his legislative experience, positions him as a driving force for positive change in the community.

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