HOUSING
IS FOR EVERYONE

The Rome-Floyd County Plan
For Quality Community Housing

In Good Condition

Prepared on Behalf of
The Rome-Floyd County
Housing Team

Affordable

Meets the Household's Needs

Offers Diverse Choices

Environmentally Sound

Located in a Safe, Healthy Community

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Executive Summary

The Vision

Housing is one of the essentials of life as well as the largest component of the built environment. Quality housing is important for each of us as individuals and for the life of our community – *Housing is for Everyone.*

The Rome-Floyd County Housing Team, formed as part of the Georgia Initiative for Community Housing, has brought together the work of local housing and community development organizations into a single housing action plan. It is our goal to create quality community housing for Rome and Floyd County.

> **Quality Community Housing**
> - **In Good Condition**
> - **Affordable**
> - **Meets the Household's Needs**
> - **Offers Diverse Choices**
> - **Environmentally Sound**
> - **Located in a Safe, Healthy Community**

To achieve the vision of quality community housing, the *Housing is for Everyone Plan* presents background information and recommendations for each of the components of our larger objective. The order of the six components does not imply a priority order. Each is a critical aspect of quality community housing.

Recommendations

1. Create and maintain an inventory of our housing stock.

2. Promote the rehabilitation of substandard owner occupied housing units.

3. Promote rehabilitation of rental property.

4. Demolish dilapidated, unsafe structures.

5. Renovate public housing and demolish obsolete public housing.

6. Expand the supply of quality affordable rental housing.

7. Provide opportunities for affordable homeownership.
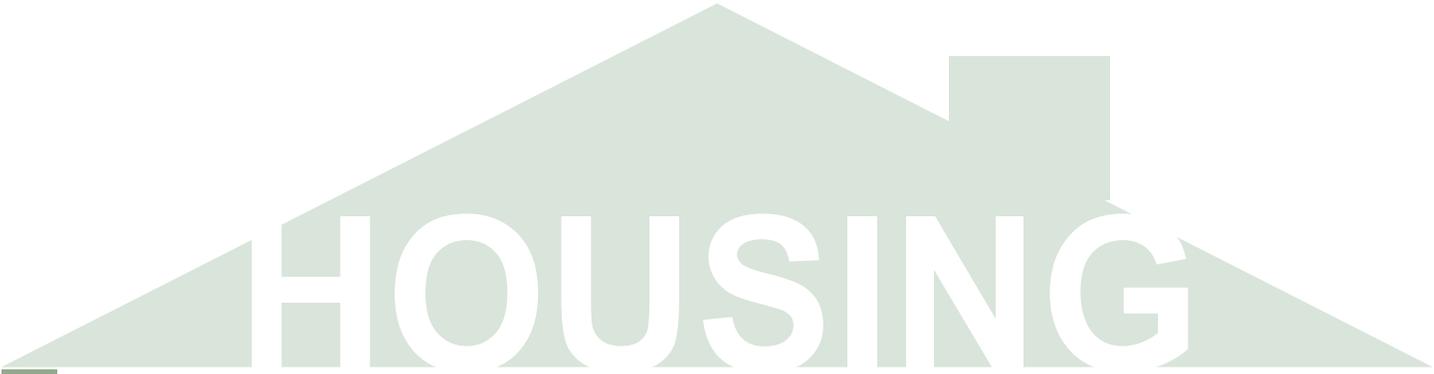
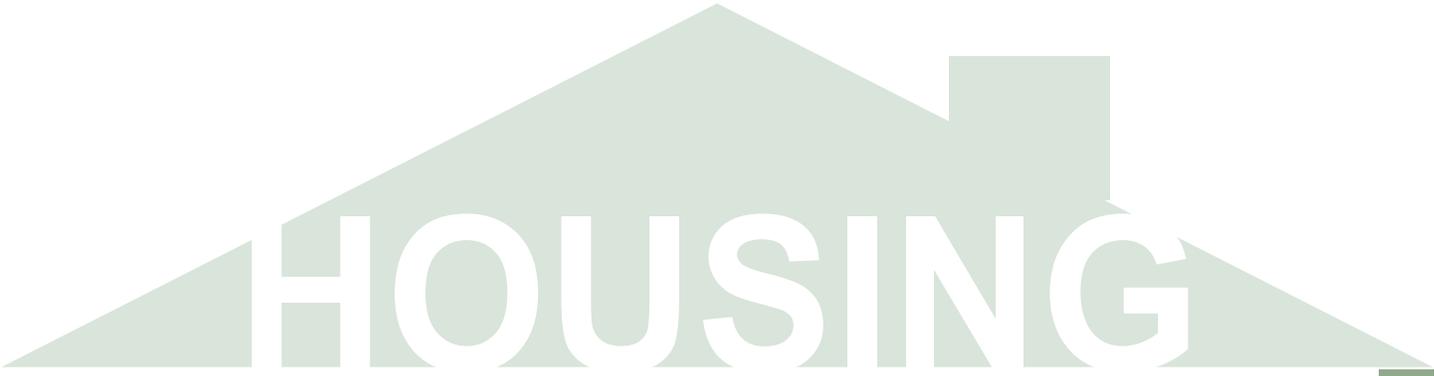8. Consider planning and zoning policies that promote affordable housing.

9. Provide affordable housing options for low income elderly and disabled persons.

10. Provide emergency shelter for homeless families.

11. Provide Permanent Supportive Housing (PSH) for individuals and families.

12. Provide transitional housing for homeless families and individuals.

13. Expand supportive services to help homeless individuals and families get and maintain permanent housing.

14. Conduct a housing assessment to determine the demand for other types of special needs housing.

15. Consider changes to the zoning code that will enable mixed uses and mixed housing types within a single new development.

16. Consider changes to zoning code that would allow a variety of lot sizes, including lots 5,000 SF or less.

17. Examine potential tax, development fee, or other fiscal incentives to promote private investment in the existing housing stock.

18. Promote mixed-use development and construction of for-sale townhomes or small-lot detached homes.

19. Provide a variety of transportation and mobility choices, especially emphasizing safe bicycling and walking alternatives for in-town neighborhoods.

20. Require assurances that private, community water and wastewater facilities will meet City/County standards.
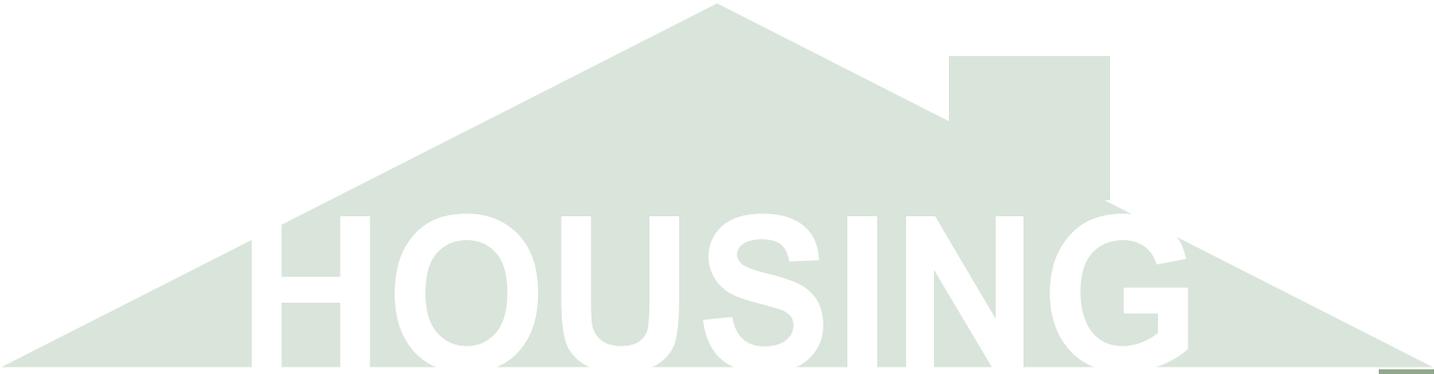
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21. Preserve and enhance open space, natural beauty, and critical environmental areas. Expand and diversify streetscapes.

22. Improve drainage and water and sewer infrastructure in low income neighborhoods to promote sustainable housing and mitigate negative environmental impacts.

23. Educate builders, developers, renovators, and owners about the advantages of green building and safe housing environments.

24. Encourage community stakeholder involvement in neighborhoods.

25. Create a "sense of place" in neighborhoods that promotes involvement of residents to create healthy communities.

26. Undertake public works improvements such as parks, streets and sidewalk projects to promote healthier and more attractive neighborhoods.

27. Promote neighborhood watch programs and cooperative relationships between neighborhoods and public safety personnel.

28. Strengthen the Appalachian Housing and Redevelopment Corporation.

29. Strengthen the Rome-Floyd County Land Bank Authority.

30. Strengthen the South Rome Redevelopment Corporation

31. Establish the Rome-Floyd County Interagency Council on Homelessness as the vehicle for promoting and facilitating implementation of the *Breaking the Cycle of Homelessness Plan.*

32. Consider creating a local Housing Trust Fund to increase resources available to meet housing needs.

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Housing Is For Everyone:
Rome-Floyd County Housing Plan

Introduction

In the fall of 2008, the City of Rome and Floyd County were selected to participate in the Georgia Initiative for Community Housing (GICH). GICH is a three-year program of planning, training, and technical assistance sponsored by the Georgia Department of Community Affairs, the University of Georgia, and the Georgia Municipal Association. Participation in GICH was a logical extension of Rome's long history of involvement in housing and neighborhood redevelopment. The GICH selection was the impetus to form a local housing team and to develop a coordinated effort that would address a broad range of housing needs in the community.

At its first GICH retreat in February 2009, the Rome and Floyd County Housing Team discussed the large number of housing activities in the community and the wide range of organizations involved in housing. While a source of strength and vitality, the many community-based resources also create a risk that Rome's housing activities could take a scattershot approach or potentially work at cross-purposes. The various community housing programs and related organizations have their own planning documents and housing goals, each developed independently of one another. The disparate planning and housing documents in the community represent both a resource and a challenge to the creation of a concentrated housing effort. Through this document the Housing Team builds on the work of many others to outline a single action plan for housing in Rome and Floyd County.

In addition to focusing the community's efforts on a single housing action plan, it is our intention is to use the *Housing is for Everyone Plan* as a vehicle to communicate with the community at large about housing needs. As with any community effort, the prospects for success are heightened when people understand current conditions, issues, and objectives. Through a strategic communications effort, the Housing Team will share what we have learned about the community's housing needs, as well as our vision for quality housing. The plan will be available on-line and team members will seek opportunities to give presentations, attend meetings, and otherwise publicize the plan and its contents. Via this effort, we will strive to build community support and will use the feedback and ideas we receive to strengthen the plan.

Objective - Quality Community Housing

Housing is one of the essentials of life as well as the largest component of the built environment. Quality housing is important for each of us as individuals and for the life of our community – *Housing is for Everyone*. It is our goal to create quality community housing for Rome and Floyd County. For Rome and Floyd County, quality community housing is housing that:

- **Is In Good Condition**
  At a minimum, all housing in Rome and Floyd County should be in safe, sanitary, and livable condition, meeting basic housing codes.

- **Is Affordable**
  The generally accepted definition of affordability is for a household to pay no more than 30 percent of its gross annual income on housing. The 2008 median household income for Floyd County was $41,618. The affordability standard means that a household with the Floyd County median income should not spend more than $1,040/month for housing including utilities. (U.S. Census, 2008 American Community Survey 1-Year Estimates)

- **Meets the Household's Needs**
  Households vary significantly in their housing needs. At a minimum, there should be housing in the community that can accommodate various disabilities, age groups, and household sizes. In particular, there should be housing available sufficient to meet the special needs of persons who are elderly, homeless, disabled, and victims of domestic violence. Some special needs households require housing with supportive services.

- **Offers Diverse Choices**
  While most of us will not be fortunate enough to live in our "dream" home, Rome and Floyd County should have a range of housing choices to meet various household preferences. This means that the community needs a mix of single family and multifamily housing; homeownership and rental units; varying lot sizes; urban, suburban, and rural housing; and housing available from a broad range of prices.

- **Is Environmentally Sound**
  Residential buildings have a major impact on the environment. They account for 54.6% of building energy consumption and 20.6% of the nation's total carbon dioxide emissions. Building occupants use 12% of all the water consumed in the United States; homeowners consume 74.4% of building water. Additionally, housing should offer a healthful indoor environment. On average Americans spend 90% of their time indoors, magnifying the impact of indoor pollutants on health. (U.S. Environmental Protection Agency, 2004) Housing in Rome and Floyd County should minimize its negative environmental impact. The U.S. Green Building Council defines sustainable housing as housing that:

  - Preserves undeveloped land
  - Minimizes the impact on ecosystems and waterways
  - Uses regionally appropriate landscaping
  - Enables smart transportation choices

o   Controls storm water runoff
o   Reduces erosion
o   Minimizes construction-related pollution, light pollution, and heat island effect
o   Promotes efficient water usage
o   Uses energy efficiently
o   Provides a healthy indoor environment

- **Is Located in a Safe, Healthy Community**
  No matter how good a housing unit may be, if it is in a dangerous or deteriorating neighborhood, it does not meet the individual's or family's housing needs. People should feel safe and secure in their neighborhoods.

These six characteristics, taken together, describe the housing that we aspire to have in Rome and Floyd County. The order in which they are listed here and discussed in the document does not imply that one characteristic is a higher priority than another.

Overview of Housing

The U.S. Census Bureau estimates that in July 2008, Floyd County had a population of 92,712, including the City of Rome. The City's estimated 2008 population was 36,041. In the same year, the Census Bureau estimates that the county had 40,106 housing units; about 41% of those (16,296 housing units) were located in the City of Rome. About 66% of the county's households are homeowners, compared to about 56% in the City.

The table below represents subsidized/special needs housing available in the community.

Housing Inventory

Emergency Shelter/Transitional Housing	Beds/Units
William S. Davies Shelters	28
Action Ministries	8
Salvation Army	18
Open Door Home (Children)	
Boys Home	24
Girls Home	30
Domestic Violence	
Hospitality House	27
Permanent Supportive Housing	
Charles Williams REIC Pine Ridge Permanent Supportive	30
Shelter+Care	
Highland Rivers CSB	28
Public Housing	
NWGA Housing Authority	918
Housing Choice (Section 8) Vouchers	
NWGA Housing Authority	538 (Floyd and Polk Counties)
Low Income Housing Tax Credit Units (LIHTC)	
5 LIHTC Properties	564 (71 reserved for seniors or disabled tenants)
Ashland Park	
Riverwood Park	
Ashton Ridge	
Collier Forest	
Greystone	
HUD Multifamily Section 202 and Section 8 Project Based Developments	
The Villas (Section 202 Elderly/Disabled)	39
Heatherwood Apartments (Elderly & Disabled)	80
Tamassee Apartments (Family)	80
Meadowlane	120

Achieving Quality Community Housing in Rome and Floyd County

Numerous community organizations have adopted plans that either directly address community housing needs or include housing goals or statements. Additionally, numerous local housing studies have been conducted that include recommendations to address housing needs. Documents reviewed for the *Housing is for Everyone* Plan include:

- City of Rome and Floyd County, *2008 Rome-Floyd County Comprehensive Plan*, Community Agenda
- City of Rome, *3-5 Year Strategic Plan: 2009 CDBG Consolidated Plan*
- The City of Rome in partnership with the Northwest Georgia Housing Authority, *East Rome Redevelopment Plan*, July 2009
- Greater Rome Chamber of Commerce, *Rome-Floyd County 20/20 Plan*
- Habitat for Humanity, Goals of 3-year Plan
- Marketek for the City of Rome Community Development Department, *Analysis of Impediments to Fair Housing*, January 2009
- Marketek for the City of Rome Community Development Department, *Housing Needs Assessment*, June 2008
- Marketek for the City of Rome Community Development Department, *Residential Market Analysis*, June 2008
- Northwest Georgia Housing Authority, *Annual and Five Year Plan*, Fiscal Years 2010-2014
- Rome and Floyd County Task Force on Homelessness, *Breaking the Cycle of Homelessness One Person at a Time: The Rome and Floyd County Plan*, September 2009
- South Rome Redevelopment Corporation, *South Rome Redevelopment Master Plan Modification*, July 2009

Using these resources, the *Housing is for Everyone* Plan focuses on (1) addressing gaps between the six community housing goals and what currently exists and (2) preserving what works.


Before

After

The following sections describe the status of each quality community housing objective and summarize recommendations for each. The order of the objectives does not represent their priority.

Quality Community Housing is in Good Condition

Like most communities in the state, the City and County do not have a complete inventory of the condition of local housing units and of vacant lots. However, over the past two years, the Rome-Floyd Building Inspection Department has systematically investigated housing conditions using the standards set out in the International Property Maintenance Code. Inspection Department staff estimate that about 15% of low income housing in Rome does not meet minimum standards for livability. Based on the Department's estimate and Rome's *2008 Housing Needs Analysis*, some 675 low income households in Rome live in substandard homes.

Another indicator of the condition of the housing stock in the county is its age. While older homes offer a wonderful, historic housing resource, older homes do deteriorate and require ongoing maintenance. Homes in Floyd County are older than those statewide. Twenty-eight percent (28%) of the county's owner occupied housing units and 32.5% of its rental units are 50 years old or older (i.e., were built in 1959 or earlier). (2000 Census) Statewide, 13% of owner occupied units and 17.4% of rental units are 50 years old or older (built in 1959 or earlier).
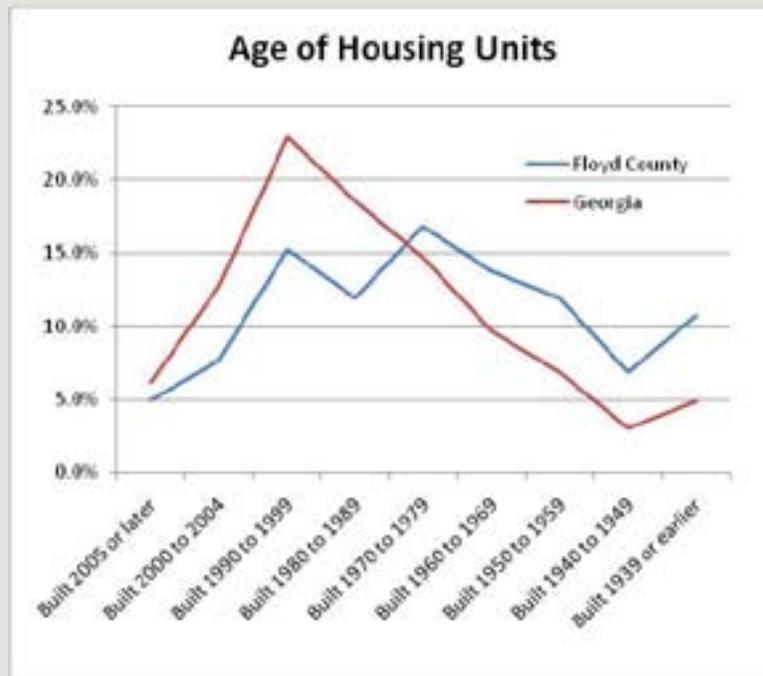
2000 Census

Recommendations

1. **Create and maintain a housing stock inventory.** A housing stock inventory would include data on the condition, value, and characteristics of the residential structures in the City and County. Creating and maintaining an inventory will allow policy makers to respond to changes in neighborhoods and target resources more effectively. The inventory should also include vacant properties to help identify opportunities for infill development. The City has committed funds to do an initial housing inventory in Census Tracts 5, 6, 11, 15, and 16 – West Rome, North Rome, downtown, South Rome, and East Rome/Maple Street. Additionally, the mill villages at Celanese, Shannon and Lindale will be surveyed. This effort will create an inventory for a number of critical neighborhoods and is an important first step to creating a county-wide inventory.

2. **Promote the rehabilitation of substandard owner occupied housing units.** Federal housing programs are typically available to households with incomes that are 80% or less of the county's median income, the federal definition of "moderate income". In Floyd County 80% of median household income is $33,294 per year. The 2008 Census estimates indicate that almost a third (31.4%) of home owners in Floyd County have incomes under $35,000 per year. For these home owners, rehabilitation of substandard units can be difficult financially. Low income elderly home owners who live on fixed incomes are unlikely to ever afford rehabilitation without assistance.

   The City of Rome has established a Minor Repair Program with its federal Community Development Block Grant (CDBG) funds. This program targets repairs costing up to $5,000. Low income elderly home owners are the highest priority for the limited Minor Repair Program funds. The City has also received funds through the Georgia Department of Community Affairs' (DCA) Community Home Investment Program (CHIP) for a moderate rehabilitation program for low-income elderly homeowners. These funds are awarded annually through a statewide competition among communities that do not receive entitlement funds from the federal HOME program. The City and County anticipate becoming a participating jurisdiction of the federal HOME program. If that status change occurs, an ongoing, moderate rehabilitation program should be established for low-income home owners.

   Because the owner occupied housing units that are rehabilitated through these programs are generally modest structures, an affordability requirement that would restrict their subsequent sales price is not needed.

   The Appalachian Housing and Redevelopment Corporation (AHRC) and the South Rome Redevelopment Corporation (SRRC) may play key roles in implementing these programs.

3. **Promote rehabilitation of rental property.** Quality affordable rental property is important to the community housing goal. Existing rental units should be maintained in safe and decent condition and be an asset to their neighborhoods. The community's rental units include both single family housing units and apartments in various size developments. The strategies needed to promote rehabilitation of single family rental units and small apartment developments (e.g., duplexes, tri- and quadruplexes, and apartment developments with 10 or fewer units) will differ from the strategies needed for the rehabilitation of larger apartment complexes.

For larger apartment complexes, there is a potential for financing substantial rehabilitation through the HOME/Housing Tax Credit programs administered through DCA. The 2008 Rome-Floyd County Comprehensive Plan set a goal to disseminate information about this program to rental complex property owners. In addition, the City and County should identify specific larger rental properties as candidates for rehabilitation. The City and/or County should then work with the property owner to identify ways to achieve the needed improvements. In some cases, the Northwest Georgia Housing Authority or the Appalachian Housing and Redevelopment Corporation may be the vehicle for ownership and rehabilitation. In South Rome, the SRRC may be a vehicle for furthering rehabilitation of rental properties. An example of large scale rental rehabilitation can be found in the *East Rome Redevelopment Plan* which identifies Altoview Terrace and John Graham Homes as properties to be redeveloped as part of a single holistic affordable community. If federal funds are used for the rehabilitation of rental property, there will be an accompanying requirement that the properties remain affordable for a period of time, as specified by the rules of the applicable federal program.

The City and County should also work toward establishing programs to improve the community's single family rental housing and small apartment developments, particularly those owned by small-time landlords and low- and moderate-income landlords. Program options could include low interest loans targeted at these types of properties. Programs of this type would also have to include an assurance of continued affordability after rehabilitation.

The City and County may wish to explore the feasibility of a program to assist rental property owners with façade repair and improvement.

For all housing properties, the City and County should continue to use code enforcement to encourage and compel property owners to rehabilitate substandard housing units.

4. **Demolish dilapidated, unsafe structures.** Deteriorated structures that are not economically feasible to repair are dilapidated and should be demolished. The City and County should continue to utilize code enforcement powers to encourage or compel owners to remove dilapidated housing units. However, widespread demolition can threaten the fabric and viability of neighborhoods. It is important that City/County demolition programs be coupled with programs that promote the use of vacant lots for infill development. The resulting infill development should be designed in a manner that maintains neighborhood characteristics. Both for-profit and nonprofit housing development organizations should be encouraged to capitalize on the existing infrastructure and services by using infill lots in established neighborhoods. Appalachian Housing and Redevelopment Corporation and the Land Bank are potential organizational vehicles for promoting appropriate infill development. In South Rome, the SRRC can play an important role in promoting infill development.

   It is also important to consider the environmental impact of demolition, including utilization of scarce landfill space and the waste of usable construction materials. Whenever feasible, dilapidated houses should be deconstructed (e.g., the usable features of the unit are salvaged) prior to demolition. Through its Home Mart, the Rome and Floyd County Habitat for Humanity has demonstrated that salvaged building materials can be reused in a positive way.

5. **Renovate public housing and demolish obsolete public housing.** As part of its annual and five year plan (2010-2014), the Northwest Georgia Housing Authority will continue to work to improve the quality of public housing and assisted housing. Plans include replacement housing for Charles Hight Homes and Alto View Terrace, and modernization of 123 units.

Quality Community Housing is Affordable

The *Residential Market Analysis* prepared for the City of Rome in June 2008 indicated that the median housing cost for renters in Rome was $623 per month. The *Analysis* also found that the highest concentration of homeowners in Rome spent between $1,000 and $1,249 per month on housing. Both of these figures reflect a very affordable housing market in the community. At the same time, close to 38% of the county's households have low- or moderate-incomes. For these households, obtaining quality affordable housing may be difficult.

Using the 2000 Census Public Use Microsample (PUMS) data, Dr. Larry Keating, a faculty member of the Georgia Institute of Technology, conducted a study of households with housing needs for the Georgia Department of Community Affairs. Dr. Keating's study was of low- and moderate-income households that were cost burdened, overcrowded, and/or living in housing units that did not have complete plumbing or kitchens. In Floyd County, the study found that 13.2% of owner households and 29.35% of renter households were cost burdened – paying more than 30% of gross income for rent/mortgage and utilities. Based on this proportion of cost burdened households and using 2008 population estimates, there are about 6,611 cost burdened households in the county. A third of the cost burdened owner households and over half of the cost burdened renter households are severely cost burdened, meaning that they are spending more than 50% of gross income on rent/mortgage and utilities. Over 1,000 owner households and about 1,800 renter households are spending more than 50% of their gross incomes on housing.

Household Incomes and Affordable Housing Expenditure

Households by Income and Affordablity Estimate[1]

Household Income	City of Rome	Floyd County	Monthly Affordable Housing Expenditure (30% of Gross)
Less than $15,000	18.2%	14.1%	$375 or less
$15,000-$24,999	14.4%	12.5%	$375-$625
$25,000-34,999	11.6%	11.7%	$625-$875
$35,000-$49,999	15.6%	15.9%	$875-$1,250
$50,000-$74,999	18.6%	21.2%	$1,250-$1,875
$75,000-$99,999	9.2%	11.2%	$1,875-$2,500
$100,000-$149,999	7.6%	8.7%	$2,500-$3,750
$150,000-$199,999	2.4%	2.4%	$3,750-$5,000
$200,000 and more	2.4%	2.3%	$5,000 or more

[1] Data on Households by income taken from Marketek, *Residential Market Analysis*, June 2008, Exhibit 2.03

Highlighted household income groups have moderate- or low-incomes and may need housing subsidy depending on householdsize and other needs such as medical costs.

Recommendations

1. **Expand the supply of quality affordable rental housing.** Based on the analysis of 2000 Census PUMS data and 2008 population estimates, there are over 3,500 low- and moderate-income renters in Floyd County that are cost burdened. Over half of those renters are severely cost burdened, spending over 50% of their gross incomes on rent and utilities. For some low-income renters, having affordably priced quality rental housing generally available would be sufficient to meet their housing needs. Other renter households' incomes are so low that without a rental subsidy virtually all decent rental housing will be too expensive. There is clearly a need for additional affordable rental housing in the community, both subsidized and unsubsidized.

   The Northwest Georgia Housing Authority's (NWGHA) Annual and Five Year Plan (2010-2014) includes the goal of expanding affordable rental opportunities. The Housing Authority will continue to acquire and build new units, with an emphasis on replacing old public housing units approved for demolition. The NWGHA will also apply for additional mainstream housing choice vouchers as they become available and will leverage other funding sources to create additional housing units.

   It is important to note that there is a strong link between the goal of housing affordability and the goal of insuring that housing is in good condition. Subsidy programs, such as Housing Choice Vouchers (Section 8), and development programs such as Low-Income Housing Tax Credits and the federal Home Program, all require that rental housing be maintained in good condition. Having this type of rental housing available gives low-income families an alternative to inexpensive, but low quality, rental housing.

   The City and County should collaborate with the full range of non-profits and community-based organizations to expand the supply and financing for quality affordable housing for rent. Among the current plans for partnerships, between 2009 and 2013 the City of Rome expects to:

   - Partner with the NW Georgia Housing Authority (NWGHA) to replace 36 units of public housing and create an additional 26 units of quality affordable housing in North Rome in concert with private nonprofit developers and the Low Income Housing Tax Credit (LIHTC) program.

   - Partner with NWGHA to redevelop 14 deteriorated rental units in South Rome and create quality, energy-efficient housing.

   - Complete the renovation of 8 units of substandard rental housing and transfer ownership to NWGHA with management by AHRC.

2. **Provide opportunities for affordable homeownership.** Some low and moderate income households in the community have the ability to purchase affordable housing. The City and County, in partnership with the Appalachian Housing and Redevelopment Corporation (AHRC), should continue its down payment assistance program for moderate income first-time home buyers. Additionally, the AHRC should continue its work promoting homebuyer education and foreclosure prevention. The community should partner with DCA's Georgia Dream Program to provide financing for well qualified moderate income first-time buyers. The City

currently has plans to work with AHRC to create 10 units of affordable single family housing for homeownership. This type of partnership can both expand the supply of affordable for-sale housing and help meet the need to develop infill housing in established neighborhoods. In South Rome, the SRRC can play an important role in promoting affordable homeownership.

2. **Consider planning and zoning policies that promote affordable housing.** The current downturn in home building gives the City and County an opportunity to consider ways to foster development of mixed price neighborhoods and affordable housing throughout the county, rather than concentrating the majority of affordable units in low-income neighborhoods. Prior to the next wave of home building activity, building and development policies should be closely examined.

One method used in various communities around the nation is inclusionary zoning. The City and the County could consider providing developers with incentives to designate a percentage of housing units in new developments as affordable to low and moderate-income households or to contribute to a fund to develop such units on a different site. Typically, developers receive density bonuses, expedited permitting, and/or reduced fees in return for the set aside.

Another potential building/zoning policy change is to reduce or eliminate parking requirements for affordable housing. Because automobile ownership rates are lower among low- and moderate-income households, affordable developments may not need the same proportion of parking spaces as other types of residential developments. Reducing or eliminating parking requirements helps reduce development costs by shrinking the amount of land needed and lowering construction costs. While the City and County already allows reduced parking by variance for these types of developments, a policy change which would not require a request for variance should be considered.

Allowing developments of housing on small lots, including residential lots of 5,000 SF or less, could promote affordable housing development as well as create more diversity of housing types. Strengthening the ordinance permitting accessory housing could allow for the addition of affordable garage apartments and "granny flats" in residential areas.

Quality Community Housing Meets the Household's Needs

Rome and Floyd County should have housing available to meet a range of needs. In particular, low income elderly and disabled persons need affordable housing with accessibility features. Homeless families and individuals need housing and services to assist them in obtaining and maintaining housing stability.

Elderly and Disabled Households - The City of Rome's Consolidated Plan provides the following data on housing needs of elderly and disabled households.

- 2008 Estimates show 5946 persons 65 and older in Rome
    - 50% are disabled
    - 429 owner and 755 renter households have housing needs
    - There are 491 rental units dedicated to elderly and/or disabled residents. All have waiting lists.
    - Estimated that there are 689 elderly disabled below the poverty rate

- 2008 Estimates show 9694 persons disabled in Rome
    - Sensory disabilities account for 412 persons
    - Physical disabilities account for 1330 persons
    - 2 or more disabilities account for 5152 persons
    - Remainder include mental, employment and self-care

Homelessness - In September 2008 and January 2009, the City of Rome and the Task Force on Homelessness conducted point-in-time counts of the community's homeless population. The counts used short surveys of people at service provider locations and at places where homeless persons stay or congregate. The surveys included questions to determine the person's housing status on a specific night (point-in-time) along with additional questions about the person's circumstances.

The first homeless count was a warm weather count and collected information about the respondents' housing status on Sunday night, September 21, 2008. The second count was conducted as part of a federally mandated count sponsored by DCA. The second count gathered data about housing status on Sunday night, January 25, 2009.

Between the September 21st count and the January 25th count, the unemployment rate statewide rose from 6.6% to 8.5%. The number of jobs in the Rome MSA dropped from 41,800 in September 2008 to 38,700 in January, 2009. Not surprisingly, housing need in the community rose at the same time.

September 2008 Count

	Sheltered Homeless	Unsheltered Homeless	Other Homeless
Surveys	49	107	14
Hospitality House	23		
Total	72	107	14

January 2009 Count

	Sheltered Homeless	Unsheltered Homeless	Other Homeless
Surveys	85	200	57
Hospitality House	18		
Total	103	200	57

During the 2008-09 Academic Year, the Floyd County and City of Rome school systems identified a total of 994 homeless children. Many of these children are part of households that are not literally homeless - on the street or in a shelter - but are living in motels/hotels or are doubled up.

Recommendations

1. **Provide affordable housing options for low income elderly and disabled persons.**
   Affordable housing needs of the low-income elderly and disabled should be a high priority for the community. For these residents of our community, housing difficulties are likely to be systemic and permanent. As already discussed in the section on housing condition, elderly and disabled home owners are the priority for the Minor Repair Program. In addition, work is underway to create special rental housing for this population.

   The NWGHA is working with the Georgia Department of Community Health and the Atlanta Housing Authority to acquire medical vouchers to provide assisted living for elderly residents residing in Wilson Hardy Apartments.

   To help low- and moderate-income elderly and disabled renters, the community should promote the use of Georgiahousingsearch.org. Georgiahousingsearch.org provides an on-line search engine for affordable rental housing statewide. All providers of affordable rental housing in the community should be encouraged to list properties, along with accessibility features. Organizations working with clients should be fully briefed on using the system to find appropriate rental options.

2. **Provide emergency shelter for homeless families.** Rome and Floyd County currently does not have a family shelter except for Hospitality House, which serves women and children who have experienced domestic violence. While homeless prevention and rapid rehousing is preferable for families and individuals facing homelessness, there will remain the need for short stay shelters that provide housing during the interim. One option for family emergency housing would be to establish an Interfaith Hospitality Network, which would work with host church congregations to provide emergency family shelter.

3. **Provide Permanent Supportive Housing (PSH) for individuals and families.** Permanent Supportive Housing (PSH) is affordable rental housing with accompanying supportive services. PSH is for people who are homeless or at risk of homelessness and who also have chronic health conditions. Chronic conditions can include mental illness, substance abuse, and/or medical conditions that pose long-term barriers to housing stability. The grand opening of Pine Ridge, new PSH developed by Charles Williams REIC specifically for individuals, was held in June 2009. However, the community does not have a similar development for families where the head of household needs ongoing supports. Additionally, the results of the two homeless counts indicate that more PSH units are needed for individuals.

4. **Provide transitional housing for homeless families and individuals.** Transitional housing is housing provided for a limited time, generally up to 24 months. During the time that the family or individual is in transitional housing, they are working to regain permanent housing by addressing obstacles such as unemployment, mental illness, or substance abuse.

    Action Ministries currently provides 8 units of transitional housing for families. In AY 08-09, there were over 900 homeless children enrolled in the County and City schools. Many of these children and their families would benefit from the supports offered through transitional housing.

    At present, there are limited opportunities for individuals who are homeless to move into a transitional housing program for 12 to 24 months while working to establish permanent housing. The two shelter programs in the community, Davies Shelter and the Salvation Army, offer some opportunities for stays that extend beyond the 30-90 days typical for emergency shelter. However, neither currently have a transitional housing program. Some individuals need more than a short shelter stay to reestablish housing, but do not require permanent supports. For these individuals, the goal is to develop a Single Room Occupancy (SRO) project to provide transitional housing in the form of furnished efficiency apartments.

5. **Expand supportive services to help homeless individuals and families get and maintain permanent housing.** Families and individuals who are homeless, precariously housed, or facing imminent loss of housing generally share a common characteristic – extreme poverty. When coupled with poverty, a change in circumstances or a personal vulnerability can result in homelessness. Risk factors for homelessness include loss of employment, loss of transportation, medical or health crisis, family violence, disability, mental illness, substance abuse, or brain injury. Homeless families find their situations further complicated by the need for child care. Virtually all of these families and individuals need services to reestablish permanent housing. Some people will require ongoing services to maintain housing stability.

    Among the services that would assist persons who are homeless or at risk of homelessness are:

    - Day Center for Individuals
    - Homelessness Resource Fair
    - Peer Support and Community Mentoring Program
    - Individualized Plans for Homeless Persons with Mental Illness/Substance Abuse
    - Day Center for Families
    - Transportation
    - Child Care

6. **Conduct a housing assessment to determine the demand for other types of special needs housing.** Rome/Floyd County is home to people with various types of special housing needs. Many of these needs are not addressed by recommendations in this section. However, the absence of recommendations does not mean that there are no other types of unmet needs. It does mean that the size and scope of those other needs have not been determined. Rome and Floyd County should conduct a comprehensive study of the demand for various types of special needs housing including:

- supportive housing for persons with developmental disabilities,
- housing for parolees and ex offenders,
- programs to enable seniors to age in place

Quality Community Housing Offers Diverse Choices

Almost 72% of Floyd County's housing stock is comprised of single family detached homes.

Units in Structure: Floyd County

Units	#	%
Single Family (1 unit) detached	28,748	71.7%
Single Family (1 unit) attached	731	1.8%
Duplex (2 units)	2,599	6.5%
3 or 4	1,419	3.5%
5 to 9	773	1.9%
10 to 19	1,172	2.9%
20 to 49	244	.6%
50 or more	514	1.3%
Mobile Home	3,911	9.8%

2008 American Community Survey, U.S. Census

About 91% of homeowners live in single family detached homes; the remaining 9% of homeowners live in "mobile homes"[1]. The composition of owner occupied units indicates the small number of townhouses or condominiums for purchase in Floyd County. The City of Rome's Planning Department estimates that there are 155 multifamily owner occupied units, indicating a similarly small proportion of multifamily ownership opportunities. Single family detached units are also prevalent in the rental market, comprising 43% of rental units. Duplexes to small apartment developments (9 units or less) comprise 35% of the rental market.

The June 2008 *Residential Market Analysis* prepared for the City of Rome's Community Development Department by Marketek provides an in-depth description of the City's housing stock. Using April 2008 Single Family Sale Listings from the First Multiple Listing Service, Marketek provides the following data on price point for single family homes:

[1] *The U.S. Census uses the term "mobile home" in their surveys and census forms. Because residents self-report, it is likely that this terminology results in an undercount of the larger manufactured home (double and triple units) that would not typically be thought of as a mobile home.*

SINGLE FAMILY HOME SALES LISTINGS
City of Rome and Floyd County
April 2008

Sales Price	City of Rome		Floyd County	
	Number	Percent	Number	Percent
Under $75,000	34	22%	45	21%
$75,000 to $99,999	28	18%	35	17%
$100,000 to $124,999	23	15%	27	13%
$125,000 to $149,999	12	8%	22	11%
$150,000 to $174,999	14	9%	19	9%
$175,000 to $199,999	12	8%	18	9%
$200,000 to $224,999	7	5%	7	3%
$225,000 to $249,999	3	2%	7	3%
$250,000 to $299,999	9	6%	12	6%
$300,000 to $349,999	4	3%	6	3%
$350,000 to $399,999	2	1%	4	2%
$400,000 and above	5	3%	7	3%
Total	153		209	
Average List Price	$165,505		$167,090	

Source: *Residential Market Analysis*, June 2008, Marketek, page 22

Recommendations

1. **Consider changes to zoning code that will enable mixed uses and mixed housing types within a single new development.**

2. **Consider changes to zoning code that would allow a variety of lot sizes, including lots 5,000 SF or less.**

3. **Examine potential tax, development fee, or other fiscal incentives to promote private investment in the existing housing stock.**

4. **Promote mixed-use development and construction of for-sale townhomes or small-lot detached homes.** The *East Rome Redevelopment Plan* identified Maple Avenue south of 12th as a potential area for mixed-use development and the area along Spring Creek, part of the Maple Avenue Renaissance project, as a location for ownership townhouses or small-lot houses. Other areas in the community could also potentially benefit from this type of development.

Jeff Davis Townhomes, Fayetteville, GA

Quality Community Housing is Environmentally Sound

Minimizes Negative Impacts on the Environment
There are a number of green building programs nationwide, most of which rely on education and certification to advance green building standards. One of the best known national programs is the Leadership in Energy and Environmental Design (LEED) program of the U.S. Green Building Council. In Georgia, Southface Energy Institute and the Atlanta Homebuilders Association sponsor the EarthCraft House program. The State of Georgia has incorporated EarthCraft standards into its requirements for tax credit multifamily developments. Around the country, some local governments have looked at incorporating green building standards into local building codes. A few local governments, notably those with municipal power companies, offer incentives for LEED or EnergyStar certification. While green building is a relatively new area for local action, activities that promote green building can result in tangible benefits for the builder owners, residents, and community.

Provides a Healthy Indoor Environment
Data generated from Census information and reviewed by a team of Georgia Tech and Emory scholars indicates that Census Tracts 5 and 11 (both in West Rome) are "substantial risks" for Lead-based Paint hazards. This same group determined that Census Tract 15 (South Rome) is a "High Risk" due to a combination of children under 5 living below the poverty level, African American children under 4, and structures built before 1960. The Assessment concludes that there are possibly 484 structures within the three tracts that have pre-1960 homes containing children. (*Rome's Housing Needs Assessment 2008*). These areas in the community, along with the age of housing in Rome and Floyd County, indicate a need for heightened awareness of the Lead-Based Paint danger.

Photos courtesy of the Greater Rome Convention & Visitors Bureau
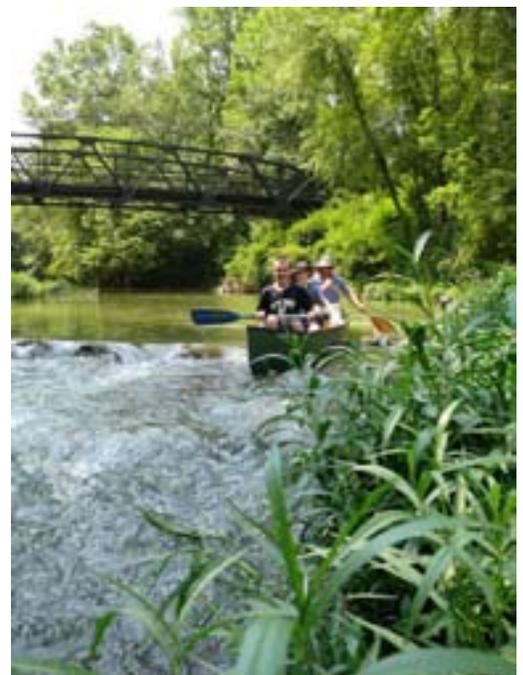
Recommendations

1. **Provide a variety of transportation and mobility choices, especially emphasizing safe bicycling and walking alternatives for in-town neighborhoods.** The use of federal Community Development Block Grant (CDBG) funds for sidewalks in low- and moderate-income neighborhoods enhances mobility choices and the livability of the community.

2. **Require assurances that private, community water and wastewater facilities meet City/County standards in order to be accepted for operation and maintenance by a public agency. Such facilities must be fully funded by the new development being served.**

3. **Preserve and enhance open space, natural beauty, and critical environmental areas. Expand and diversify streetscapes.**

4. **Improve drainage and water and sewer infrastructure in low income neighborhoods to promote sustainable housing and mitigate negative environmental impacts.**

5. **Educate builders, developers, renovators, and owners about the advantages of green building and safe housing environments.** Construction professionals, home owners, and landlords should all take steps to make the housing in Rome and Floyd County more environmentally sound. In particular, people need education on creating a healthful interior environment including dealing with radon, carbon monoxide, lead paint, mold, and other interior pollutants. Green building techniques should be encouraged for all new building and renovations.

Quality Community Housing is Located in a Safe, Healthy Community

Community housing is about more than the individual housing unit. It is also about neighborhoods and healthy communities. Part of having adequate housing is feeling safe in our homes. The "broken windows" theory suggests that disorderly neighborhoods – those with trash strewn streets and lots, graffiti, and homes in poor repair – also lead to more dangerous neighborhoods. The theory was first set forward by James. Q. Wilson and George L. Kelling in the March 1982 issue of *Atlantic Monthly*. While criticism has been directed toward the zero-tolerance policing that grew from the theory, the underlying concept of a relationship between public order and public safety has been demonstrated in subsequent studies. Aside from the "broken windows" theory, junked cars, overgrown and littered lots, and dilapidated housing can pose a public health hazard through insects and vermin. These types of neighborhood problems can also damage housing values and pull a neighborhood in a downward cycle of disinvestment. It is vital that healthy neighborhoods continue to be a priority in our community.

Local government policies and programs such as maintenance code enforcement, citation of junked cars, graffiti abatement, and housing rehabilitation are important aspects of creating healthy communities. Additionally, the work of Keep Rome-Floyd County Beautiful, including their work on neighborhood clean-up projects, promotes a healthy community.

Recommendations

1. **Encourage community stakeholder involvement in neighborhoods.**

2. **Create a "sense of place" in neighborhoods that promotes involvement of residents to create healthy communities.**

3. **Undertake public works improvements such as parks, streets and sidewalk projects to promote healthier and more attractive neighborhoods.** The continued use of CDBG funds for public works improvements and parks in low- and moderate-income neighborhoods supports this goal and helps build livable neighborhoods.

4. **Promote neighborhood watch programs and cooperative relationships between neighborhoods and public safety personnel.** The City and County police and Sheriff's departments should actively promote neighborhood watch programs and the local crime Tip Line. Promoting neighborhood watch, attending neighborhood functions, and working with local service providers will give public safety officers an opportunity to be a positive police presence in the neighborhoods.

Implementation and Organizational Capacity Building

Creating the quality community housing described here will take the efforts of local government, the private sector, nonprofits, and community groups, in partnership with state and federal government, foundations, private funders and investors. Each of the local partners will need involved, supportive, and competent organizations. Our community has a strong base of professional housing personnel and committed organizations. At the same time, the unmet housing needs in the community will depend on concerted implementation efforts and building the capacity of special housing and development organizations.

Recommendations

1. **Strengthen the Appalachian Housing and Redevelopment Corporation.** The June 2008 *Housing Needs Assessment*, conducted by Marketek for the City of Rome, noted that nonprofit affordable housing development organizations offer a number of advantages, including the ability to:
    - Take advantage of newly recognized opportunities quickly, such as acquiring property as it becomes available
    - Receive foundation donations and grants
    - Apply for set asides reserved for nonprofits
    - Participate in joint venture developments

2. **Strengthen the Rome-Floyd County Land Bank Authority.** The Land Bank Authority can be a key component of community plans to redevelop blighted properties and neighborhoods. Ways to establish closer ties between the land bank authority and the Northwest Georgia Housing Authority and the Appalachian Housing and Redevelopment Corporation, similar to the working relationship between the land bank authority, housing authority, and housing nonprofit in Macon, should be investigated.

3. **Strengthen the South Rome Redevelopment Corporation.** The South Rome Redevelopment Corporation (SRRC) was incorporated in 2002 "to achieve redevelopment in South Rome through homeownership, affordable housing choices, educational opportunities, active community involvement, leadership, and appropriate economic development." The SRRC is the potential vehicle for the implementation of many of the recommendations of this Plan in the South Rome Community. Ways to strengthen the SRRC and to establish closer ties with it and the other housing and redevelopment organizations in Rome and Floyd County should be explored.

4. **Establish the Rome-Floyd County Interagency Council on Homelessness as the vehicle for promoting and facilitating implementation of the *Breaking the Cycle of Homelessness* Plan.** The composition of the Council should include a wide range of organizations with an interest in addressing homelessness in Rome and Floyd County. Examples of organizations to be represented on the Council include service providers, local government, the United Way, the faith community, and advocacy organizations. One of the first priorities for RICH should be to obtain nonprofit status to enable it to accept donations and expend money for Council activities and to hire a staff person.

5. **Consider the possibility of creating a local Housing Trust Fund to increase the resources available to meet housing needs.** A Housing Trust Fund could provide a dedicated funding source for activities recommended in the plan. Funding sources for the Trust Fund could include funds budgeted by the City and County from the General Fund, new fees or special assessment (need state legislative approval), proceeds from payments related to an inclusionary zoning ordinance, or proceeds from an ad valorem increase in fines/penalties paid for housing code violations.


Before

After

Conclusion

Rome and Floyd County are fortunate to have many organizations, both public and private, working to improve neighborhoods and the housing options available to our residents. This *Housing is for Everyone* Plan builds on the work of those organizations to create a single vision for housing. Working together as the Rome-Floyd County Housing Team, we propose that the characteristics of quality community housing described here become that single vision.

What does quality community housing mean? It means that everyone in our community should have access to good quality housing that they can afford. It means that for the many people in our community who have special needs -- be it the elderly homeowner who would like to stay in her home; the person with a disability who needs accessibility features; or one of the many other types of needs – housing options should be available. People living in Rome and Floyd County have a range of housing preferences, from those who would like a loft apartment in town to people who want a country home with acreage. Quality community housing means that the housing market and local policies and ordinances provide for the possibility of housing for diverse preferences. It means that Rome and Floyd County would embrace green building techniques and promote healthy indoor living environments. And, finally, it means that all of us would live in safe, healthy neighborhoods. It is our hope that all of our community's housing and development organizations, along with our local governments, will judge their future plans and projects using these characteristics as the yardstick for quality community housing.
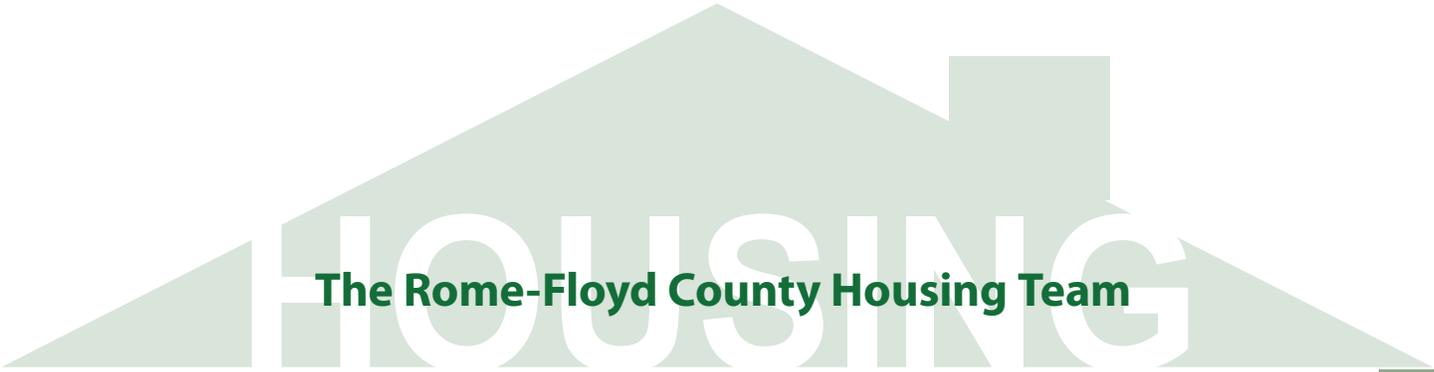
The Rome-Floyd County Housing Team

Jim Bradshaw	Floyd County 211
Michelle Corntassel	Rome Action Ministries
Bruce Day	Rome-Floyd County Habitat for Humanity
Howard Gibson	Rome-Floyd County Building Inspection Department
Carol Greissinger	Charles Williams REIC
Linda Harris	Floyd County, County Manager's Office
Patricia Harris	Appalachian Housing and Redevelopment Corporation
Vickie Hill	Synovous Mortgage/Citizens First Bank
Sue Hiller	Rome-Floyd County Planning Department
Teresa Johnston	Rome Action Ministries
Cheryl Mollock	Northwest Georgia Housing Authority
Karen Moore	South Rome Redevelopment Corporation
Bekki Parris	City of Rome Community Development Department
Sammy Rich	City of Rome Manager's Office
Glenn Rubin	Rome-Floyd County Code Enforcement
Leamon Scott	Georgia Department of Community Development
Jane Slickman	Garden Lakes Realty
Ron Sitterding	City of Rome Community Development Department
Mary Hardin Thornton	Keep Rome-Floyd County Beautiful
Diana Wall	SunTrust Bank
Melanie Watson	Student Services, Floyd County Schools

HOUSING
IS FOR EVERYONE

The Rome-Floyd County Plan
For Quality Community Housing