

# Comment

## Hoping For Homes

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Athens neighborhoods have a long tradition of banding together to fight threats to their integrity. Five Points held off Eckerd; Normaltown and Cobbham hammered out a compromise with ARMC that prevented the destruction of nearly 50 neighborhood homes. When the residents of Garden Springs Mobile Home Park were notified in 2001 that their park had been sold and they would have to move, they reacted just like the residents of Five Points and Cobbham: they organized to save their community. They formed a non-profit organization, the People of Hope Cooperative, Inc., and started raising funds to buy back the park. When it became clear that the new owner, a developer of luxury student apartments, would not sell to them, they decided to look for another piece of land and rebuild their community from the ground up. They held design meetings to decide what they wanted their new park to be like. They began to work toward that goal, even as they went through the upheaval and expense of moving to temporary housing, knowing it would take years to achieve their vision. That vision is of Georgia's first owner-occupied and managed mobile home community, a model for affordable housing that has worked successfully in other parts of the country.

After two years of hard work, they are ready to move forward. They have an option to buy a piece of property which is not far from their former home; on a bus line; and close to an elementary school, stores, the Department of Family and Children Services and other social service agencies. The residents will own their own homes individually, and will own the park jointly. The Athens Land Trust will hold the land in trust to ensure that the park remains affordable in perpetuity.

In 2003, the People of Hope received a boost when the HED and the ACC Commission approved devoting \$242,500 in federal funds to this project. But because Athens does not have a zoning category that allows single-wide mobile homes – the kind that many of them already own – they had to request a rezoning.

On Nov. 6 the Planning Commission voted to deny this request. Several Planning Commissioners expressed concerns about the proposed community septic system, said the density was too high, and said the proposal conflicts with the Comprehensive Land Use Plan. Some argued that it would be better for the People of Hope themselves to build a development of "stick-built" homes rather than mobile homes; and that this project will not solve ACC's affordable housing problem. Some people worry that the new park will be an eyesore and will depress adjacent property values.

Fortunately, none of these fears is warranted.

*Community septic systems:* Many local governments in Georgia permit community septic

systems. Sometimes the local government takes over ownership and maintenance, charging a fee to the homeowners to cover the cost; if the homeowners' association retains ownership of the system, local governments can require a bond to ensure that the proper maintenance is done regularly.

*Comprehensive Land Use Plan compliance:* The proposed park does not conflict in any major way with the CLUP. It retains the same use (residential), and is *less* dense than the current zoning allows. This tract is designated as Traditional Neighborhood on the CLUP. The proposed park retains as many of those design characteristics as possible. Furthermore, the CLUP calls for increasing homeownership and providing a diversity of housing types; this project will do both. Most of the surrounding area consists of rental duplexes, so the park will bring stability to the area.

*Manufactured vs. "stick-built" housing:* Cost is a compelling reason for the People of Hope to remain with manufactured housing. The median value of a mobile home in ACC is \$20,000, versus \$111,000 for a stick-built home.

Furthermore, studies show that, contrary to popular belief, manufactured homes do not cause adjacent property values to decrease.

*Maintenance of the new park:* Many of ACC's mobile home parks do have serious maintenance issues, but, unlike the People of Hope Mobile Home Community, they are run as for-profit businesses by landlords who live elsewhere. As owner-residents, the People of Hope have financial and quality-of-life incentives for keeping their community attractive and in compliance with all applicable ACC, state and federal regulations. They will also have the assistance of Athens Land Trust and the Georgia Community Loan Fund, as well as government oversight because of their HED funding. Furthermore, they have demonstrated their commitment to this project to an unprecedented degree. On top of their regular, and sometimes second, jobs, they have worked tirelessly to develop a solution to their own housing needs. Along with developing organizational capacity, they actively participated in the design of the park. They will not only have pride of ownership in their own units, but in the working of the park as a whole.

*Athens' affordable housing problem:* In a nutshell, we have low-wage jobs and high-cost housing.

ACC median household income in 1997 was \$30,664. During 1997, 19.4 percent of the county's population lived below the poverty level; 26.7 percent of children under the age of 18 lived below the poverty level (\$16,400 is the poverty line for a family of 4). The median household income for Athens is now below \$30,000.

One in five households in ACC have income below \$10,000/year.

Total housing costs should not exceed 30 percent of gross income, according to HUD guidelines.

A family of four (two adults and two children) needs to earn about \$37,000/year to be self-sufficient – that is, to be able to pay for housing, food, health care, etc., not to be forced to choose between necessities.

Total housing costs for an individual earning minimum wage should not exceed \$274/month. Efficiency apartments in the Athens area start at about \$400/month (Homeless Coalition of NE GA).

SSI (supplemental security income for people with disabilities) pays \$552/ month, meaning people for whom SSI is their only income should only pay \$165/ month for housing (Homeless Coalition of NE GA).

There is simply not a lot of low-income housing available here. Habitat for Humanity is building 21 homes, which will start at \$60,000. Athens Housing Authority has a waiting list for their homes. The Section 8 Voucher Program has such a large waiting list it hasn't accepted new applicants in ACC for two years. Athens Land Trust, East Athens Development Corp., HELP, and the Housing Authority all have homeownership programs, but they are not large enough to accommodate all those who need help.

Finally, the People of Hope Mobile Home Community *won't* solve ACC's affordable housing problem – it's not exactly fair to expect it to – but it will help, in a substantial way.

The Mayor & Commission will vote on the People of Hope rezoning request on December 2. Please contact them and ask them to support it.

Beth Gavrilles

*Beth Gavrilles is president of Athens Grow Green Coalition.*