

# CITY OF BRUNSWICK

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Cosby H. Johnson, Mayor  
Julie T. Martin, Mayor Pro Tem  
John A. Cason III, Commissioner  
Felicia M. Harris, Commissioner  
Kendra L. Rolle, Commissioner

City Attorney  
Brian D. Corry

City Manager  
Regina M. McDuffie

## AGENDA

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### BRUNSWICK CITY COMMISSION

#### WORK SESSION

WEDNESDAY, OCTOBER 18, 2023 AT 5:00 P.M.

1229 NEWCASTLE STREET, 2<sup>nd</sup> FLOOR

&

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<https://www.facebook.com/citybwkga>

## CALL TO ORDER

### DISCUSSION:

1. Affordable Housing & Neighborhood Revitalization Program. *(J. Hunter)* **(Encl. 1)**

### PUBLIC HEARING

4. Pathways to Removing Obstacles to Housing (PRO Housing). *(J. Hunter)* **(Encl. 2)**

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## AGENDA

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### BRUNSWICK CITY COMMISSION

#### REGULAR SCHEDULED COMMISSION MEETING

WEDNESDAY, OCTOBER 18, 2023 AT 6:00 P.M.

1229 NEWCASTLE STREET, 2<sup>nd</sup> FLOOR

&

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**CALL TO ORDER \*\*INVOCATION \*\*PLEDGE OF ALLEGIANCE**

**APPROVAL OF AGENDA**

1. Adoption of October 18, 2023 Regular Scheduled Meeting Agenda.

**PUBLIC COMMENT**

**RECOGNITION(S), PRESENTATION(S), & AWARD(S)**

2. Proclamation Presentation to Jason Marshall, Executive Director of Ability One Program, Goodwill Southeast Georgia, Proclaiming the Month of October as National Disability Employment Awareness Month. **(Encl. 3)**
3. Georgia Exceptional Main Street Redesignation. *(M. Hill)* **(Encl. 4)**

**ITEM(S) TO CONSIDER FOR APPROVAL**

4. Consider Approval of October 4, 2023 Regular Scheduled Meeting Minutes. *(subject to any necessary changes.) (N. Atkinson)* **(Encl. 5)**

**CITY ATTORNEY'S ITEM(S)**

5. Consider Approval of Appointment of Jason Clark and J. Wrix McIlvains as Judge Pro Tempore's for Municipal Court of the City of Brunswick. **(Encl. 6)**

**EXECUTIVE SESSION**



**SUBJECT: Affordable Housing & Neighborhood Revitalization Program Workshop**

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**COMMISSION ACTION REQUESTED ON:** October 18, 2023

**PURPOSE:** Informational Workshop

**FACTS AND ISSUES:** The 2023 Affordable Housing Plan that was developed as a part of the Comprehensive Plan update outlined the steps for creating a Housing Program and a 5 Year Start Up Plan. Staff has been working to stand up the program and develop policies and procedures and a beginning structure for implementation. Staff will provide an overview of these items and gain important feedback from the City Commission on key items.

Additionally, staff will provide information on the PRO Housing Grant application that is under development.

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**STAFF RECOMMENDATION FOR ACTION:** Information Only

**DEPARTMENT:** Planning, Development & Codes (PDC)

Prepared by: John Hunter, Director      Presented by: Russ Marane

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**ADMINISTRATIVE COMMENTS/ RECOMMENDATION:**

*Regina M. McDuffie*

City Manager

10/9/23

Date

**CITY OF BRUNSWICK, GEORGIA**  
**AFFORDABLE HOUSING AND NEIGHBORHOOD**  
**REVITALIZATION PROGRAM**

Prepared by

Department of Planning, Development and Codes

October 4, 2023

# THE CURRENT CITY AND COUNTYWIDE POPULATION PROFILE

- The current population of Brunswick is 14,774. The city's population **has remained static at around 15,000 since 2000**. The city's peak population of 21,000 was in 1960 and declined steadily until 2000, less so since then.
- The city's Median Household Income (MHI) is \$29,362 and 34% of Brunswick's families live below the \$25,000 poverty level. **These levels have not changed much since 2000**. (MHI is \$62,000 for Glynn County with 12% of families below the Poverty Level. The AMI for the Brunswick MSA for a family of 4 is \$70,400).
- Median Household Income for owner occupied housing \$45,424; for renter occupied housing \$22,745. **These median income levels have a significant impact on the makeup of the housing market in Brunswick and for designing solutions.**
- 80% of the city's labor force work outside the city; 25% on the islands. 40% are employed in retail, accommodation or food service positions.
- 17% of households have no form of transportation available. 46% only have one source of transportation available.
- Only 36% of the city's families own their home; a number that has steadily declined over the years. **This compares to 67% ownership county-wide.**

# CURRENT HOUSING CONDITIONS IN THE CITY

**Data from the Tax Assessor's records and the 2021 Census Estimates Housing revealed these housing conditions:**

- There are a total of 6,884 housing units in Brunswick, of which 82% (5616) are occupied. Of the occupied housing units, 37% are owner occupied, 63% are rented. Of the 18% which are vacant, (1268), an estimated 80% are either uninhabitable or boarded requiring major repairs. **Code enforcement records indicate that an estimated 107 inspected homes are uninhabitable requiring demolition and 141 are dilapidated requiring major rehabilitation; possibly demolition.**
- 77% of all housing is single or two-family homes with **60% of those units being rental.**
- 65% of all housing was built prior to 1970; 89% prior to 2000. Most rental housing was built between 1940 and 2000.
- 50% of all existing single - family housing requires substantial rehabilitation with another 40% requiring moderate rehabilitation. 10% will likely require either major rehabilitation or demolition. **It is estimated that 2,000 families are living in substandard and/or cost burdened housing.**
- Apartments make up only 21% percent of all housing rental units: 1,200 units of Public Housing or Section 8 approved housing plus 277 units of other government incentivized rent assisted housing. **Nevertheless, the waiting list for rent assisted or income- based housing currently exceeds 1,400 families and individuals.**
- 45% of Brunswick's family households are burdened with their housing costs – devoting more than 30% of their household income for total housing expense (rent plus utilities and fees; mortgage, taxes and insurance plus utilities).
- Median monthly rent being paid is \$785 per month; the median mortgage \$1016. **Current new market rental rates for apartments average \$1,450 and a mortgage payment (including PITI) for a starter home \$1,550.**

# THE HOUSING MARKET BRUNSWICK AND GLYNN COUNTY

- The current median value of homes in the city is \$105,800 and is static; Median home value in the county is \$204,900 and rising rapidly.
- Most new housing is being built in the county north and west of the city and on St. Simons Island. Over the past 5 years, only 44 new or rehabilitated single - family homes and 170 rental apartments have been built in the city. The county issued permits for 3200 units during the same time period; of which over 80% were for single family homes. **Permits for new housing in the County totaled over 1500 in 2020; 60% for single family and duplex homes and 40% for multi-family rental.**
- A fully rehabilitated 2 BR cottage in the city is currently listed for sale at around \$200,000. Small 2 bedroom rehabilitated rental homes are listed at \$1,800 or more per month. Homes requiring some rehabilitation start at around \$85,000.
- New 3 BR homes in the county begin at around \$200,000 for a “starter home” and 2 Bedroom apartments start at \$1450 / month for base rent. Most new single - family homes in the county are selling in the mid \$300,000 - \$350,000 range. On SSI, the average sales price is around \$450,000.
- **Based on a 30% of Household Median Income for Brunswick homeowners and renters as the desired affordability limit for their total housing expense, the affordability limit for a homeowner is currently \$1,135/mo. (including PITI and utilities) OR a rent rate of approximately \$550.00/ mo. including utilities for an apartment. Current market rate housing at those expense limits for ownership or rental is hardly available in the city and in the county..**

# NEIGHBORHOOD REVITALIZATION NEEDS

The Housing Study and Affordable Housing Plan identified these primary issues within most of Brunswick's neighborhoods which need attention if revitalization and new housing construction is to occur and remain successful:

- Stormwater and storm related flooding occurs in many of Brunswick's neighborhoods and must be addressed. **A recent SPLOST has provided \$11.2 Million to begin to address these problems.**
- Neighborhood parks lack complete equipment and recreation programming. **The city has recently assumed management and maintenance of its parks and has recently begun a improvement program to repair and replace amenities and equipment in its parks. A Master Plan for additional park and recreation program improvements is included in the Work Program of the city's Comprehensive Plan.**
- Street and sidewalk conditions are poor in many areas. **SPLOST funds have provided \$9.1 Million for these improvements.**
- Vacant and abandoned buildings, mostly residential, are blighting influences within most neighborhoods. Over 300 such properties have been identified for demolition and clearing.. **The city has provided \$2.5 million in its FY 2024 Budget and CDBG funds to address these problems as well as the rehabilitation of housing.**
- Vacant lot maintenance is poor and storage of vehicles on property create a poor neighborhood appearance. **A new Property Maintenance Code will soon be adopted and enforced by the City**
- Access to employment centers, goods and services, health care and education programs. 20% of family households have no means of transportation. **The City is actively pursuing the start up of an on-demand public transit system.**



# **A PLAN FOR AFFORDABLE HOUSING AND NEIGHBORHOOD REVITALIZATION**

As a part of the recently adopted 5-year update of the city's Comprehensive Plan, a Housing Study including an Affordable Housing Plan was completed as part of the Comprehensive Plan.

The Plan identified and quantified the gap between housing demand and supply, neighborhood revitalization issues and very low household and family income levels that the city needs to address. A plan was recommended to begin to address those issues in a comprehensive way by linking affordable housing preservation and development to neighborhood revitalization to improved family and individual economic opportunities.

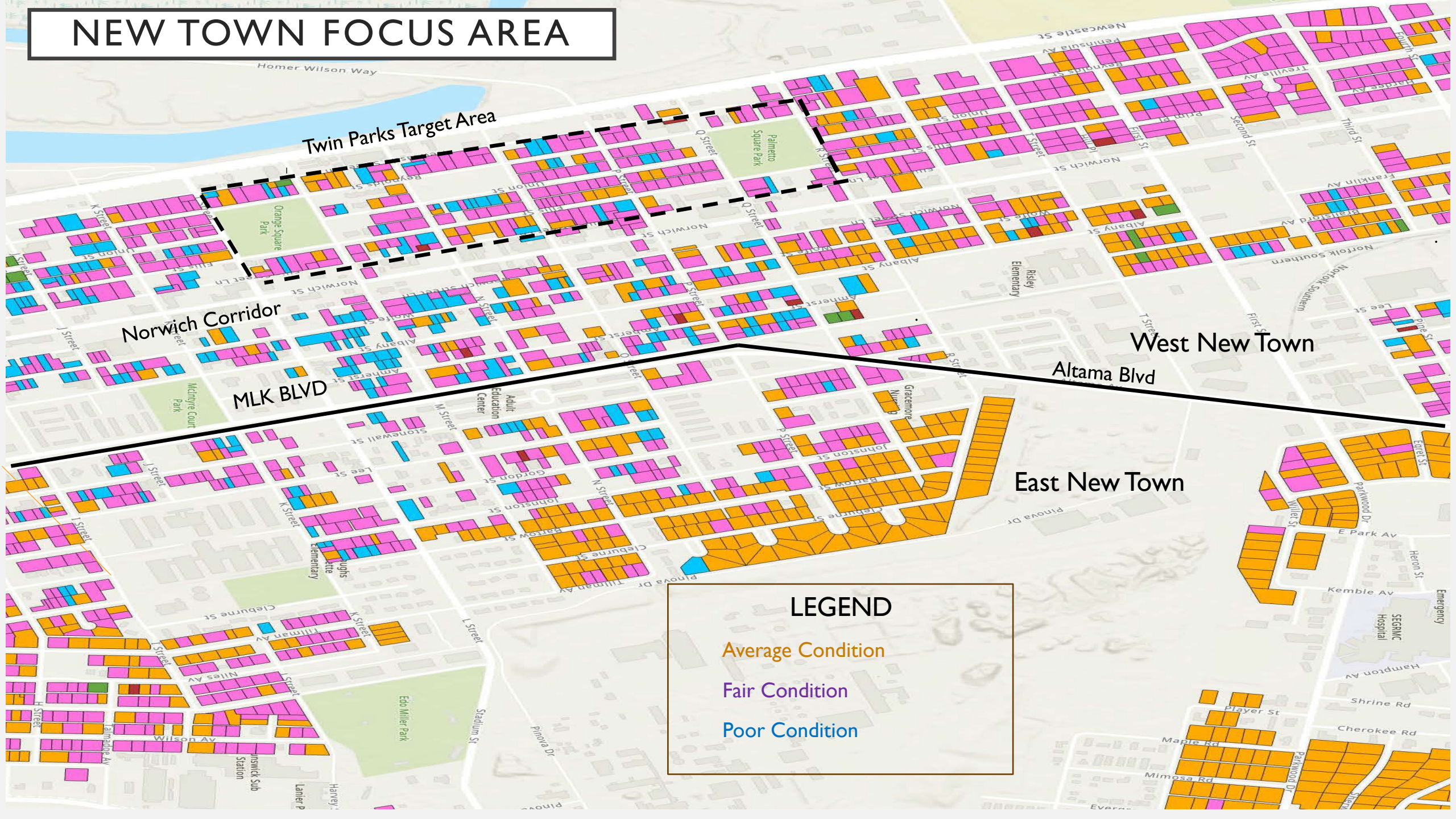
In adopting the Plan, the city allocated \$2.5 million in its FY2024 Budget to initiate a housing rehabilitation and new housing development program to help make more affordable housing available. Already in place are plans for stormwater management and flood protection improvements for the city's stormwater systems as well as street repaving and sidewalk improvement programs to begin the revitalization and protection of Brunswick's neighborhoods. And a public transportation system is scheduled to start next Spring improving community access to neighborhoods.

## FOCUS AND GOALS OF THE PLAN

- Establish a Target Area, and Focus Areas within it, for plan implementation the first five year period. **The Western half of New Town is recommended as the first Target Area with 2 or perhaps 3 Focus Areas within.**
- Removal of blight and blighting influences from the community and its neighborhoods. **GOAL: Removal of 250 vacant, abandoned and dilapidated homes over the next 5 – years**
- Expand the CDBG Home Repair program: **Increase the number of intake housing units to 25 per year. Augment any needed rehabilitation funding with city funds.**
- Rehabilitation of existing owner occupied and rented single family homes which make up over 50% of all affordable housing. **GOAL: Rehabilitate 40 – 50 single family homes EACH YEAR over the next 5 years.**



## NEW TOWN FOCUS AREA





## FOCUS AND GOALS OF THE PLAN CONTINUED

- Consider acquisition of vacant residential property for rehabilitation and resale by the city or in a public-private partnership. **Where appropriate, acquire property for the purpose of rehabilitation and resale for affordable housing or demolition and redevelopment for new construction by others. Total of 25 structures.**
- Incentivize the construction of new affordable owner-occupied and rental housing units within existing neighborhoods on land where blighted structures have been removed. **GOAL: Develop 250 new affordable housing units over the next 5 years.**
- Promote and incentivize the re-purposing of existing non-residential building for mixed use housing: **Focus on Norwich Corridor and develop a demonstration project over the next 5 years.**
- Develop and implement neighborhood infrastructure and amenity plans. **Correct storm drainage and increase resiliency to flooding in neighborhoods through implementation of Stormwater Master Plan. Seek infrastructure grant funding.**
- Secure a long - term public – private funding stream for the program. **Promote the support and participation of the business and non-profit sectors within the city for the Affordable Housing and Neighborhood Revitalization Program. A 5 – year fundraising goal of \$7 - \$10 Million matching city generated funding should be set.**
- Implement a Redevelopment Incentive Ordinance to regulate and reinforce property management.

# FIRST STEPS TO BE TAKEN

- Create an interim followed by a permanent administrative and operating organization within city government to implement the program beginning in 2024. **Establish a Department of Housing and Neighborhood Revitalization within the city government structure supported by other Departments including Planning, Development and Codes, and the Department of, Public Works.**
- Develop Policies and Procedures for the operation of the program for approval by the City Commission. **Announcement of the commencement of plan implementation.**
- **Hire a Housing Inspector to make initial and final inspections and prepare work write-ups and cost estimates.**
- Complete the re-inspection of 20 + homes awaiting repairs under the CDBG Program to determine if additional rehabilitation is needed. If so expand the work write up to add needed rehabilitation of the homes. **Contract for inspection services.**
- Complete an inventory all vacant and boarded homes and contact owners to determine their intentions. Consider acquisition, rehab and re-sale for affordable housing if appropriate. **Codes staff is proceeding**
- Accelerate the removal of vacant blighted structures particularly in the Focus Area. **Codes staff to undertake.**
- Present a new Housing and Property Maintenance Code to the City Commission for approval. **Draft being prepared. Complete by year end.**
- **Prepare and submit a CHIP HUD HOME Program Grant for \$600,000 to fund the construction and sale of 4 to 5 affordable housing units. Consider acquisition of vacant homes requiring rehabilitation. Grant application to be completed by program staff.**

## **DRAFT**

### **City of Brunswick**

#### **Housing Rehabilitation Assistance Program**

#### **Policies and Procedures for Program Management - 9/6/23 / 10/9/2023**

The following shall serve as the policies and procedures necessary to establish and manage the Housing Rehabilitation Program component of the city's Housing and Neighborhood Revitalization Initiative ("the Program") for the City of Brunswick, Georgia ("The City"). As is the case with many new programs, certain alterations, amendments, and additions to these guidelines may be required during implementation of the program. Constant review of these guidelines is encouraged to maintain consistent administrative quality and progress. The City staff members responsible for program administration should become completely familiar with the contents of these policies and procedures.

#### **PROGRAM OBJECTIVES**

The primary objectives of this Housing Rehabilitation Program are to offer low - and moderate - income **owner-occupants** of single-family and two-family (duplex) residential property the opportunity to rehabilitate their homes to city's housing code standards through financial assistance offered by the city's program. In return, the owner will continue to occupy the home for a prescribed period of time.

Low and moderate-income limits are established by the annually published Area Median Income (AMI) levels for the Brunswick Metropolitan Area by the U.S. Department of Housing and Urban Development. Currently, that limit is \$70,400 for a family of 4. Those published income levels vary by family size. Low- and Moderate - income levels are defined as between 0% and 80% of AMI.

For owners of single and two-family **rental housing**, the program's objective is to incentivize the owner to rehabilitate their rental property city housing code standards. In return, participating owner- occupants and owners of rental property will be required to maintain a level of affordability for prescribed periods of time.

For renters who wish to become homeowners, the program will make every effort to assist them in finding an affordable home that can be purchased.

As progress is being made to rehabilitate homes in the city's neighborhoods, the city will address the need(s) for neighborhood improvements and repairs to infrastructure (streets, utilities, sidewalks, etc.) and for improvements to improve the overall neighborhood environment (landscaping, parks, lighting, etc.).

#### **AREAS SELECTED FOR CONCENTRATED REHABILITATION OF HOMES**

The initial area of primary focus for the Program will be the eastern portion of New Town extending generally from Gloucester on the South to The City Limits to the North; and from Newcastle Street on the West to MLK Blvd to the East. **This area is termed the program's initial Focus Area within which the city will concentrate its initial efforts of housing**

## **rehabilitation and neighborhood revitalization.**

To efficiently address the housing needs of the neighborhoods within the **Focus Area**, the city plans to select **“Target Areas” within which efforts will be made to rehabilitate all housing units which are feasible and to remove those buildings which are not.** Where buildings are removed, the Program will incentivize the construction of new affordable housing.

The selection of **Target Area (s)** will be based on factors such as (1) areas of greatest need within the overall Focus Area, (2) areas where neighborhood or community improvements are underway or imminently planned, and/or (3) areas within where the potential for the early development of new affordable housing has the greatest potential.

To keep residents of the **Focus and Target Area(s)** fully informed, the Program will consult regularly with the area’s Neighborhood’s Planning Assembly(s) through meetings, electronic communication and through social media.

**From time to time, the program may elect to address immediate or emergency needs of eligible residential property in other areas outside of the Target Area.**

## **SELECTING PROGRAM APPLICANTS**

An application rating process for the city's Housing Rehabilitation Program has been developed to provide an objective, competitive rating system based on reasonable eligibility criteria. The city has elected to provide housing rehabilitation grants to low- and moderate-income **owner-occupants of single- family and two – family (duplex) homes** based on their ownership status, household makeup and total income, credit history, and severity of housing rehabilitation needs. Applicants must be the owner of record and must have paid local taxes to date. The selected applicants and their homes will be further screened for income verification, field assessments of needed repairs and cost estimates, and final eligibility determination for financial assistance once the project is determined to be feasible.

In certain situations, funding sources, other than from the city, may be partially or totally used for the project. The eligibility requirements from those sources if applicable must also be taken into consideration.

Owners of single - family and two-family (duplex) rental property may be selected for participation in the program depending on the affordability of rent being charged, the owners income, ownership status and severity of housing rehabilitation needs. The limit of financial assistance shall be limited to 50% of the actual rehabilitation costs. Other requirements are included herein.

A description of the applicant screening process used by the City to select households who may receive rehabilitation assistance through the program, follows:

**Income Eligibility:** Participation in the program by owner-occupants is limited to those whose income does not exceed 80% of AMI and subject to other conditions as stated herein.

Owners of rental housing whose income does not exceed 120% of AMI may participate in the program but will be required to bear a 50% portion of the total cost burden to rehabilitate their property as described herein and subject to other conditions stated herein.

Both homeowners and owners of rental property will be required to maintain their property at affordable levels for varying periods of time depending on the amount of financial

assistance received,

**Applications:** The City's Department of Housing and Neighborhood Revitalization (DHNR) will invite owner-occupants and owners of rental properties to submit a brief preliminary form of application to begin the process of determining eligibility of the owner and the property for participation under the Program. If applicants request assistance in completing applications, they will have the option of visiting the DHNR office at City Hall, where the City's staff will be available to assist and answer questions or staff will assist you at your home. Applications are to be submitted to the City's DHNR office to be reviewed for the applicant's initial eligibility to receive assistance through the Program. The program staff will review applications as they are received and request additional information if it is needed. Applicants will receive a timely response to their initial inquiry.

Applications received by the city for other housing programs including the CDBG Housing Repair Program and the CDBG – DR (Disaster Recovery Program) will likewise be reviewed and given a response as to eligibility under the city's program.

**Income Verifications:** The City will utilize existing HUD Area Median Income(AMI) for the Brunswick, Georgia MSA for assessment of household income eligibility. That income eligibility threshold is published annually by HUD. The most current income levels for 2023 is attached as Exhibit A. The City will require written documentation of all household income, including public benefits, payroll information, or submittal of a current tax return if available. The City will include adjusted wage and benefit income for the head of household, spouse, and all other non-transient (i.e., regular contributors to household expenses) household members 18 years of age and above. Business income for self-employed individuals will be verified through income tax records and include net profits as well as wages paid to household members

### **Definitions**

1. **AMI:** Area Median Income as determined and published annually by the US Dept. of Housing and Urban Development for the Brunswick Metropolitan Statistical Area. Income limits are provided for families based on size. Owners of rental property are assumed to be a family of 4.
2. **Elderly:** An individual aged 62 or older.
3. **Disabled:** Any person who has a physical or mental disability that substantially limits one or more major life activities, has a record of such impairment, or is regarded as having such impairment.
4. **Household Member:** Any related individual who is an occupant of the unit to be rehabilitated/reconstructed (enumerated for family household size and subject to income verification as applicable). The income of unrelated household members shall not be considered for family household eligibility.
5. **Occupant:** Any immediate family member (e.g., mother, father, spouse, son, daughter of the head of household, regardless of time of occupancy) or a non-



immediate family member who has resided in the dwelling unit at least six months of the twelve-month period prior to the application date.

The rating system for applications follows:

**Preliminary Rating:** Completed applications will receive a preliminary rating according to the following criteria and rating points awarded:

<b><u>Income Categories – Owner Occupant Families</u></b>	<b><u>Points</u></b>
<b>Moderate Income</b> - 80% - 120% of AMI	1
<b>Low- Income</b> – 50% - 79% of AMI	3
<b>Very Low Income</b> – Less than 50% % of AMI	5

<b><u>Special Program Goals</u></b>	<b><u>Points</u></b>
1. Elderly (65 or above) in household	3
2. Disabled Individual in household	5

**Field Assessment of Housing Conditions:** Households receiving the highest Preliminary Ratings of 3 or more points will then be visited by the City's Housing Inspector to conduct the Housing Needs Assessment to determine the condition of the house, document housing rehabilitation needs, and obtain preliminary cost estimates for either rehabilitation or replacement housing. Applicants who score under 3 points, will be held in reserve and may be considered later for this or other rehabilitation or repair program.

**Final Rating:** The City will complete a Housing Needs Assessment Form to evaluate the rehabilitation and repair needs of the owner's dwelling. Those applications received with the highest Preliminary Rating will be evaluated first and their housing needs assessment next based on the point system shown below:

<b><u>Housing Needs Factors</u></b>	<b><u>Points</u></b>
1. 1 – 3 severe rehabilitation or repair needs	2
2. 4 severe rehab or repair needs	4
3. 5 or more severe or repair needs	6
4. Add for severe water supply and/or sewer need	3
5. Add for severe electrical supply/distribution need	3

A severe rehab or repair need is defined as one to a major foundation; basic structural, wall, roof or floor system; **mechanical**, plumbing or mechanical system or any health or safety issue(s) requiring attention.

**Those properties receiving the highest combined point total will be selected for further**

consideration including the following factors.

**Title to Property :** The City will also obtain a preliminary title opinion to verify that applications for homes to be repaired are filed by the owner of record. Once title opinions are received, recipients will be given up to 60 days to resolve any title problems that would prohibit financial assistance. {recipients will be referred to legal services organizations that provide voluntary assistance to LMI households).

When rehabilitation assistance has been approved by the City, owners will be contacted and asked to make an appointment with the DHNR to review project documents that will need to be executed to begin the rehabilitation project.

**Dwelling Unit Inspections:** A detailed inspection of each dwelling determined as possibly eligible for housing rehabilitation will be made by one of the program's Housing Inspector. The inspections will include a determination of substandard conditions and deficiencies found during the inspection. From the inspection, a determination of the needed repairs to the home will be made that meet the city's adopted building codes. Needed repairs will be listed and described, including their estimated cost in a report and reviewed with the homeowner.

The rehabilitation standards for the program are those in the Existing Building And Residential Codes adopted by the city. The **typical** home inspection form is found in Appendix B.

## **GENERAL REHABILITATION INSPECTION STANDARDS**

**General:** All units proposed for rehabilitation assistance will be rehabilitated to the standards set in all other applicable locally adopted and enforced codes, ordinances, permitting, and inspection requirements. No home will retain any imminent threats to the health or safety of their occupants or to their structural integrity. The City will utilize rigorous rehabilitation construction and inspection standards. This will ensure that design standards (accessibility modifications, fire prevention, proper ventilation, insulation, etc.) are maintained, and that all contractors are utilizing standard, code-approved materials for structural, finish, electrical, plumbing, and HVAC work.

**Rehabilitation Design for Disabled Beneficiaries:** The City will utilize an accessibility deficiencies checklist during preparation of the work write-up to ensure that the Georgia State Accessibility Code requirements for new construction are met when handicapped individuals are expected to occupy units to be rehabilitated.

**Flood Hazard Areas:** All units located in a flood hazard area will be rehabilitated to comply with locally enforced flood damage prevention statutes and FEMA flood insurance guidelines. Prior to inspection, the City will perform flood elevation surveys of any homes located in a flood hazard area. If finish floor elevations are determined to be below the 100-year flood elevation, the project will call for the ground floor to be

raised to the proper elevation, if structurally and financially feasible. If not feasible, the property will be determined ineligible for rehabilitation.

**Lead Based Paint and Asbestos:** There are certain practices that are required as part of the standard operating procedure of most renovation or remodeling **project in pre-1978 housing**. These practices also apply to most pre-1978 child-occupied facilities.

If lead-based paint or contaminated dust or soil is known or presumed to be present, there are six basic precautions that should be taken

1. Resident protection
2. Worker protection
3. Proper management of waste
4. Lead-safe work practices
5. Final cleaning techniques.

Testing can be done to define the building components that can be handled in a traditional way and the building components that must be treated using lead-safe work practices. Field testing methods for lead in paint (paint testing) include portable X-ray fluorescence (XRF) lead paint analyzer, laboratory analysis of paint chips, or chemical test kits. Planning should also include decisions on how the project will be determined to be completed and the residents allowed to reoccupy the work area. The two main approaches for all but the smallest interior projects are cleaning verification and clearance. Exterior projects are determined to be completed based on visual inspection of the work area for the absence dust and debris.

All testing for lead-based paint shall be done by a trained and certified testing professional.

If a home was constructed prior to 1950 and if asbestos is suspected through an inspector's visual observation, testing shall be done of suspected areas by trained and certified testing professional.

Following inspection for lead-based paint or asbestos, the city shall provide the owner with copies of all reports and if removal was necessary, a copy of appropriate removal certificates.

## **CONSTRUCTION QUALITY/MAINTENANCE**

**A. Construction Guidelines:** The **Contractor's Handbook** is hereby incorporated into this Policy by reference. The general provisions included in the **Contractor's Handbook** shall serve as the general guidelines for all rehabilitation and reconstruction work funded by the city's Housing Rehabilitation Program. The General Specifications included in the **Contractor's Handbook** covers all standard construction, installation and finishing work for rehabilitation and reconstruction projects and shall serve as the standard quality of

workmanship for all projects. Copies of the **Contractor's Handbook** will be made available at the DHNR for review by program applicants, grant recipients, contractors and interested citizens.

**B. Bidding and Construction Process:** The program staff will prepare rehabilitation work write-ups and cost estimates for each project. The staff will also coordinate the construction bidding, award, and inspection process during rehabilitation on behalf of the property owners. Work specifications, general contract provisions, and rehabilitation work write-ups will be distributed at pre-bid contractors' meetings (which contractors will be required to attend in order to bid). The City shall maintain an *active* list of prequalified contractors, and also will publish notices of contractors' meetings and requests for bids in local news media and on the City's DHNR Program website.

Periodic inspection visits to each home under contract will be made by the program staff to review and inspect work underway, to determine if changes in the scope of work is required, to summarize on-site findings in written form for the Project Manager, and to verify that completed construction work elements meets program standards. In addition, the local building official will make regular inspection visits, and will provide the Project Manager with a certificate of occupancy for each successfully completed project. Every home rehabilitated through the program will be given a one-year warranty from the contractor for all contracted materials and workmanship funded by the program.

**C. Homeowner Maintenance Measures:** During rehabilitation construction activity, the city will prepare a post-construction checklist for review with all owners to make sure that owners are satisfied with construction and that they understand the operation of any mechanical systems installed and their operating costs.

#### **MAXIMUM REHABILITATION GRANT LIMITATIONS**

The City expects to provide housing rehabilitation financial assistance to low- and moderate-income owner-occupants of single and two-family dwelling units, and, where possible, investor-owned dwelling units occupied by low-moderate income tenants. The city has established a limit of the amount of financial assistance it will provide for any given home and homeowner that meets all program requirements and qualifications.

That maximum amount of financial support any owner of a single or two-family home can receive may not exceed the difference of the home's current and post rehabilitation value. That amount is to be determined by the city and may be based on the difference in the **current** market valuation of the owner's home and that of a new or fully rehabilitated similar home (size, bedrooms, total rooms, location, etc.) by the

Glynn County Tax Assessor as indicated in the subject property tax record. Should the cost of rehabilitation exceed that amount by more than 10%, the property will be considered ineligible for participation in the program. However, the owner may, at his or her discretion, provide additional funding to cover the ineligible portion of the rehabilitation cost.

(For Example:

1. **Pre rehabilitation** value of a 2 bedroom/1 bath, 1150 sf home on a 6,000 square foot lot in only Fair Condition:  
Tax Assessed FMV of the "Property-home and lot) - \$35,000  
Tax Assessed FMV of Improvements Only: \$ 29,500 (\$25.65/sf) –  
Lot value = \$5,500

2. **Post rehabilitation** value of rehabilitated home including expanded square footage (to 1210 sf) estimated by comparable tax assessment of like properties at \$82.00 / sf plus incidental lot value improvements at \$1,500.

**Post Rehabilitation Value:** Home \$82 x 1210 sf = \$99,220 plus lot at \$7,000 for a total value of \$106,000

**Thus, the maximum amount of financial assistance would be limited to \$71,000 (\$106,000 - \$35,000)**

## **REHABILITATION GRANT APPLICATION CRITERIA**

Should a property be determined to be eligible and financially feasible to be rehabilitated and the owner would like to apply for a Rehabilitation Grant, the following criteria will apply:

- A. All applicants must be either defined owner-occupant low- or moderate-income family households, or qualifying investor owners with low – moderate income tenants.
- B. The owner(s) of any home to be rehabilitated or reconstructed must be able to legally execute a Deferred Payment Loan (DPL) Deed of Trust/Promissory Note following formal award of a Rehabilitation/Reconstruction Grant and prior to execution of a Contract for Housing Rehabilitation Construction Work.
- C. All Low- and Moderate- Income owner-occupied households or an approved investor-owned property will receive their rehabilitation grant in the form of a zero interest, 5- 15 year forgiven loan. The *pro rata* portion of the forgiven loan will be recaptured by the city should a sale or transfer of the property (except upon transfer to an income eligible heir through probate or to a qualifying low- to moderate-income purchaser). Borrower's loan balance shall be reduced by 1/5 to 1/15th for each full year following commencement of the loan. The amount

of the loan due and payable at any time shall be determined after deducting the amount of the loan forgiven by the City.

The term of the loan shall be based on the amount of the loan as follows:

- |                                      |              |
|--------------------------------------|--------------|
| 1. Up to \$25,000                    | 5 -year Term |
| 2. From \$25,000 to \$50,000         | 10 Year Term |
| 3. From \$50,000 to \$75,000 or more | 15 Year Term |

- D. **Security and Loan Recapture:** All DPL loans will be secured with a Deed of Trust on the property to be rehabilitated. For investor-owner units, the promissory note for each DPL loan will include conditions that place the investor-owner in default if occupancy, insurance, or rent control provisions are violated. If the rehabilitated unit is sold/transferred (except through probate to an income-eligible heir) during the loan term or if the insurance/rent control provisions for investor-owner units are violated during the loan term, the *pro rata* balance of the DPL loan (see table below) will become due and payable.
- E. The DPL Deed of Trust shall be for the full amount of the grant award assistance, except for special conditions involving multiple owners outlined below. The agreement shall be recorded immediately following execution of the note. Additionally, the deed of trust/promissory note shall be modified if the final rehabilitation or reconstruction contract cost exceeds the original contract cost.
- F. The City of Brunswick reserves the right to negotiate a 0% or low-interest loan agreement with a LMI investor-owner. The Director of Housing and Neighborhood Revitalization will negotiate the loan according to guidelines herein.

Percentages shown below are direct investor owner contributions to the total rehabilitation construction cost for above-LMI owner-occupants or investor-owners:

<b>% of Investor Owner's Income Of AMI*</b>	<b>Percentage of Owner's Participation required</b>
0 – 80%	0%
81% - 90%	5%
91% - 100%	10%
101% - 110%	15%
111% - 120%	20%

\*AMI is the Area Median Income for the Brunswick MSA as issued annually by the US Department of Housing and Urban Development. For an investor owner, the qualifying AMI% is based on the tenant's income.

**G. Terms of Rent Control – Investor-Owned Units:**

1. Base Rent for the rental unit shall be the rent established on the application date (on file for all rental units in the structure) or one year prior to approval of the rehabilitation loan application, whichever is later.
2. Rent control increase of no more than 10% a year from the base rent shall extend the length of the rent control agreement as outlined herein. An agreement that clearly states investor-owner and tenant maintenance responsibilities during the term of the rent control agreement shall be executed with the agreement.
3. In no case shall rent increases as stated in 2 above plus any utility costs cause the increase to exceed 30% of the tenants income (ability to pay).
4. The rent control agreement shall extend from the date of execution of the DPL for the rehabilitation project to ensure maximum benefit to tenants, and to allow establishment of the rent control period according to final contract amount. Rent control provisions shall be secured by the deed of trust/promissory note. The length of the rent control agreement shall be the same as the DPL.
5. The rent control agreement shall include a provision that the investor-owner guarantee continued occupancy to low- and moderate-income households throughout the life of the rental agreement. If the initial tenant vacates the unit prior to the end of the rent control period, the investor-owner will be required to make the unit available to a new low- and moderate-income tenant, a new, affordable base rent will be ensured, and the other terms of the original rent control agreement will remain in effect for the new tenant for the remaining term of the agreement.

**REHABILITATION CONSTRUCTION GRANT AWARDS AND OWNERSHIP INTEREST GUIDELINES**

Rehabilitation grant awards will be recommended for approval by the Director of Housing and Neighborhood Revitalization to the city if potential grantees meet the grant eligibility and clear title requirements. All grant agreements \$50,000 or less may be executed by the City Manager. Those in excess of \$50,000 must be approved by the City Commission.

**REGULATIONS PERTAINING TO ACCESSORY BUILDINGS**

Unoccupied non-residential accessory buildings used for storage of vehicle(s), workshops or storage of personal property and located on the same lot as a primary dwelling structures approved for rehabilitation grants are ineligible for rehabilitation.

If the city determines that such an accessory building requires demolition along with the rehabilitation of the primary residential structure, rehabilitation monies may be used, but in no instance for its rehabilitation.

An accessory building being used as a residence in addition to other permitted uses, may apply grant monies for rehabilitation if such rehabilitation is to be done along with the required rehabilitation of the primary residential structure on the property.

## **TEMPORARY RELOCATION BENEFITS**

The Director of Housing and Neighborhood Revitalization is authorized to approve temporary relocation payments to owner-occupants or to eligible tenants who are forced to vacate their dwellings during rehabilitation or prior to provision of a comparable replacement dwelling following demolition on a case-by-case basis if such assistance is recommended by staff. Such temporary relocation shall be accomplished at the minimum feasible cost, and in accordance with the policy as detailed below. Temporary relocation payments will be limited to cover only those expenses that would not otherwise be normal to the relocatee. Approval of temporary relocation assistance for rent, motel charges, temporary storage, etc., will be made only upon submittal of cost-effective procurement documentation and invoice documentation by the city program staff

- A. Intent of Policy. This policy information applies to any homeowner who is required to temporarily relocate as a result of carrying out conventional rehabilitation, lead based paint abatement, or on-site replacement (reconstruction) housing activities under the program.

The intent of this policy is to enable a homeowner to receive limited assistance when renting a temporary housing unit. This assistance is offered to help address the financial burden that is often associated with temporary relocation. The low to moderate income homeowner families and individuals for whom this Policy is designed will be offered this assistance only if they are required to temporarily relocate as a result of the project.

- B. Homeowner/Tenant Replacement Housing: If any of the project activities require a homeowner to be temporarily relocated, the homeowner/tenant will receive a notice informing him/her of the date by which the unit must be vacated and approximate duration of the temporary relocation. Homeowners/tenants may be eligible to receive the moving benefits and temporary housing expenses described herein if the homeowner moves to a temporary unit that is decent, safe, and sanitary, and suitable for the needs of the household. Therefore, even though a homeowner/tenant may seek his/her own replacement housing, an agreement to temporarily rent a dwelling should not be entered into until the unit has been inspected and approved by a member of City



staff or designated building inspection official.

Temporary Replacement Housing Assistance: In general, the temporary replacement housing assistance for homeowners/tenants, subject to participation in the City's housing rehabilitation program, is as follows:

C. Temporary Replacement Housing Assistance: In general, the temporary replacement housing assistance for homeowners/tenants, subject to participation in the City's housing rehabilitation program, is as follows:

1. Moving Benefits:

- a. Actual moving expenses and storage costs paid to a bonded and licensed moving company for the move to the temporary housing unit. The City of Brunswick will provide the mover.
- b. Actual moving expenses costs paid to a bonded and licensed moving company for the return move to the homeowner's housing unit. The City of Brunswick will provide the mover.
- c. Reimbursement for the disconnection and connection costs for the dwelling unit utilities, telephone, and cable (if required) for the move to the temporary unit and for the return move to the assisted housing unit.

2 Temporary Housing Expenses: A homeowner/tenant may be reimbursed for actual reasonable documented rent and utilities (electric, water/sewer, and gas) incurred at the temporary replacement dwelling. In order for a homeowner/tenant to receive reimbursement of the Temporary Housing Expenses, the temporary replacement dwelling must be inspected and approved by a member of the City's staff (or building inspection official if designated) as decent, safe and sanitary, and adequate to meet the homeowner's/tenant's occupancy needs. A premature move may result in loss of eligibility for a temporary housing expense payment.

D: Decent, Safe and Sanitary Housing: Housing is to be considered decent, safe, and sanitary if it is sound, clean, weathertight, and in standard building condition. The unit must have hot and cold running water, a private inside toilet, bathing facilities, and comply with the local housing codes. The unit must also comply with the local occupancy codes to avoid overcrowding.

E: Fair Housing Laws: If a family or individual is unable to temporarily rent a replacement dwelling because of discriminating practices related to race, color, creed, disability, familial status, or national origin, the form HUD 903, Housing Discrimination Complaint, will be made available to each family or individual so aggrieved. The City of Brunswick will take positive action to assist each family and individual in completing the form and filing the complaint. City staff will help assure a family or individual the full opportunity to relocate to a temporary dwelling provided for them or to a unit of their

choice that meets the required inspection standards.

## **CONTRACT AWARD AND CONTRACT ADMINISTRATION POLICY**

During the performance of housing rehabilitation, demolition, and reconstruction housing activities included in the City of Brunswick's Housing Rehabilitation Program, the City will utilize the following guidelines in the award of contracts to contractors who bid on the rehabilitation/reconstruction or demolition of specific dwelling units:

1) The City shall reserve the right to reject bids and rescind contract awards if one of the following conditions has not been met:

- a. The contractor must have turned in all required forms, credit report, references, etc., with his bid;
- b. The contractor must have references and a past working record acceptable to the Project Manager prior to the Project Manager's recommendation of award to the Director of Housing and Neighborhood Rehabilitation.
- c. The contractor must have demonstrated the ability to meet the performance criteria established in the Instructions to Bidders and the Contract for Housing Construction Work.
- d. The contractor must have demonstrated the ability to meet standards of workmanship outlined in the Contractor's Handbook as witnessed by the Project Manager.

2) Assessment of conditions I(c) and I(d) above shall be based on the Project Manager's review of contractor references and work performed in other locations, if the contractor has not performed recent rehabilitation, demolition, or replacement housing work for the City of Brunswick.

3) If construction estimates are prepared, no contract award shall be made until a review of the estimate and bid is completed if the contract price is less than 85% or more than 115% of the Construction Manager's final estimate. The Project Manager will document negotiation of bids and/or estimates before contract awards are made.

4) In a case where an individual contractor is performing adequately, but he is the low bidder on more houses than he can complete within 120 days following the bid opening (based on past performance and the opinion of the Project Manager), the City of Brunswick shall reserve the right to reject bids for those surplus houses, and award those houses to the next lowest bidders meeting the guidelines outlined herein, in the interest of efficient completion of rehabilitation, demolition, and replacement housing activities. The City also reserves the right to reject bids and award contracts to alternate bidders in the interest of maintaining an efficient work schedule consistent with performance standards mandated by the funding agency.

5) The City of Brunswick reserves the right to rescind contract awards made prior to contract execution if circumstances beyond the control of the City, including directives by the funding agency or homeowner's non-participation, prohibit the City's participation in the contract as Owner's Representative.

6) Any action, either restrictive or affirmative, taken under these guidelines, shall be in the interest of an efficiently-managed housing rehabilitation program, and will be without self-interest on the part of any member of the Brunswick City Commission or City staff; and furthermore, shall be without regard to race, creed, sex, color, or national origin.

7) Approval and execution of all housing rehabilitation, reconstruction, and/or demolition change orders must be approved and executed by the City Manager.

### **Residential Anti-Displacement and Relocation Assistance Plan**

This Residential Anti-Displacement and Relocation Assistance Plan is prepared by the City of Brunswick, Georgia, in accordance with the Housing and Community Development Act of 1974, as amended (the "Act"); and HUD regulations at 24 CFR 42.325.

#### **A. Minimize Displacement**

Consistent with the goals and objectives of activities assisted under the Act, the City of Brunswick will take the following steps to minimize the direct and indirect displacement of persons from their homes:

- Coordinate code enforcement with housing rehabilitation programs.
- Arrange for facilities to house persons who must be relocated temporarily during rehabilitation.
- Where feasible, give priority to rehabilitation of housing, as opposed to demolition, to avoid displacement.
- If feasible, demolish or convert only dwelling units that are not occupied or vacant occupiable dwelling units (especially those units which are "lower-income dwelling units" (as defined in 24 CFR 42.305).
- Target only those properties deemed essential to the need or success of the project.
- Attempt to locate comparable replacement housing in or near the neighborhood where demolition activities occur to further minimize neighborhood disruption caused by the clearance activities.
- Avoid demolition of occupied severely deteriorated• residential structures where possible through substantial rehabilitation as opposed to clearance.
- Rehabilitate vacant, occupiable residential structures as affordable housing for displaced tenants to minimize neighborhood disruption caused by clearance

activities.

#### E. Relocation Assistance to Displaced Persons

The City will provide relocation assistance for lower-income tenants who, in connection with an activity assisted under this Program, move permanently or move personal property from real property as a direct result of the demolition of any dwelling unit or the conversion of a lower-income dwelling unit in accordance with the requirements of 24 CFR 42.350. A displaced person who is not a lower-income tenant, will be provided relocation assistance in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR Part 24.

#### F. One-for-One Replacement of Lower-Income Dwelling Units

The City will replace all occupied and vacant occupiable lower-income dwelling units demolished or converted to a use other than lower-income housing in connection with a project assisted with funds provided under this Program in accordance with 24 CFR 42.375.

#### G. Contacts

The Director of Housing and Neighborhood Revitalization is responsible for tracking the replacement of lower income dwelling units and ensuring that they are provided within the required period. The Director is also responsible for ensuring that relocation payments and other relocation assistance to any lower-income person displaced by the demolition of any dwelling unit or the conversion of lower-income dwelling units to another use are provided.

### **PURCHASE, REHABILITATION AND SALE PROCEDURES.**

There may be instances where the DHNR will find that because a house is currently vacant that the owner may wish to sell the home in its “as-is” condition. The DHNR staff shall perform a feasibility study to determine if an acquisition of such a property is in the best interests of the program and under what conditions the program might offer it for sale to another party; “as-is”, rehabilitated or demolished and sell the lot only. Another instance could be that an owner occupant of a home requiring rehabilitation needs a larger or a smaller home or perhaps a home in a location elsewhere in the community.

In these or other cases, the DHNR should follow these simple steps:

Step 1. Determine the acquisition cost of the property through negotiation with the owner.

Step 2. Determine the Fair Market Value from either the tax records or by appraisal by a professional real estate appraiser with at least an SRA professional designation.

Step 3. Determine the estimated value of the property after a completed

rehabilitation based on a market within the subject neighborhood using tax assessment data or an appraisal by a professional SRA appraiser.

Step 4. Determine a rehabilitation cost estimate in consultation with a contractor familiar with the program.

#### **Conclusion Options:**

1. Take the estimated purchase price, add the estimated rehabilitation cost, add the cost of acquisition and sale and compare to the estimated after rehab sales price. If less than the estimated sales price, proceed with negotiations. If the total cost to acquire and rehab does not exceed the estimated sales price by more than 20%, consider continuing negotiations and estimating rehab costs.
2. If the cost to acquire and rehab the home is more than 20% higher, discontinue negotiations.
3. If it is determined that the acquisition and rehabilitation of the home is in the best interest of the program and there is a market for the home after rehabilitation, a proposal should be prepared for the City Manager's review and consideration and approval/disapproval by the City Commission.
4. Ideally, the property could be sold at its as-is price (or better) to a prospective homeowner who will rehabilitate and occupy the home.

#### **NEW HOUSING CONSTRUCTION**

The DHNR Program will not engage directly in the construction of new housing. Rather, the function for the DHNR is to incentivize such construction through:

1. Assembly of sites ideal for types of housing in demand within the neighborhood or community
2. By enhancing the desirability of a site or sites by site clearing, adjacent street and sidewalk repair and by creating neighborhood and area amenities.
3. Maintaining communication with potential homebuyers and assisting them in finding homeowner counseling, mortgage lenders and related services to assist them in becoming homeowner eligible.

Should the DHNR find that it must directly become involved in the construction of new housing, it must obtain the approval of the City Commission who may impose management stipulations in such approval.



**SUBJECT: PRO Housing Grant Public Hearing**

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**COMMISSION ACTION REQUESTED ON:** October 18, 2023

**PURPOSE:** Public Hearing

**FACTS AND ISSUES:** Through competitive grants, Pathways to Removing Obstacles to Housing (PRO Housing) will provide \$85 million in funding for communities across the country to identify and remove barriers to affordable housing production and preservation. This first-of-its-kind funding supports the Biden-Harris Administration's Housing Supply Action Plan, and highlights the efforts of communities who have committed to housing-forward policies and practices. Recognizing that every community has unique housing needs and community development challenges, HUD requires jurisdictions who receive annual formula grant funding to identify barriers to affordable housing as part of their Consolidated Plan. Barriers might include restrictive regulatory, zoning, or land use policies; outdated procedures or permitting processes; inadequate or deteriorating infrastructure; lack of financial resources, capacity, or economic investment; threats from environmental or natural hazards; or other impediments to affordable housing. PRO Housing provides funding explicitly for addressing these types of barriers and advancing local housing strategies.

The City of Brunswick has developed a PRO Housing Application, has posted it on the City website for review, and staff has attended the NPAs that represent the area most impacted by the grant project (Urbana-Perry Park and Mid-Town). This Public Hearing provides an opportunity for the public to provide additional input as we finalize this application.

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**STAFF RECOMMENDATION FOR ACTION:** Information Only

**DEPARTMENT:** Planning, Development & Codes (PDC)

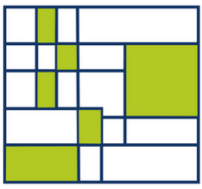
Prepared by: John Hunter, Director      Presented by: Russ Marane

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**ADMINISTRATIVE COMMENTS/ RECOMMENDATION:**

*Regina M. McDuffie*  
\_\_\_\_\_  
City Manager

10/9/23  
\_\_\_\_\_  
Date



# PRO HOUSING

## Pathways to Removing Obstacles



Through competitive grants, Pathways to Removing Obstacles to Housing (PRO Housing) will provide \$85 million in funding for communities across the country to identify and remove barriers to affordable housing production and preservation.

This first-of-its-kind funding supports the Biden-Harris Administration's Housing Supply Action Plan, and highlights the efforts of communities who have committed to housing-forward policies and practices. Consult the PRO Housing NOFO for specific application criteria and instructions.

Recognizing that every community has unique housing needs and community development challenges, HUD requires jurisdictions who receive annual formula grant funding to identify barriers to affordable housing as part of their Consolidated Plan. Barriers might include restrictive regulatory, zoning, or land use policies; outdated procedures or permitting processes; inadequate or deteriorating infrastructure; lack of financial resources, capacity, or economic investment; threats from environmental or natural hazards; or other impediments to affordable housing. PRO Housing provides funding explicitly for addressing these types of barriers and advancing local housing strategies.

### Competition Goals and Objectives

- Elevate and enable promising practices for identifying and removing barriers to affordable housing production and preservation, while preventing displacement.
- Institutionalize state and local analysis and implementation of effective, equitable, and resilient approaches to affordable housing production and preservation.
- Provide technical assistance to help communities fulfill the Consolidated Plan's requirement of identifying barriers to affordable housing and to implement solutions.
- Facilitate collaboration and harness innovative approaches from jurisdictions, researchers, advocates, and stakeholders to further the national conversation on affordable housing.

### Quick Summary

- **Grant Purpose:** Identification and removal of barriers to affordable housing production and preservation
  - **Eligible Applicants:** States and local governments, metropolitan planning organizations (MPOs), and multijurisdictional entities
  - **Eligible Uses:** Activities that further develop, evaluate, and implement housing policy plans, improve housing strategies, and facilitate affordable housing production and preservation
  - **Minimum Grant Size:** \$1 million
  - **Maximum Grant Size:** \$10 million
  - **Estimated Number of Awards:** 20
  - **NOFO Preview Publication:** July 27, 2023 on [www.hud.gov/program\\_offices/comm\\_planning/pro\\_housing](http://www.hud.gov/program_offices/comm_planning/pro_housing).
  - **Application Deadline:** October 30, 2023 at 11:59pm ET (8:59pm PT) on Grants.gov
- Affirmatively further fair housing by addressing and removing barriers that perpetuate segregation, inhibit access to areas of opportunity for protected class groups and vulnerable populations, and concentrate affordable housing in under-resourced areas.



## Eligible Uses

PRO Housing incentivizes housing-forward actions to further develop, evaluate, and implement housing policy plans; address restrictive zoning or land use; improve housing strategies; and facilitate affordable housing production and preservation, including:

- Developing, updating, or advancing housing and community plans
- Creating transit-oriented development zones
- Incentivizing the development of vacant lots or the conversion of commercial properties to residential and mixed-use development
- Streamlining permitting processes and expanding by-right development
- Reducing barriers to development such as residential property height limitations, off-street parking requirements, density restrictions, and minimum lot sizes

## Eligible Applicants

- Local governments, States, Metropolitan Planning Organizations (MPOs), and multijurisdictional entities may apply for PRO Housing
- Urban, suburban, and rural applicants are encouraged to apply
- Each applicant should identify its barriers based on local context and propose an approach to address those specific barriers to increase the supply of affordable housing

## Additional Resources

HUD is hosting two webinar series in support of PRO Housing.

- The first series targeted current Community Development Block Grant recipients and focused on identifying and addressing barriers to affordable housing production and preservation (available via recording on HUD's [Barriers to Affordable Housing](#) webpage).
- The second series guides potential applicants through the PRO Housing application process.



- Allowing accessory dwelling units on lots with single family homes
- Adopting strategies to preserve and revitalize affordable housing
- Building capacity of local nonprofit organizations to increase housing supply
- Increasing community resilience and mitigating environmental/natural hazards

### Addressing Acute Housing Demand

Priority will be given to applicants who demonstrate a commitment to and progress toward overcoming local barriers to affordable housing and have an acute demand for affordable housing.

HUD is providing an easy-to-use data resource that identifies jurisdictions with acute housing demand factors, which are:

- affordable housing not keeping pace with population growth;
- insufficient affordable housing; or
- widespread housing cost burden.



**PRO HOUSING**  
Pathways to Removing Obstacles

Materials found at: [www.hud.gov/program\\_offices/comm\\_planning/pro\\_housing](http://www.hud.gov/program_offices/comm_planning/pro_housing)  
[CDBG-PROHousing@hud.gov](mailto:CDBG-PROHousing@hud.gov)





**U.S. Department of Housing and Urban Development (HUD)  
Pathways to Removing Obstacles to Housing (PRO Housing)  
Application by the City of Brunswick, Georgia**

**a. NEED**

**i. Efforts to Identify and Remove Barriers to Affordable Housing**

The City of Brunswick is located on the Georgia coast midway between Savannah, Ga. and Jacksonville, Fla. The historic city of 14,774 was founded in 1737 and is today the county seat of Glynn County. The city has seen little growth in recent years, and the population has remained at approx. 15,000 for 30 years. During World War II the city became prosperous, when 200 Liberty ships were built at Brunswick's deepwater port, and a Naval Airbase was established near the City to patrol the south Atlantic coast for German submarines. A peacetime economy led to loss of jobs, and the city never returned to its level of wartime prosperity. The city returned to an economy closely tied to the timber industry, the Port of Brunswick and a newly developing tourist industry and the Federal Law Enforcement Training Center. Today, Brunswick is the 6<sup>th</sup> poorest city in Georgia, with 34.8% of residents living below the poverty line. Furthermore, the Brunswick Metropolitan area (pop. 114,450) is the 12<sup>th</sup> poorest Metro area in the United States, with a poverty rate of 20.8%.

In 2017 the city began a strategic planning process for redevelopment with technical assistance from the University of Georgia Renaissance Strategic Visioning and Planning Process (RSVP). A report by RSVP clearly defined one of the City's greatest challenges, which remains to this day.

*"The sheer number of vacant, derelict, and ill-maintained properties in the city emerged as a top issue during discussions with community members. Particularly in Downtown Brunswick's surrounding residential neighborhoods and along the Norwich corridor, the many vacant and blighted properties discourage activity, invite crime, and send a negative message to residents, visitors, and potential investors. Many residents and urban pioneers who have rehabilitated properties in these areas complained about the inconsistency of the city's code enforcement. ... These residents prioritized more consistent and stringent enforcement of the city's existing codes, pushing redevelopment through a land bank authority, and punishing absentee landlords and owners who refuse to maintain their properties."*

Since 2018, a collaboration of local businesses, nonprofits and foundations named *Forward Brunswick* are working with the city under the leadership of Mayor Cosby Johnson, to

**U.S. Department of Housing and Urban Development (HUD)  
Pathways to Removing Obstacles to Housing (PRO Housing)  
Application by the City of Brunswick, Georgia**

revitalize Brunswick's downtown. Results are apparent: new galleries, shops and restaurants have opened, as well as a boutique hotel. Marketing websites encourage visitors and investors to visit downtown, inner Brunswick. Though many residential neighborhoods remain blighted, there is a new push for infrastructure repair and housing rehabilitation. The city has recognized that diverse, affordable neighborhoods are vital to the entire City's economic health and historic character.

Brunswick's efforts to address the need for affordable housing in the city include the following:

From 2000 to 2022, Brunswick cooperated with regional private developers to build eight new affordable apartment and townhouse communities, for a total of 340 units of housing. The communities were funded by a variety of federal and state low-income housing subsidies including Low Income Housing Tax Credit (LIHTC) in exchange for restrictions on rent for a number of years, usually 15. The rent restrictions on most of these properties will have ended by 2040. There is no more open land available within city limits for large scale development of affordable housing communities. Outside the city, development has shifted to market-rate housing.

This year Brunswick updated its Comprehensive Plan and created a separate Affordable Housing Plan. This plan recommends infill development of existing or newly cleared vacant lots, repurposing vacant buildings, and rehabilitation of existing housing as the best opportunity to preserve and add affordable housing to meet inner city and area demands. The City has funded an implementation program to rehabilitate 200 homes over the next 5 years and a total of 1,000 homes over the next 20 years. The City has committed \$2.5 Million to launch the Brunswick Housing and Rehabilitation Program. The City is currently applying for additional grants and support from the HUD, the State of Georgia, and the business community.

Housing in Brunswick was primarily built before 1970. More than 60% of Brunswick housing units – primarily modest single-family homes built in a regional style -- need rehabilitation and are located in City communities that are in a state of decline. The City and Glynn County recently established the Brunswick-Glynn Land Bank, which will aggressively acquire tax delinquent properties in the City. Currently, the Land Bank is surveying

**U.S. Department of Housing and Urban Development (HUD)  
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Application by the City of Brunswick, Georgia**

neighborhoods and creating an updated list of vacant, abandoned and/or tax delinquent housing. The purpose of the Land Bank is to take control of dilapidated and blighted properties, either through purchase or foreclosure, among other methods. Once properties are under Land Bank ownership, they will be resold at low rates to assist revitalization efforts. Revenue from the transactions will also be put towards revitalization projects.

The Brunswick Housing Authority (BHA) manages 589 public housing units and 46 managed private units across the city and provides housing vouchers to 386 eligible families. There is an eight-year waiting list of 1400 families/individuals for BHA housing assistance, and applications are no longer being accepted.

With an annual budget of \$415,000, Brunswick's Community Development Block Grant (CDBG), located in the Department of Neighborhood and Community services, works to preserve affordable housing and remove blight in city neighborhoods. Since 2020, CDBG has renovated 19 homes and demolished 10 blighted properties. The goal for 2023 is to renovate and preserve 11 units of affordable housing and demolish four buildings that contribute to slums and blight.

A severe barrier to the development of affordable housing in Brunswick is stormwater and tidal flooding. Brunswick is the lowest lying city in the state of Georgia, with a subtropical climate and surrounded by rivers and marshes. It is vulnerable to climate change, sea level rise, hurricanes and tropical storms. The city receives 50 inches of rain and nearly 90 million gallons of rainwater every year. Lower-income neighborhoods are among the most flood-prone in Brunswick. Because of this, rents are low, and they attract low-income families. To address the issue of stormwater management, the city established a Stormwater Utility in 2020 that assesses a user fee on every developed property in the city.

To guide the utility in a comprehensive overhaul of its stormwater outfall and collection systems, an initial five-year master plan for stormwater abatement and flood control was prepared, adopted, and funded by a Special Purpose Local Option Sales Tax (SPLOST). The Master Plan called for an initial 15 projects totaling \$18,400,000. So far, the city has committed nearly \$12 million funding to implement the program, leaving a shortfall of \$6,400,000.

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Application by the City of Brunswick, Georgia**

Initially, the priority projects addressed the outfall stormwater systems discharging into creeks and marsh areas which surround the city. Each discharge point will be equipped with a device to prevent rising tides and storm surges from backflowing into the city's neighborhoods. The City's Department of Public Works is also beginning to address collection systems in neighborhoods flowing to the outfalls as funds become available.

Brunswick has recently completed updating its Zoning Ordinance and Building Codes. These codes do not place any barriers which would prohibit or hinder the development of new affordable housing or rehabilitation of older substandard housing. Additionally, the ordinance now allows the construction of auxiliary structures in residential areas which may be used for housing. Tiny homes are now permitted in cluster developments and mixed use (commercial/residential) housing is encouraged in the city's central core. In 2024, two tiny home developments operated by local nonprofits will provide housing for 90 homeless veterans.

Neighborhood Planning Assemblies (NPAs) encourage residents to become actively engaged in their local government. NPAs are organized and democratic forums that allow residents to learn about and discuss issues that affect them, while also providing structured feedback and recommendations to City staff and elected officials. NPAs utilize steering committees to assist in advancing various interests that shape and raise attention to community issues, needs, programs, and projects. Example committees include:

**ii. Acute Need for Affordable Housing**

The supply of affordable housing units is at extreme lows in Georgia in the wake of the pandemic, leading to higher rental cost burden. Across the state, the number of units deemed affordable with rents below \$600 dropped significantly by about 67,000 residences between 2019 and 2021, according to 2023 report from the *Joint Center of Housing Studies for Harvard University*. In Brunswick, the median household income is \$29,362 so a monthly rent of \$734 would be considered affordable. Market rate rents for apartments in Brunswick and outside the city are \$1,250 for a one-bedroom apartment and \$1,550 for a two bedroom.

According to CHAS data, neither Glynn County nor Brunswick is a Priority Geography. The Median Income of Glynn County, where Brunswick is located, is \$61,984. But calculations are inflated by the Median Household Income (MHI) of St

**U.S. Department of Housing and Urban Development (HUD)**  
**Pathways to Removing Obstacles to Housing (PRO Housing)**  
**Application by the City of Brunswick, Georgia**

Simon's Island, a wealthy retirement and resort barrier island located seven miles from Brunswick across the Torras Causeway. According to Census Figures, the population of St Simons is 94.6% white with a Median Household Income (MHI) of \$94,663. The MHI of Brunswick Ga is \$29,362. The city population is 69.4% Black and 6.3% Hispanic. Brunswick residents are heavily employed in service industry jobs on St Simons Island and Sea Island, a gated resort community. These jobs pay from \$7.40 to \$15.00/hour or from \$15,392 to \$31,200.

Socio-economic and housing data gathered and analyzed for Brunswick's recently completed Affordable Housing Plan show an acute demand for affordable housing. The gap between income available for housing (30% of HMI) and Brunswick market housing costs is as much as \$10,000 per year for many of the city's households.

- As many as 1,500 or 45% of the city's family households are currently "housing cost burdened" (spending more than 30% of family income for total housing expense) as well as 1,100 non-family households including single elderly persons living alone.
- 63% of all occupied dwelling units are rented, and 60% of those units are single family or duplex homes, a high percentage of which require substantial rehabilitation. Few affordable apartment dwellings are available in the city.
- The Glynn County Tax Assessor inspects properties every year. They show that 9% of all single family and duplex housing structures are rated in poor condition requiring substantial rehabilitation or demolition (unfit for human habitation); 40 % are rated in only fair condition indicating a need for modest to major rehabilitation. Another 43 % are rated in only average condition, requiring modest rehabilitation. Only 8% of all single family and duplex housing is considered to be in good or excellent condition.
- As many as 2,000 families and individuals are currently living in inadequate, costly, or substandard housing.
- Current sales and rental data indicate that some families and individuals are forced to leave the city because of inadequate housing opportunities. Many are relocating into developing Glynn County or even nearby Brantley or McIntosh Counties.
- Most new housing in the area has been built outside the city with most of it being

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market-rate single family or townhome rental communities. These housing units are not affordable for most of Brunswick's households seeking adequate and decent housing.

Consider the following current market conditions in the City's urban area:

- There are virtually no new affordable rental apartments being developed in the city due to the unavailability of sites in residential areas which are in a state of decline.
- Rental units being built in the County have rents starting at \$1,250 for a one-bedroom unit and \$1,450 for a two-bedroom unit. Many families and individuals renting these units must devote as much as 40% – 50% of family income for housing expenses. Thirty percent (30%) is considered affordable.
- New single family “starter homes” are only being built outside the city and are currently priced at over \$175,000 compared to under \$150,000 a few years ago. These units are beyond the reach of most Brunswick families. In the City of Brunswick, only 36% of residents own their home; 64% are renters.
- Federally subsidized rental housing in the city, including public housing, Section 8 voucher certificates and other tax incentivized affordable housing have waiting lists of well over 1,000 families and individuals.

Clearly Brunswick, Georgia, has an acute need for affordable housing.

**iii. Key Barriers That Need To Be Addressed**

- The City of Brunswick must develop capacity of a local nonprofit to partner with the City on A nonprofit would provide housing counseling, first time homebuyer programs, financial literacy workshops. Additionally, the nonprofit will assist the city with rehabilitation and construction of affordable housing. \
- While not a housing issue, the lack of public transportation in Brunswick is a factor that prevents low-income individuals from improving their financial condition by finding a better job or attending job training programs. Fortunately, a public transit program will begin in 2024.
- Despite the possibility of pushback by homeowners, the city must commit to strict code enforcement to force the sale or rehabilitation of dilapidated housing. The City must commit

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to using the International Property Maintenance Code, the Nuisance Abatement Law, the Tax Foreclosure process, etc.

- Low Median Family Income (MFI) of \$33,350 and Median Household Income (MHI) of \$29,362.
- Low rate of home ownership (37%) has resulted in very low investment in housing maintenance in most communities, heavily influencing the disinvestment in many of Brunswick's neighborhoods.
- The physical condition of most communities discourages construction of or investment in housing stock.
- Outdated stormwater management infrastructure contributes to tidal and stormwater flooding, which further damages housing in neighborhoods and discourages investment.

A shortfall in funding is a barrier that must be addressed. The 20-year Brunswick Housing Neighborhood Revitalization Program is projected to cost \$ 25 Million. The City is expecting to keep the investment at the current level and will seek federal and state funding as well and investments by the business communities that rely on Brunswick for its labor and many of its services.

The Master Plan for stormwater abatement and flood control called for an initial 15 projects totaling \$18,400,000. So far, the City has committed nearly \$12 million funding to implement the program, leaving a shortfall of \$6,400,000. The shortfall is to be made up from grants and outlays of city funds.

**b. SOUNDNESS OF APPROACH**

**i. Vision**

The City of Brunswick Georgia requests a grant of \$8 million from the HUD Pro Housing Program for the rehabilitation and construction of affordable housing as well as storm drainage infrastructure improvements to support the development and sustainability of such housing.

The Vision of the Brunswick Housing and Neighborhood Revitalization Program mirrors the objectives of the Community Development Block Grant Program (CDBG): to develop viable communities by the provision of decent affordable housing, a suitable living environment, and to

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provide economic opportunities, principally for the benefit of low- and moderate-income persons, families, households, and neighborhoods.

In 2018 Brunswick began to focus on the redevelopment of its downtown core area to improve its stagnant economy. That year the City's comprehensive plan included a rather poetic vision statement:

*The City of Brunswick will grow into its future like a glorious Live Oak, with: Strong roots, Quality communities, Economic growth and a Revitalized image The City of Brunswick will cherish, protect and enhance its connections with its natural, historic, and cultural roots. The City of Brunswick will re-build beautiful neighborhoods with gathering places such as parks, churches, and schools, a variety of quality housing, and a strong sense of community with actively involved citizens and engaged, well-coordinated community organizations. The City of Brunswick will cultivate the growth of its economy and its people, by encouraging entrepreneurship, improving workforce development, and fostering community volunteer and leadership opportunities. Brunswick will present a revitalized and rehabilitated image by showcasing its natural and historic beauty and by redeveloping its underutilized areas in a manner in keeping with its traditional, human-scaled development pattern. Polluted, contaminated, and dilapidated areas will be vigorously rehabilitated and made available for reuse.*

**Strategic Goal 4: Advance Sustainable Communities,**

**4A: Guide Investment in Climate Resilience**

**4B: Strengthen Environmental Justice** systems including tropical storms and offshore hurricanes. Like all coastal areas it has become

Brunswick is a Coastal Georgia City affected by seasonal flooding from rainfall and weather even more vulnerable due to climate change. According to the National Oceanic and Atmospheric Administration (NOAA), Sea levels in coastal Georgia have risen 11 inches since 1950. The rate of sea rise has accelerated over the last ten years and is now rising by over an inch every two years.



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As the lowest-lying city in Georgia, Brunswick has always been flood prone. Without comprehensive stormwater mitigation, flooding will continue to threaten and damage the City's housing stock in low lying areas like New Town, a historic African American community. Floodwater damages foundations, walls and floors, as well as electrical and plumbing systems. Mold growth and water contaminated by bacteria lead to unhealthy housing conditions. Residents are under stress due to substandard living conditions and the threat of flooding. Homeowners and landlords make minimal repairs, as water damage is likely to occur again. Builders are reluctant to develop infill lots in these in Brunswick neighborhoods due to the likelihood of flooding.

In 2017, Brunswick begin efforts to turn the city economy around. As leadership of the city became more far sighted and progressive, the need for improvement of declining housing conditions and decaying neighborhoods harboring slums, became a higher priority for government focus. The City's recently created Housing and Neighborhood Revitalization Program recognized that rehabilitation and development of new affordable housing in neighborhoods must include stormwater management and flood control as a priority.

Stormwater Drainage system improvements to be funded in part by this PRO Housing grant:

The following must be accomplished to handle current and future stormwater drainage as well as tidal and river flooding in most Brunswick neighborhoods:

- Tidal control. Tidewater backs up in drainage collection systems behind outfall discharges into marsh and river areas. Tidal control structures must be installed at each outfall to keep water from backing up into stormwater systems.
- Some Brunswick culverts have become too small to handle current drainage and must be replaced by larger culverts.
- Curbs and gutters need maintenance or replacement. Some streets have no curbs or gutters, and they must be installed to channel stormwater into system inlets.
- Some stormwater inlets are undersized and cannot handle the amounts of water inflow. Other inlets are clogged with sediment and must be cleaned out.

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- **Inadequate maintenance:** Deteriorating stormwater drainage pipes. Pipes are clogged with sediment often caused by tidal inflow into the systems at outlets that have no tidal control devices.

To address the issue of stormwater management, the city established a Stormwater Utility in 2020 that assesses a user fee on every property in the city. To guide the utility in a comprehensive overhaul of its stormwater outfall and collection systems, an initial five-year master plan for stormwater abatement and flood control was prepared, adopted, and recommended improvements began to be funded by a Special Purpose Local Option Sales Tax (SPLOST). The Master Plan called for an initial 15 projects totaling \$18,400,000. So far, the city has committed nearly \$12 million funding to implement the program, leaving a shortfall of \$6,400,000.

Stormwater improvement projects in city neighborhoods, coupled with a newly funded Housing Rehabilitation and Neighborhood Revitalization Program, will go a long way toward retaining existing affordable housing through the city's housing rehabilitation program and encouraging the development of new affordable housing on land currently occupied by vacant or dilapidated buildings.

**Strategic Goal 4.1C** Invest in the Success of Communities

**Goal 5.2** Ensure Access to and Increase the Production of Affordable Housing

**Goal 5.2A** Increase the supply of Housing.

Brunswick housing is a mix of historically important styles, both, from Victorian mansions in Old City, to craftsmen bungalows and “shotgun” houses in low- and moderate-income neighborhoods like New Town, an historically African American community. The City's new Housing and neighborhood Revitalization Program seeks to rehabilitate existing houses to minimize displacement and increase home ownership as well as to incentivize the construction of new, affordable housing for low- and moderate-income families. These efforts will alleviate the many large pockets of lower income and poverty level families living in substandard housing.

Brunswick Code Enforcement Department, Tax Assessment records, and the Brunswick-Glynn Land Bank have identified and will continue to identify potential properties for rehabilitation or demolition in New Town and other areas of the city. The City Engineer will

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coordinate needed repairs and improvements to infrastructure and amenities in neighborhoods. Repairs will be made by city crews or by one of the City's lists of improved contractors, including a number of minority-owned subcontractor businesses.

Owner-occupants of single-family and two-family (duplex) residential property will be offered the opportunity to rehabilitate their home to city housing code standards through financial assistance offered by the City. Rehabilitation could include the following:

- Roofs
- Interior and exterior walls
- Foundations
- Framing and structural support components
- Critical systems including HVAC, water heaters, water pumps, and related systems
- Interior flooring
- Doors/windows
- Electrical
- Plumbing
- Well/Septic Repairs (when necessary)
- Interior and exterior finishes
- Replacement of appliances (if applicable)
- Any necessary or required Americans with Disabilities Act (ADA) improvements including special tubs/showers, access ramps, special cabinets/counters
- Sidewalks/walkways providing access to the structure, which pose a health and/or safety hazard.
- All necessary site work required to complete the rehabilitation.
- Construction material/waste removal and disposal
- Abatement activities for materials containing mold, lead and/or asbestos.

In return, owners will be required to remain in their homes for a prescribed period. For owners of single and two-family rental housing, the objective is to incentivize the owner to

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rehabilitate their rental properties to city housing code standards. In return, owners of rental property will be required to keep rents at affordable levels for at least 5 years.

Occupied or vacant homes that cannot be rehabilitated will be demolished. Occupants will be offered financial assistance to obtain standard condition replacement housing in a comparable location. The goal for cleared lots is construction of new single or multi-family affordable housing, preferably in the style of existing housing, which will be sold or rented to low/or moderate-income households. Incentives to developers could include:

- Market to developer offering low-cost sites for homes and apartments.
- Property tax abatement as incentive to develop affordable housing.
- Expedited building permits process
- Home purchase loan financing in partnership with local bank

Houses will be rehabilitated to meet Brunswick housing and related codes. Displacement during construction will be minimal as most major repairs can be done with owner or renter in residence. However, if tenants or owners are required to move out temporarily, the city will work with the landlord or homeowner to provide temporary assistance.

The City of Brunswick has allotted \$2.5 million to the Brunswick Housing and Rehabilitation Program. Projected cost is \$20.4 million for the New Town project, for a shortfall of \$17.9 million.

#### **4.1C Invest in the Success of Communities**

Through this grant, Brunswick will increase the number and capacity of local non-profits to aid in the development of affordable housing. Currently there are but two non-profit organizations who sponsor or provide affordable housing: Habitat for Humanity with a capacity of only four homes per year, and St James Episcopal Church which owns and manages 100 units of elderly housing. We propose to assist non-profits in developing increased capacity to increase the number of homes they can develop. Additionally, the city will offer staff resources to other non-profits to educate and assist them in developing the capacity to sponsor and manage affordable rental housing. This includes offering financial literacy programs, housing counseling and first-time homebuyer programs. The City must add a full-time staff outreach professional to educate

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and assist new and existing non-profit organizations in sponsoring or developing affordable housing resources at \$70,000/year for six years for a total of \$420,000.

**4.1C Invest in the Success of Communities**

**5.2 Ensure Access to and Increase the Production of Affordable Homes**

Brunswick will develop and incentivize opportunities for re-purposing of vacant and underutilized commercial and other non-residential buildings in the Norwich Street Corridor into affordable housing. In 2018, the City of Brunswick was chosen as a Legacy Project by the Congress for the New Urbanism (CNU). The Congress created a report *Revitalizing the Norwich Street Corridor*. One of the report's conclusions was that a portion of commercial space on Norwich Street (part of New Town) should be repurposed. According to the study, *"There is 165,000 Square Feet (SF) of existing commercial space on Norwich from 4th Street to Gloucester. An estimated 75,000 SF of existing space is vacant, often long term. Area resident retail demand will support an additional 10,000 to 15,000 SF of vacant space, thus 60,000 to 65,000 commercial space in Norwich is not needed. It should be recaptured and re-purposed as: housing, pocket parks, local business offices, or public and community use, such as a library. Pruning the existing commercial inventory will strengthen the economic health of what remains and bring new activity into the corridor."*

The City will create several "demonstration projects" and offer incentives to others to stimulate this effort. This initiative could add up to 50 new affordable housing units to the housing stock and serve as a model for future re-purpose housing projects. The City will incentivize two commercial property owners to convert a retail or wholesale building on Norwich Street to affordable housing, or possibly mixed use with a retail establishment. Cost will be \$250,000 for design and seed money for financing a commercial building repurpose to use as a demonstration project.

**ii. Geographic Scope**

The initial area of focus for the Housing and Neighborhood Revitalization Program and for this grant will be New Town, the second oldest area in Brunswick. New Town extends northward from Old Town/F Street in Census Tract 8 to T Street in Census Tract 7.02. There are three main North to South corridors in New Town: Norwich Street, a former business district,

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now with many vacant storefronts; New Castle Street with its redeveloped and thriving downtown business district south of New Town, and Martin Luther King Boulevard, which is lined with schools, small businesses, and shopping centers. New Town is largely an African American community and includes the former Risley High School, founded in 1870 as the Freedmen's School, which is now on the National Register of Historic Place. The 2023 Affordable Housing Plan for Brunswick reported that 71% of housing Units in New Town are in fair or poor condition. Additionally, New Town has pockets of mostly vacant dilapidated structures that will require demolition. New Town encompasses Brunswick Census Tract 8 and a small portion of Tract 7.02. There are approx. 2,000 housing units in New Town, 71% in fair to poor condition. Seventy-four percent (74%) of New Town households are renters, and 44% of households have incomes below the Federal Poverty line. The VISION for New Town is a revitalized, diverse, single- or duplex-home community with quality infrastructure. We chose to focus on New Town rather than the entire city because 1) it will create more impact and can be an example of success for visitors, 2) The New Town rehabilitation project will serve as a model for replication in other Brunswick neighborhoods.

**iii. Key Stakeholders**

- All Citizens of Brunswick who live in substandard housing in flood-prone neighborhoods.
- Government officials who are committed to revitalizing the city.
- City Frontline workers, such City Code Enforcement Inspectors and staff of the City's Community Development Block Grant Program
- Forward Brunswick, a diverse volunteer civic improvement organization of experienced business and community leaders dedicated to the revitalization and continued growth of the City of Brunswick.
- Neighborhood and Community Organizations such as Brunswick's Neighborhood Planning Assemblies and the Community First Planning Commission.
- Brunswick's employers and its small business community.
- The College of Coastal Georgia, Southeast Georgia Health System, and other services located in Brunswick.

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- Local contractors and subcontractors will do the housing renovation and stormwater abatement work.

The City updated its Comprehensive Plan in 2023 and completed a separate *Affordable Neighborhood Housing Plan*. Information gathered from the community for these two plans also informed the PRO Housing Grant application. During the period of developing these plans, more than twenty committee meetings, public hearings and listening sessions were held. Specifically for this grant proposal, staff made presentations at two New Town Neighborhood Planning Assemblies to solicit input, and the grant proposal was made available for review two weeks in advance of a City Commission meeting. Part of updating the city's comprehensive plan in 2023 included an online citywide survey was conducted, with four hundred households answering the survey. The information gathered by these outreach efforts informed planning for the PRO Grant.

Finally, the City Manager's and Mayor daily receive e-mails, phone calls and even impromptu visits from city residents describing their needs and issues. The Mayor and City Manager routinely share this information with Department staff.

The Brunswick Housing and Neighborhood Revitalization Program addresses need of all residents of Brunswick, who are living in substandard housing and are severely housing cost burdened. For people with disabilities, renovations will include accommodation such as ramps and wider doors, as needed. Families and children will benefit from the renovation of single-family houses with two to three bedrooms and small yards. Mold, lead, and asbestos abatement will ensure the health of children living in these houses. Stable, healthy and safe housing will also alleviate stress on families who most cope with substandard housing and the constant threat of flooding.

#### **iv. Affirmatively Further Fair Housing**

Affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated economic and racial living patterns with truly integrated and balanced living patterns, transforming into areas of opportunity achieving the goals and objectives of civil rights and fair housing laws.

Brunswick is a city where over 60% of residents are African American and approx. 7% are Hispanic. Some African American families have lived in Brunswick for generations. The City is in the National Gullah Geechee Cultural Heritage Corridor, which extends from the coast of New Hanover County, North Carolina to Duval County, Florida. The Gullah Geechee are survivors of the Middle Passage, brought to the Americas as enslaved Africans. Gullah Geechee lived in relative isolation on the sea islands and coastal Atlantic plains, allowing them to preserve much of their African traditions, arts, food crafts, and language, which have strongly influenced the American cultural fabric today. There is a strong sense of Place in Brunswick, where many families have lived in and around the city for many generations.

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Today, socioeconomic factors such as lack of access to good paying jobs and job training, as well as inability to afford rising housing costs, have stranded working African American families in neighborhoods plagued by flooding and deteriorating housing. Affordable housing communities built by local developers are well kept, but there are not enough of them. Approximately 1,400 families are on the Brunswick Housing Authority eight-year waiting list for public housing or Housing Vouchers.

That is not to say the legacy of racism and segregation does not exist in Brunswick. A painful reminder in 2020 was the murder of Ahmad Arbury, a young Black jogger who was chased through a mostly white Brunswick neighborhood and killed by three white men, who were subsequently convicted of murder and hate crimes. But while many young African Americans leave Brunswick seeking better opportunities in cities like Atlanta, many others remain in Brunswick due to deep roots and family ties. These residents must often settle for low-paying service jobs in the tourist/service industry.

Census Data shows that, since 2020, Georgia has attracted 200,000 new residents. One and one-half hours from Brunswick, a new Hyundai electric vehicle plant that will employ 8,000 people. Since 2019, tourism in Glynn County, where Brunswick is located, has increased 24%. Brunswick could attract commuters or people seeking a second home near barrier island beaches. Brunswick. It is vital that Brunswick renovates existing affordable housing and builds new housing for current residents. Gentrification must not displace generations.

Public Information Program: The Housing and Neighborhood Revitalization Program will create a public information plan working with the Neighborhood Planning Assemblies to inform the community of its activities and houses for sale. Information about available affordable housing will be disseminated through Neighborhood Planning Assemblies, nonprofit organizations serving the community, as well as community and church groups. Fact sheet and brochures will also be placed in health clinics, childcare centers, and after-school programs, even hair salons ... any entities utilized by the community.

**v. Budget**

See attached budget.

**c. CAPACITY**

**i. City Capacity to Carry Out Plan**

The city of Brunswick has a commission/manager form of government. Departments of the city report to the City Manager and each department is headed and staffed by professionals.

The Department of Neighborhood and Community Services (DNCS) manages the Community Development Block Grant Program (CDBG) funded by the United States Department of Housing and Urban Development (HUD). In 2024, the new Brunswick



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Department of Housing and Revitalization headed by its own director, will be located within DNCS. Assisting DNCS is the Department of Planning, Development and Codes. The department is comprised of Planning and Zoning, Building Permits & Inspections, Code Enforcement, and Historic Preservation.

The Department of Public Works and City Engineers oversee programs and activities such as the New Town stormwater drainage improvement project funded by this grant.

Russ Marane, a contract housing specialist, will provide overall assistance. Work will be bid out and done by contractors. The Brunswick Finance Department will manage provide financial management.

New positions will include the following:

- full-time housing inspectors and contract writers
- A full-time outreach specialist to build capacity of local nonprofits in housing and

Through this grant, Brunswick will develop capacity of local nonprofits to provide housing counseling and financial literacy services, as well as assist the city with housing rehabilitation and construction.

#### **D. LEVERAGE**

The City of Brunswick has allocated significant funds for the launching of the Brunswick Rehabilitation and Housing Program.

- \$2.5 million earmarked for housing rehabilitation.
- \$11.5 million in local SPLOST funding committed to the Storm Drainage and Flood Control Master Plan
- Other SPLOST funding includes \$8 million for street resurfacing and sidewalk improvements and \$4.5 million for Parks and Recreation.

The City is actively pursuing other funding, including:

- The Community HOME Investment Program (CHIP), which provides funding for affordable home construction or rehabilitation. \$600,000 annually.
- Corporate and foundation grants to match the city's funding for housing rehabilitation, including Koch (Georgia Pacific) Charities. \$500,000
- Infrastructure grants to match the city's investment in stormwater and flood control. \$1 million and higher.

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**E. LONG TERM EFFECTS**

The outcomes of the six-year HUD PRO grant include:

- Stormwater and flood abatement in the New Town community
- Rehabilitation of at least 50 houses/year, for a minimum total of 300 houses rehabilitated.
- Demolition of 300 dilapidated structures
- Construction of 10 houses a year on vacant lots, for a total of 100 new houses constructed.
- Demonstration project on Norwich Street: a vacant commercial property repurposed into housing.

A 20-year plan anticipates the following:

- Rehabilitation of 2,000 houses throughout the City
- Removal of 400 vacant and dilapidated structures
- Construction of 1000 new houses on cleared land within neighborhoods
- Repurposing of vacant commercial properties into housing, or a mix of commercial and housing
- Introduction of new housing for moderate income families to encourage mixed household incomes in Brunswick neighborhoods.
- A community more resilient to flooding caused by frequent coastal weather through flood control structures and passive resilient measures along river and stream banks and marsh areas adjacent to them.

October 10, 2023

Ms. Jessie H. Kome  
Housing and Urban Development Agency  
451 Seventh Street SW  
Washington, D.C. 20410

Dear Ms. Kome:

The City of Brunswick, Georgia, will apply for the grant, Pathways to Removing Obstacles to Housing (PRO). Our project, The Brunswick Housing and Rehabilitation Program, will accomplish two objectives: 1) provide affordable housing for cost-burdened Brunswick Citizens, 2) mitigate tidal and rainwater flooding that has damaged homes and prevented contractors from rehabilitating homes or building new affordable housing in flood-prone neighborhoods.

The City of Brunswick is committed to providing the following funding The Brunswick Housing and Rehabilitation Program:

\$ 2,500,000 in City funds for housing rehabilitation

\$11,500,000 in funds from the City's Special Purpose Local Option Sales Tax (SPLOST)

I look forward to the success of The Brunswick Housing and Rehabilitation Program. Affordable housing and flood abatement is vital to the revitalization and future of the historic city of Brunswick.

Respectfully,

Cosby Johnson  
Mayor of Brunswick

*Mayor and City Council of*

**Brunswick, Georgia**

**Proclamation**

**WHEREAS,** October 2023 marks the 78<sup>th</sup> anniversary of National Disability Employment Awareness Month, which highlights workplaces welcoming of the talents of all people, including people with disabilities, a critical part of our efforts to build an inclusive community and strong economy; and

**WHEREAS,** the U.S. Department of Labor's Office of Disability Employment Policy has designated October as a month to raise awareness about disability employment issues and celebrate the many and varied contributions of America's workers with disabilities; and

**WHEREAS,** Goodwill Southeast Georgia recognizes National Disability Employment Awareness Month this October by celebrating more than 100 associates employed at its federal contract sites, including the Federal Law Enforcement Training Center (FLETC) in Brunswick, Georgia.

**NOW, THEREFORE,** I, Cosby H. Johnson, Mayor of the City of Brunswick, along with my fellow Commissioners hereby recognize and commemorate the 78<sup>th</sup> anniversary and proclaim the month of October 2023

**"NATIONAL DISABILITY EMPLOYMENT AWARENESS MONTH"**

in Brunswick and call upon employers, schools, and other community organizations in Brunswick to observe October with appropriate programs and activities, and to advance its important message that people with disabilities add value and talent to our workplaces and communities.

*In witness whereof I have hereunto set my hand and  
caused this seal to be affixed.*

\_\_\_\_\_  
Cosby H. Johnson, Mayor

\_\_\_\_\_  
Naomi D. Atkinson, City Clerk

Date: October 18, 2023





**SUBJECT: Georgia Exceptional Main Street Redesignation**

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**COMMISSION ACTION REQUESTED ON:** October 18, 2023 Presentation Only

**PURPOSE:** Brunswick's Main Street program was selected as a "Georgia's Exceptional Main Street Program" (GEMS) in 2017. Brunswick's GEMS designation was renewed in 2020 for another three-year term and we have once again been redesignated.

**HISTORY:** Brunswick has been a participating Main Street community since 1986. Each month, the DDA submits National Main Street Communities Certification reports to the DCA. These reports show our compliance with the ten Georgia Main Street Program's Minimum Standards. Additionally, an annual assessment is submitted to the DCA. As a GEMS Community, Brunswick remains in the ranks of 18 other outstanding GEMS communities from around the state who have each proven their high commitment to the Main Street Approach® and downtown revitalization efforts. This redesignation will be effective January 1, 2024 and will be in effect for three years, through December 31, 2026.

**INFORMATION:** Staff from the Georgia Department of Community Affairs will be present to recognize Brunswick's impact and contributions to the state.

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**DEPARTMENT:**

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Prepared by: Mathew Hill, Executive Director  
Brunswick Downtown Development Authority.

*Mathew Hill*

  
City Manager

8/15/2023  
Date



**OFFICIAL MINUTES  
BRUNSWICK CITY COMMISSION  
REGULAR SCHEDULED MEETING  
WEDNESDAY, OCTOBER 4, 2023  
AT 6:00 P.M.**

**1229 NEWCASTLE STREET, 2<sup>nd</sup> FLOOR**

**&**

**STREAMED LIVE AT THE BELOW WEB ADDRESS:**

**<https://www.facebook.com/citybwkga>**

**PRESENT:** Honorable Mayor Cosby Johnson, Mayor Pro-Tem Julie Martin, Commissioner John Cason III, Commissioner Felicia Harris and Commissioner Kendra Rolle

**CALL TO ORDER:** Mayor Johnson ~ *meeting began at 6:00 p.m.*

**INVOCATION:** Mayor Johnson

**PLEDGE OF ALLEGIANCE:** Recited in unison by all in attendance.

**ADDENDUM TO AGENDA**

Mayor Pro Tem Martin made a motion to defer item number seven (7) under the City Attorney section of the agenda; seconded by Commissioner Rolle. Motion passed unanimously.

**APPROVAL OF AGENDA**

1. Adoption of October 4, 2023 Regular Scheduled Meeting Agenda.

Mayor Pro Tem Martin made a motion to adopt October 4, 2023 agenda with the aforementioned addendum; seconded by Commissioner Rolle. Motion passed unanimously.

**PUBLIC COMMENT**

Valerie Williams addressed the commission regarding her nonprofit “Love Smart” which educates and empowers men, women and young adults who find themselves in a domestic violence situation.

**RECOGNITION(S), PRESENTATION(S), & AWARD(S)**

2. Proclamation Proclaiming the Month of October as Domestic Violence Month.

Proclamation was presented to Valerie Williams; Ms. Williams accepted proclamation with gratitude.

**ITEM(S) TO CONSIDER FOR APPROVAL**

3. Consider Approval of September 20, 2023 Regular Scheduled Meeting Minutes. (*subject to any necessary changes.*) (*N. Atkinson*)

Mayor Pro Tem Martin made a motion to approve the above-referenced minutes; seconded by Commissioner Rolle. Motion passed unanimously.

4. Consider Approval of August 31, 2023 Financial Reports. (*K. Mills*)

Commissioner Cason made a motion to approve the above-referenced reports as submitted; seconded by Mayor Pro Tem Martin. Motion passed unanimously.

5. Consider Approval of Special Purpose Local Option Sales Tax (SPLOST) Reclassification and Reconciliation of Funds to Closeout Completed Accounts. (*McDuffie*)

Commissioner Harris made a motion to approve the reclassification and reconciliation of SPLOST funds to closeout completed accounts; seconded by Mayor Pro Tem Martin. Motion passed unanimously.

6. Consider Approval of Funding for Grant Writing Consultant. (*R. McDuffie*)

Commissioner Cason made a motion to approve funding for a Grant Writing Consultant; seconded by Commissioner Harris. Motion passed unanimously.

**CITY ATTORNEY ITEM(S)**

7. Consider Approval of Amendments to Employment Contract Between the City of Brunswick and City Manager Regina McDuffie.

*The above-referenced item was deferred.*

**EXECUTIVE SESSION**

Commissioner Harris made a motion to hold an executive session to discuss litigation and personnel; seconded by Commissioner Rolle. Motion passed unanimously.

**RECONVENE FROM EXECUTIVE SESSION**

Mayor Johnson announced no action was taken.

Commissioner Harris made a motion to adjourn; seconded by Mayor Pro Tem Martin. Motion passed unanimously.

**MEETING AJOURNED** – *meeting adjourned at 7:30 p.m.*

/s/Cosby H. Johnson  
Cosby H. Johnson, Mayor

Attest: /s/ Naomi D. Atkinson  
Naomi D. Atkinson  
City Clerk

**A RESOLUTION OF THE CITY OF BRUNSWICK MAYOR  
AND BOARD OF COMMISSIONERS TO APPROVE THE  
APPOINTMENT OF JAMES WRIXAM MCILVAINE AND  
JASON RANDALL CLARK TO SERVE AS JUDGE PRO  
TEMPORE FOR THE MUNICIPAL COURT OF  
BRUNSWICK, GEORGIA; AND FOR OTHER PURPOSES.**

**WHEREAS**, pursuant to Section 3.14 of the Charter of the City of Brunswick, as amended, and Sections 15-2 and 15-3 of the Ordinances of the City of Brunswick, the City Commission is authorized to appoint the Judge for the Municipal Court of the City of Brunswick, Georgia, subject to the approval of a services agreement by a majority of the Commission; and

**WHEREAS**, the City Commission approved such a services agreement to appoint a Judge for the City of Brunswick Municipal Court on June 19, 2020; and

**WHEREAS**, the Service Agreement provides the Judge of Municipal Court shall appoint Judge Pro Tempore to serve in the instance of vacation, affidavits of prejudice, recusal from a pending case, illness, and required judicial continuing education and training, and such Judge Pro Tempore may only be appointed after approval by the Commission; and

**WHEREAS**, James Wrixam McIlvaine is currently a licensed attorney and member in good standing of the State Bar of Georgia possessing the necessary experience to be qualified as a Judge Pro Tempore and is willing to submit to and complete all required training requirements as soon as reasonably practicable; and

**WHEREAS**, Jason Randall Clark is currently a licensed attorney and member in good standing of the State Bar of Georgia possessing the necessary experience to be qualified as a Judge Pro Tempore and is willing to submit to and complete all required training requirements as soon as reasonably practicable; and

**WHEREAS**, the City Commission must approve the candidates for Judge Pro Tempore before an appointment by the Chief Judge of the Municipal Court of Brunswick, Georgia.



**NOW, THEREFORE, BE IT RESOLVED** by the City Commission, and it is hereby so resolved by the authority of the same that the Commission does hereby approve the candidates set forth herein for appointment as Judge Pro Tempore(s) for the Municipal Court of Brunswick, Georgia.

**BE IT FURTHER RESOLVED** the Commission hereby declares that the foregoing preamble and, whereas provisions set forth hereinabove constitute, and shall be considered, substantive provisions of this Resolution and are hereby incorporated by reference into this provision.

**BE IT FURTHER RESOLVED** that in the event scrivener's errors shall be discovered in this Resolution or the Exhibits hereto after the adoption hereof, the Commission hereby authorizes and directs that each such scrivener's error shall be corrected in all multiple counterparts of this Resolution.

**BE IT FURTHER RESOLVED** this Resolution shall become effective immediately upon its approval by the Commission or upon its adoption into law without such approval,

**RESOLVED** this \_\_\_\_ day of October 2023.

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MAYOR COSBY H. JOHNSON

ATTEST: \_\_\_\_\_  
Naomi Atkinson, Clerk