

Exhibit C – PROJECT AREA NEED

Project Area and the Need for Affordable Accessible Housing Within It:

SVdP is applying for the PRICE Main category of funding to address the dire need in the Project Area for safe, healthy affordable rental manufactured homes and homeownership. The project area encompasses Greene, Putnam, and Hancock counties in Georgia. These counties are primarily rural and are located approximately 75 miles east of Atlanta in “Middle Georgia.” The population of these three counties in 2022 totaled approximately 49,697.¹

	Greene	Putnam	Hancock	Total #
Total Population	18,915	22,047	8,735	49,697
Housing Units	10,087	13,032	4,896	28,015
# of Manufactured Housing Units	1,455	4,210	1,365	7,030
Manufactured Housing Units %	14%	32%	28%	25%
Median Household Income	\$77,527	\$60,825	\$31,767	62,075
Poverty %	12.7%	16.0%	27.5%	16.8%

Data from the U.S. Census, American Community Survey (2018-2022)

Data from the 2023 Georgia Department of Community Affairs Housing Needs Assessment shows that Georgia households earning less than \$25,000 a year accounted for 33% of all renter-occupied households, and race and ethnicity disparately impact housing stability in Georgia.² Black and Hispanic households have lower median incomes than White and Asian households and Georgians who identify as Black or African American are more likely to experience homelessness. In 2021, Black or African American individuals represented 30.8% of the statewide population and 77.6% of people experiencing homelessness. The proportion of Georgians over the age of 55 experiencing homelessness increased from 20% in 2018 to 23% in 2021 with a larger share of those individuals being over age 65. Georgia’s poverty rate of 14.3% in 2020 was above the US rate of 11.4%. While the top four employment sectors in Georgia pay some of the lowest wages, median gross rent continues to rise.

The deeply inadequate supply of affordable, accessible housing is especially harming the lowest income renter households who have the fewest resources and are the most vulnerable to housing instability as higher earners look down-market to find housing. This torrent of contributing factors – high rates of poverty, low income, high unemployment and population loss, income disparity, older adults experiencing homelessness, declining employment, low wages, increase in rents, and the inadequate supply of housing – swelled into the housing crisis in Georgia.

In the Project Area in rural Georgia, the findings are starker. The per capita income in Hancock County, per the 2023 assessment of Georgia’s Crescent Region, was less than \$20,000.³ The Greene County 2019-2020 Comprehensive Housing Affordability Strategy (CHAS)⁴ found 31% of households with a 30%-50% cost burden, 27% with greater than 50% cost burden, and 14% with greater than 80% cost burden. Only 28% of households in Greene County have less than 30% cost burden for their housing. Further, it determined nearly one in four (23%) households in Greene County have one or more of the following severe housing problems: lack of a complete

kitchen, lack of complete plumbing, more than one person per bedroom, a cost burden of more than 30%. Greene County Family Connection's (GCFC) Housing and Homeless Strategy Team, supported by SVdP COKAS, conducted surveys of affordable apartments in Greene County 2022-2023. The data illuminates a dramatic increase in the number of families on the wait lists.

<u>Apartment Summary – Greene County, GA</u>	# of Units	# of Families Wait List 2022	# of Families Wait List 2023
Union Point Housing Authority (HUD)	61	24	36
Fox Chase I	109	92	180
Greensboro Housing Authority (HUD)	246	39	89
	492	155	305

The GCFC Strategy Team further surveyed landlords and on-line sources for other possible alternative housing solutions, including Habitat for Humanity Homes, RV Communities, Manufactured Housing, Distressed Properties to Rehabilitate. The results reveal the vital need for housing solutions for LMI families in the Project Area.

The Project Area is Composed of Communities that meet Distress Criteria:

The Project Area is composed of “Distress Criteria” communities pursuant to 12 CFR 1805.201(b)(3)(ii)(D). There are nine census tracts in the Project Area. Seven of them meet the Poverty Rate Distress Criteria and five meet the Median Distress Income Criteria. All nine meet the Unemployment Distress Criteria and two of them meet the Population Loss Criteria. One census tract in Hancock County meets all Distress Criteria.

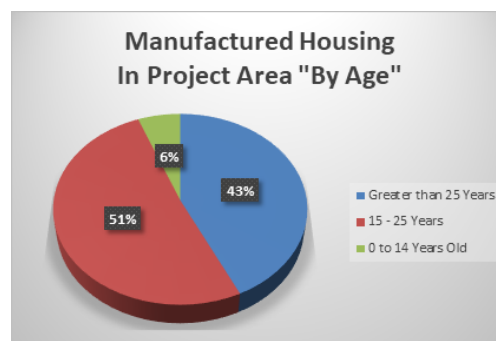
County	Census Tract	Poverty Rate >20%	Median Income Pct < 80%	Unemployment Rate >1.5 National Avg	Population Loss > 5%	Population
Greene	950303	42.00	55.89	7.8	No	4247
Greene	950200	38.50	69.45	6.3	No	2153
Greene	950100	20.60	94.49	9.6	No	2270
Greene	950400	23.00	68.51	7.0	No	1325
Greene	950500	7.90	120.64	4.5	No	1400
Putnam	960201	30.60	89.62	2.1	No	1147
Putnam	960202	27.20	79.31	6.8	No	7126
Hancock	480400	38.30	53.31	14.1	Yes	6586
Hancock	480300	13.90	84.7	15.5	Yes	2295

The Project Increases Resilience in a Disaster-prone Area: The Risk Index Map created by FEMA identifies risk areas for climate hazard risks including heat waves, hail, hurricanes, tornados, etc. as well as social vulnerabilities. While the hazard risk of natural disasters or extreme weather in the project area is very low, which is ideal for the preservation and development of MHU, the Social Vulnerability Risk levels in the Project Area are Very High and Relatively High, due to high poverty levels, low income, high unemployment and population loss, as shown in the chart below. Hancock County does not have an urgent care or hospital and ranked 159th of 159 counties for health in Georgia in the 2023 County Health Rankings & Roadmaps (CHR&R),⁵ a program of the University of Wisconsin Population Health Institute.⁶ Greene County and Putnam County each have hospitals and additional healthcare options.

National Risk Index - Social Vulnerability

	Score	Rating
Greene County Census Tracts		
950305	93.7	Very High
950200	86.5	Very High
950400	76.8	Relatively High
950100	69.0	Relatively High
Hancock County (entire county)	90.2	Very High
Putnam County Census Tracts		
960201	87.2	Very High
960203	85.5	Very High
960204	81.8	Very High

Status of Manufactured Housing in the Project Area: There were approximately 28,015 housing units in the Project Area in 2022; 7,030 of those housing units being manufactured housing, which represents 25% of the housing stock, a significant source of housing. The manufactured homes that are built today are state of the art, energy efficient, with insulation and HVAC systems that have an “Energy Star” rating. That is not the case with most of the manufactured housing stock in the Project Area: 45% (3,023) are over 25 years old and 51% (3,585) are 15 to 25 years old.⁷



The building standards that were in place when these manufactured homes were built were not designed for these homes to last 20+ years and SVdP COKAS caseworkers routinely visit neighbors living in deplorable conditions. These first-hand experiences motivated this application and the mission-based desire to provide needed quality affordable housing. These conditions are the reason a PRICE grant award to preserve and revitalize manufactured housing is so vitally needed in the Project Area.

The Barriers to Manufactured Housing Preservation or Revitalization in Our Project Area:

The Project Area comprises some of the poorest areas in the state of Georgia. The municipal government and counties do not have adequate funding for affordable housing or homelessness resources. The project area is in the Balance of State Continuum of Care, which contains 152 of Georgia's 159 counties. Sparta, in Hancock County, is consistently listed as one of the highest poverty cities in Georgia and ranked as the 3rd poorest city in 2022 based on median household income, population, poverty, and unemployment data.⁸ There is a racial disparity in this poverty forged by a history of segregation, lack of opportunity, ethnically concentrated areas of poverty, and rental and mortgage discrimination. Of those living in poverty or close to the poverty line, households suffer uninhabitable living conditions, and many are trapped in unsafe, dilapidated manufactured housing in areas of blight.

These conditions contrast with the diverse land uses in the area, which include conservation areas, farmland, rural residential, transitional residential, residential subdivisions. Greene County has areas with country clubs with golf courses, restaurants, and lake recreational areas. These are areas in the Project Area ripe for affordable housing developments which can provide access to transportation, employment, sewer and water infrastructure, and Internet service.

The barrier to creation of safe, suitable, affordable housing for those in need in the Project Area has been a lack of capital to fund new development or preservation activities. Though the counties' comprehensive plans mention the need for affordable housing, they do not create concrete action items or identify funds to be used for new affordable development or preservation. Hitherto, there has not been an on-point opportunity for non-profits to apply for an infusion of federal funding to activate these housing goals in partnership with the counties and municipalities. The Project Area does not have a precedent of financing opportunities for LMI homeowners to purchase manufactured housing. Also, until HB 404 was enacted in the 2024 legislative session, there was no requirement in Georgia for a tenancy to be "habitable." The biggest barrier is continued lack of investment and blight to LMI neighbors in the Project Area, especially harming protected classes (race, disability status, age) living in blighted MHC.

Land and construction costs have inflated in previous years but land costs to create a MHC in the Project Area are affordable within the scope of the PRICE grant opportunity. Insufficient infrastructure (sewer, water, power, internet service) is widespread within the Project Area, but the applicant's proposed MHC will be located in proximity to transportation and potential employment and would therefore be in an area with infrastructure or will improve the municipality's infrastructure with additional expansion and development.