



AFFILIATED
RESOURCES
GROUP

HOUSING & REAL ESTATE DEVELOPMENT

2020 | YEAR IN REVIEW



*Enhancing Lives Through
Affordable Housing for 65 Years*



Housing
Development
Corporation



Resident
Services
Corporation



1955

**THE HOUSING AUTHORITY
OF DEKALB COUNTY (HADC)**

The Housing Authority of DeKalb County (HADC) was established in accordance with state and federal law.

1988

**HOUSING DEVELOPMENT
CORPORATION (HDC)**

An affiliated not-for-profit real estate and acquisition arm of the HADC committed to the acquisition, renovation, construction and management of affordable housing.

2012

**RESIDENT SERVICES
CORPORATION (RSC)**

A 501(c)3 affiliate created to enhance lives through community-based problem solving and strategies that promote self-reliance and long-term self-sufficiency.

2014

**PTS CONSULTING
GROUP (PTS)**

Bringing new vision to today's affordable housing market and facilitating pathways to operational and programmatic sustainability through partnerships with housing agencies.

HADC • HDC • RSC • PTS

ARG Affiliated Companies

Affiliated Resources Group (ARG) specializes in housing and real estate development. By coordinating the missions of its affiliated companies, ARG works to maximize opportunities for economic growth and development to enhance lives through programs that expand economic opportunities for individuals and their families. ARG affiliates develop and manage housing, administer large government programs and provide consulting services to facilitate operational and programmatic sustainability.



Providing sustainable and affordable housing as a platform to enhance lives



2

Developing and managing affordable and sustainable communities



Enhancing lives through promoting self-reliance and self-sufficiency



Facilitating pathways to operational and programmatic sustainability

Board of Commissioners

2020



CARLEEN CUMBERBATCH
Retired Educator
HADC CHAIR
RSC CHAIR



DR. THOMAS COLEMAN
Retired Chief of Staff
Executive Administrator
HADC VICE CHAIR
HDC VICE CHAIR
PTS Board of Directors



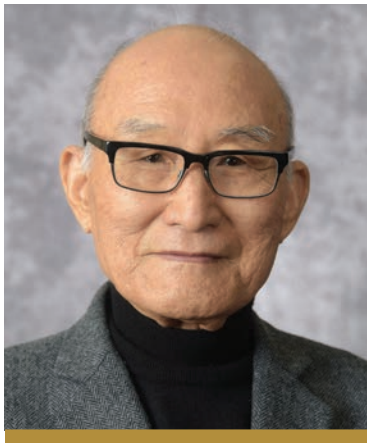
DR. GLENWOOD ROSS
Professor of Economics
Georgia State University
HADC Commissioner
HDC Board of Directors



DOROTHY WILLIAMS
CEO, DWMG Real Estate Services
HADC Commissioner
HDC Chair
PTS Chair



YUVETTE HUDSON
Children's Healthcare
of Atlanta
HADC Commissioner
RSC Board of Directors
PTS Board of Directors



CHARLES YI
Retired Program Director
Pan Asian Community Services
HADC Commissioner
RSC Board of Directors

3



Housing
Development
Corporation



Resident
Services
Corporation





E.P. "PETE" WALKER, JR. PRESIDENT & CEO

BUILDING OUR IMPACT IN THE COMMUNITY

Creating Opportunities, Bridging Disparities

December 2020 marked 65 years for the Housing Authority of DeKalb County (HADC). In the years since the HADC was founded, the Agency has evolved to meet the needs of our community by operating under the umbrella of Affiliated Resources Group (ARG).

ARG affiliates enhance lives through community development and programs that provide affordable housing opportunities to low-income families. In addition, ARG seeks to break the cycle of poverty and works to address complex issues of economic and social disparities to improve the wellbeing of our clients. With stable housing as a foundation, Resident Services Corporation's special programs and community-based services offer individuals and families opportunities to participate in outreach programs that promote self-reliance and create pathways to long-term self-sufficiency.

2020 was an extraordinary year and I am proud to say that our staff did not miss a beat! Despite a pandemic, ARG affiliates and team members collectively stepped up and pivoted operations quickly to ensure the Agency continues to effectively serve our participants and residents, as well as continues to forge a path forward with the development partners, government agencies and service providers we work with.

ARG has steadily looked to the future to ensure success and long-term sustainability – by ensuring a culture that engages staff to work to optimize organizational and operational efficiencies and effectiveness, continuously developing staff to ensure they have appropriate skills and systems, and providing the technology needed to support our vision and mission.

The difference between success and failure is a great team. Staff at all levels have clear expectations relating to their performance and remain engaged and committed to meeting these expectations and being innovative, and proactive.

The work we do is crucial. A lack of affordable housing and housing stability, and homelessness are more critical than ever – not only for very low and low-income, but for middle-income Americans who are simply unable to afford their rent! With the pandemic pushing millions more into poverty, bold action is needed for policies that will address this inequity and support rental assistance programs and the development of more affordable housing that will allow individuals and families to thrive.

Families we serve are counting on us for the guidance and support they need to navigate during this challenging time. ARG affiliates continue to focus on enhancing lives in tangible and significant ways. Our Agency has an excellent track record, and we will continue to broaden the impact of our work in the community.



A History of Public Housing

Beginning early in the 1900’s, problems related to housing the urban poor were attempted to be addressed by pushing for the clearance of slums and for the provision of safe, decent housing for the poor.

The economic crisis of the Great Depression created a favorable climate for direct federal involvement in the housing industry. In 1933, under President Franklin D. Roosevelt’s New Deal initiatives (1933-1937), the Public Works Administration (PWA) built 51 public housing projects containing approximately 22,000 dwelling units. Atlanta’s Techwood Homes was the first federally funded public housing project built in the United States (1934-1936).

Building on the National Housing Act of 1934, which created the Federal Housing Administration, the United States Housing Act of 1937 (Public Law 75-412) was enacted, creating the United States Housing Authority within the US Department of the Interior. Sometimes called the Wagner–Steagall Act, it provided for subsidies to be paid from the U.S. government to local public housing agencies to assist communities in providing decent, safe, and sanitary housing for low-income families. This act removed the federal government from direct production and ownership of public housing, and created the federally funded, locally operated public housing program that still functions today.¹

Originally public housing consisted primarily of one or more concentrated blocks of low-rise and/or high-rise apartment buildings. These complexes were operated by state and local housing authorities which were authorized and funded by the United States Department of Housing and Urban Development (HUD). With diminished support, many of the traditional public housing properties have been demolished.

Since the 1970s, the federal government turned to other approaches including the Project-Based Section 8 program, Section 8 certificates, and the Housing Choice Voucher Program. In the 1990s, the transformation of traditional public housing continued to change via HUD’s HOPE VI Program, where funds were used to tear down distressed public housing and replace them with mixed communities constructed with private partners. In 2012, HUD initiated the Rental Assistance Demonstration (RAD) Program.²

Today, there are more than 3,300 housing authorities nationwide, and 188 in the state of Georgia alone, that play an important role in providing affordable housing opportunities to low-income citizens. Housing authorities are still charged with providing decent, safe and affordable housing to low-income citizens that participate in HUD’s Public Housing and Housing Choice Voucher programs.

HADC and ARG affiliated companies have become a model for today’s housing authorities, with affordable housing development that includes viable mixed-use and mixed-income communities that promote energy efficiency and green initiatives and assist residents in being self-reliant and achieving economic self-sufficiency.

¹ HUD’s Atlanta Office of Public Housing Commemorates the 75th Anniversary of the US Housing Act 1937-2012 (October 2012) https://www.hud.gov/sites/documents/1937_HAC_BOOKLET.PDF
² Wikipedia, Subsidized housing in the United States, https://en.wikipedia.org/wiki/Subsidized_housing_in_the_United_States

65 Years. Impacting the Community.

In December 1955, the Housing Authority of the County of DeKalb (HADC) was established in accordance with state and federal laws. At that time the emphasis was on constructing new buildings and creating new housing stock for DeKalb County citizens who truly needed affordable housing.

In the 65 years since HADC was founded, the Agency has evolved as one of the nation’s most efficient and high-performing Public Housing Authorities (PHAs). Today, operating under the umbrella of **Affiliated Resources Group** (ARG), we address complex issues of housing and poverty to generate positive impact and promote community development by maximizing opportunities for economic growth and development and operating a wide variety of programs designed to provide housing solutions to DeKalb County residents and beyond.

Operating under the principle that stable housing is a foundation for success, ARG is committed to operational excellence and organizational effectiveness. Affiliated companies work together to enhance lives through programs that expand opportunities for individuals and their families.

Together, we are:

- Helping families secure quality housing with the administration of the federally funded Housing Choice Voucher (HCV) Program by providing rental assistance for eligible low-income families, the elderly and disabled to afford stable quality housing;
- Strengthening communities with the transformation of neighborhoods through the ongoing finance and development / redevelopment of sustainable high-quality affordable housing; and
- Positively impacting quality of life with the provision of responsive community management and enhanced community-based resident services and special programs that promote self-reliance and help participants achieve long-term self-sufficiency.

ARG is a leader in community building and social capital. Working together to meet the needs of the community, we seek to find and preserve safe and affordable housing; we continue to grow our portfolio to create new affordable housing opportunities; we generate public and private partnerships for real estate development; we build alliances with social service providers to enhance quality of life and provide economic opportunities; we manage multi-family rental communities to ensure a low impact on the environment; we engage with individual property owners to provide quality housing to our HCV Voucher holders; we issue multi-family tax-exempt bonds and conduct bond/tax credit compliance activities; and we promote homeownership as a cornerstone of economic prosperity. Collectively, ARG affiliated companies serve thousands of low-income individuals and families, including veterans, disabled individuals and senior citizens.

ARG’s key strategic goals include:



Long-term sustainability



Growth and development



Quality of life



Creating a larger community



Our 65 Years. A Timeline.

65
YEARS
*Enhancing Lives Through
Affordable Housing for 65 Years*



1955

THE HOUSING AUTHORITY OF DEKALB COUNTY (HADC)

In December 1955, the Housing Authority of DeKalb County (HADC) was established in accordance with state and federal law. The HADC operates a wide variety of programs that are designed to provide affordable housing solutions to DeKalb County residents, and to promote community and economic development.



1966

TOBIE GRANT MANOR IS BUILT

Tobie Grant Manor was built in 1966 when the concept of public housing was much different than today. Located in Central DeKalb County on 55 acres in Scottdale, Tobie Grant Manor consisted of 104 prairie-style single and duplex buildings and apartments that included 200 one to five-bedroom units.



1977

JOHNSON FERRY EAST ACQUIRED & REHABILITATED

Johnson Ferry East, a 56-acre, 498-unit multi-family community consisting of 59 buildings and a community center, was originally built in 1948 by a private owner. The HADC acquired the community in 1977 and rehabilitated it in 1979.



1979

HAIRSTON LAKE APARTMENTS

Hairston Lake Apartments were developed in 1979. Situated on 17 park-like acres on North Hairston Road in East-Central DeKalb County, the community was designated as Housing for Older Persons (age 55+) and disabled adults. The complex consists of 170 one-bedroom units in 12 buildings, 14 of which are designed for individuals with special accommodation needs.



1988

HOUSING DEVELOPMENT CORPORATION (HDC)

Founded in 1988 as an affiliated not-for-profit real estate and acquisition arm of the HADC, Housing Development Corporation of DeKalb (HDC) was created in response to the shortage of affordable housing opportunities for persons of low-to-moderate income in DeKalb County and the State of Georgia. HDC's mission is "to increase the supply of affordable housing for persons of low and moderate income by developing, owning, and/or managing sustainable communities that provide social services to help families become self-sufficient and the elderly and disabled to have improved quality of life and age well in place."



1994

VETERANS AFFAIRS SUPPORTIVE HOUSING (VASH) PROGRAM

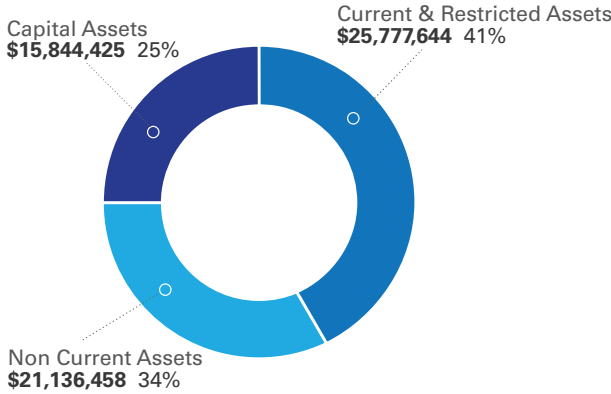
Established in 1994, the VASH program is a joint program between the Department of Housing and Urban Development (HUD) and the U.S. Department of Veterans Affairs (VA) that provides permanent housing and ongoing treatment services to the hard-to-serve homeless, mentally ill veterans and to those suffering from substance abuse.

Financial Statement

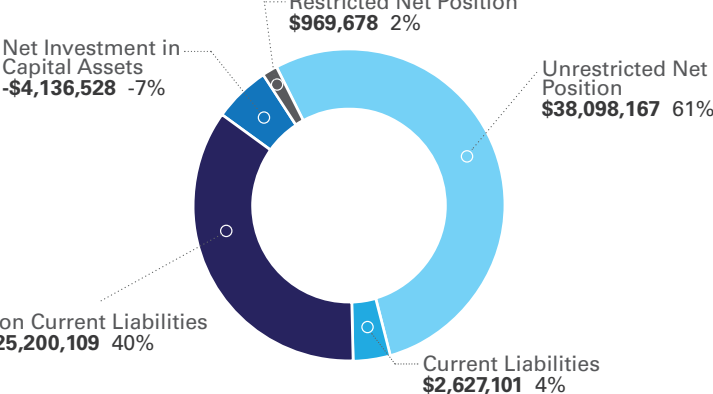
(fiscal year ending June 30, 2020)

2020

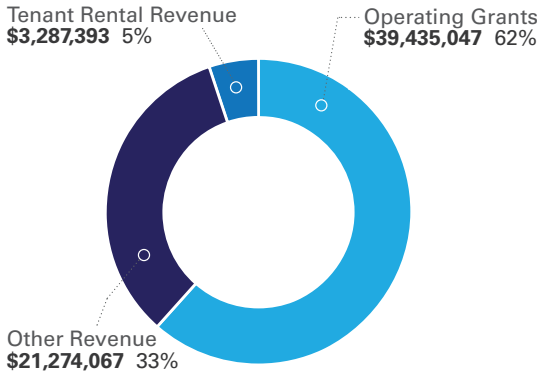
ASSETS



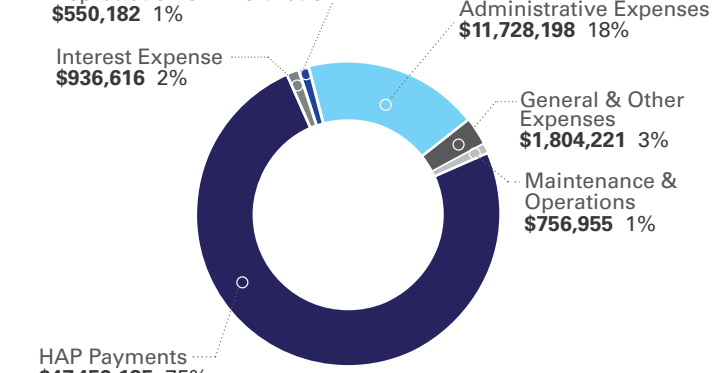
LIABILITIES & NET ASSETS



OPERATING REVENUE



OPERATING EXPENSES



ASSETS

Capital Assets	\$	15,844,425	25%
Current & Restricted Assets	\$	25,777,644	41%
Non Current Assets	\$	21,136,458	34%
Total Assets	\$	62,758,527	

LIABILITIES AND NET ASSETS

Current Liabilities	\$	2,627,101	4%
Non Current Liabilities	\$	25,200,109	40%
Net Investment in Capital Assets	-\$	4,136,528	-7%
Restricted Net Position	\$	969,678	2%
Unrestricted Net Position	\$	38,098,167	61%
Total Liabilities and Net Assets	\$	62,758,527	

OPERATING REVENUE

Operating Grants	\$	39,435,047	62%
Other Revenue	\$	21,274,067	33%
Tenant Rental Revenue	\$	3,287,393	5%
Total Operating Revenue	\$	63,996,507	

OPERATING EXPENSES

Administrative Expenses	\$	11,728,198	18%
General & Other Expenses	\$	1,804,221	3%
Maintenance & Operations	\$	756,955	1%
HAP Payments	\$	47,459,125	75%
Interest Expense	\$	936,616	2%
Depreciation & Amortization	\$	550,182	1%
Total Operating Expenses	\$	63,235,297	



Our 65 Years. A Timeline.



1995 - 1997

ACQUISITION & RENOVATION OF SPRING CHASE APARTMENTS

Spring Chase Apartments, a multi-family community located on Memorial Drive in Central DeKalb County, were acquired from the Resolution Trust Company (RTC). After they had owned the community for approximately four years, 55 of 380 units in the community were permanently being held vacant due to their severely deteriorated condition. Planning for renovation of the entire complex began in 1995 and the community opened in 1997. The complex has 380 one, two, and three-bedroom units in 20 buildings, which include laundry facilities, a community center, playground, and swimming pool.



1996

FAMILY UNIFICATION PROGRAM (FUP)

Established in 1996, the FUP Program is a cooperative effort between the Housing Authority and the DeKalb County Department of Family and Children Services (DFACS). Referrals are made by DFACS caseworkers when children are at risk of placement in out-of-home care or delayed in returning from foster care because of the family's lack of adequate housing.



2002 - 2003

DEVELOPMENT OF SPRING CHASE II

Spring Chase II was developed as an affordable housing option for seniors (age 55+). The community is located off Memorial Drive on property adjacent to Spring Chase Apartments. HADC bought the land for \$275k in 1996. The property was built with HOME funds.

ARG Milestones & Achievements

2020

Critical to the success of the Agency are the Administration, Business Intelligence, Human Resources, and Finance departments that support ARG affiliated companies.

ADMINISTRATION

The Administration Department provides support to the Authority's Board of Commissioners and all ARG special events. The department supports the Agency's strategic objectives and communications by facilitating the distribution of information regarding programs, initiatives and resources to our residents, the community, and partners. In addition, the Administration team is responsible for procurement and compliance.

Board of Commissioners:

Facilitated all HADC Board of Commissioners meetings and supported Commissioners as needed.

Compliance:

Ensured regulatory reporting is completed in timely manner and served as a clearinghouse for Agency's Open Records Requests, HUD/other audits and insurance matters.

Procurement/Contract Administration:

Provided procurement and contract administration support to all divisions within the Authority and for PTS Consulting Group clients.

Special Events:

Planned and facilitated events for the Agency, including a "virtual" ARG Annual month-long Employee Giving Campaign.

Communications:

Coordinated and produced internal and external communications to ensure a strategy that consistently articulated the mission of ARG and affiliated companies. Facilitated messaging and branding through multiple communication channels, which included ARG's employee Focus newsletter, Year in Review, staff communication and affiliate websites, email broadcasts for Resident Services outreach and

participant/landlord newsletters and surveys, digital signage, social media, photography, flyers, signage/specialty items, marketing/print materials and video production. Generated messaging/graphics for 'virtual' month-long Giving Campaign. Facilitated web development for process for tracking process for Housing Choice Voucher's online briefings and in securing Staff Communication pages via Outlook authentication.

FINANCE

The Finance Team is responsible for all financial activities of ARG's affiliated companies. Activities include accounting, budget development, financial analysis, financial statement presentation, audit facilitation, managerial reporting, governmental compliance, risk management and participation in other projects critical to the attainment of the Agency's strategic goals.

Audit:

In FY2020, HADC received an unqualified audit opinion. An unqualified opinion from independent auditors provides assurance that the Authority's financial records and statements are fairly and appropriately presented and in accordance with Generally Accepted Accounting Principles (GAAP).

Portability Financial Management:

For CY2020, the Portability Financial Management team continued to successfully manage the Authority's \$12M Port Participants account balances. The Authority had 1,252 Port participants from 195 housing authorities at the end of CY2020. The collection rate for Ports is at 98%.

Our 65 Years. A Timeline.



2005

BROOKLEIGH, REDEVELOPMENT PLAN FOR FORMER JOHNSON FERRY EAST PUBLIC HOUSING

The Housing Authority began the redevelopment of the former Johnson Ferry East public housing community in 2005. Built in 1948, Johnson Ferry East was a 498-unit community consisting of 59 buildings and a community center. The complex was acquired by the HADC in 1978. Located on 56 acres in northern DeKalb County, the community is situated next to Blackburn Park and the PATH, within walking distance of shopping and close to medical facilities and public transportation. In response to the needs of the residents at Johnson Ferry East, the HADC, the local government officials and the overall input received from the community stakeholders, a plan was created to redevelop the site now known as Brookleigh using a multi-phased, mixed-use master plan with an emphasis on mixed-income senior housing. A master plan was developed with the initial three phases of development being specifically designed as elderly replacement housing. Additional phases of Brookleigh included high-end single family homes, townhomes, luxury mid-rise apartments built around a central park, and a retail village.



2006

DEMOLITION OF JOHNSON FERRY EAST

Johnson Ferry East was demolished to be redeveloped, beginning with three initial phases:

- Phase I: Ashford Parkside Apartments**
(a 151-unit Elderly Community)
- Phase II: Ashford Landing Apartments**
(a 117-unit Elderly Community)
- Phase III: Hearthside Brookleigh**
(a 121-unit Elderly Community)



2007-2008 Phase I: ASHFORD PARKSIDE SENIOR APARTMENTS

Built as the first phase of replacement housing for seniors who previously resided at Johnson Ferry East public housing and specifically designed for independent seniors (age 62+), Ashford Parkside is a 151-unit mid-rise apartment community. The project included project-based, LIHTC and market units.



2009 Phase II: ASHFORD LANDING SENIOR APARTMENTS

Completed in late 2009, Ashford Landing was the second LIHTC development for the Housing Authority and was built as phase two of the redevelopment of the former Johnson Ferry East public housing. The 117-unit community was designed for independent seniors (age 62+) and is situated in the same area as Ashford Parkside apartments. The project was a mixed-finance redevelopment property with project-based, LIHTC and market units.



2012 Phase III: HEARTHSDIE BROOKLEIGH

HearthSide Brookleigh, completed in 2012, was built as the third and final affordable replacement housing for the former Johnson Ferry East public housing. The 121-unit, independent living community is designed for seniors age 62 years and older. A mixed-finance development, the community has project-based, LIHTC and market units.

ARG Milestones & Achievements 2020

The Business Intelligence (BI) Department implements and supports the flow of information by implementing IT solutions and providing technical support for ARG staff. The BI team has a mission of “Continuous Improvement” and is focused on standardization, software utilization, automation, and cost savings.

BUSINESS INTELLIGENCE

As part of the continuous improvement strategy, we took notice of the potential pandemic and began early planning to support taking our agency into a remote operation.

- When given the instruction to proceed from executive management, the BI team launched the agency into remote operations within 48 hours by utilizing on-hand refurbished outdated equipment.
 - During the course of the year, BI was able to secure enough updated equipment to standardize the remote equipment configuration for all affected employees.
 - The BI team recognized the need to provide many employees with the ability to connect remotely and supplied Wi-Fi hotspots to those in need.
 - Completed the implementation of our Non-Disclosure (NDA) and Data Protection Agreements (DPA) with existing and new suppliers/vendors to better secure our confidential information and data.
- While continuing the review of several outdated contracts, it became clear that better agreements with our suppliers and vendors were available.
 - BI completed the process of replacing older outdated copy machines with newer, faster color copy machines at a fraction of the previous monthly cost.
 - Implemented a new localized technical support vendor for “Help Desk” services. The BI team also implemented network/connectivity enhancements and software, staff education, operational and administrative procedures, as well as a community outreach project.
 - Enhanced the central office network to better support extensive remote connectivity.
 - Updated our agency-wide Cyber Security Awareness training for remote users in order to continue the education of our users on ways to recognize and prevent Spam, Malware and Viruses from entering our business environment and individual home networks.
 - Developed and implemented procedures that removed sensitive financial information from laptop devices while standardizing these sensitive applications to only be accessible within our network.
 - Created a call center data retention policy to reduce unnecessary monthly data storage fees.
 - Restructured corporate accounts to eliminate double billing from vendors such as, AT&T, Comcast, Konica Minolta, etc.
 - Continued mentoring (remotely) the Freedom Middle School robotics team in our community.



Our 65 Years. A Timeline.



2000 - 2021

SINGLE FAMILY DEVELOPMENT FOR EASTSIDE WALK
In 2000, the Housing Authority of DeKalb County (HADC) purchased and began the development of 55 acres of unimproved land in East Atlanta for single family homes. Previously known as Sugar Mill Creek, the land was subdivided into a 49-acre subdivision, Eastside Walk, and a 5.1-acre subdivision known as Sugar Mill Oaks. In the initial three phases of construction the Housing Authority partnered with local builders to develop single family homes on 165 of 170 approved lots.



2016 - 2021

SINGLE FAMILY DEVELOPMENT FOR ENCLAVE AT EASTSIDE WALK
Due to the success of Eastside Walk and continued demand for homes in the area, the 5.1-acre Sugar Mill Oaks subdivision was annexed to Eastside Walk in April 2016. The pre-development phase for the site, known as The Enclave at Eastside Walk, included plans for 20-plus lots which began pre-development in the Fall of 2016. The Enclave at Eastside Walk was the fourth and final development phase of Eastside Walk and included 20 single family homes priced from the mid-\$400s.



2004-2006
Phase I: EASTSIDE WALK
Included 34 homes developed by the Housing Authority using contracted builders, averaging \$200,000.



2006-2008
Phase II: EASTSIDE WALK
Included 59 homes, averaging in the mid-\$300s. The Housing Authority, acting as developer, sold lots to private builders.



2012-2020
Phase III: EASTSIDE WALK
Included remaining lots developed in partnership with HDC, averaging mid to high-\$300s.



ARG Milestones & Achievements 2020

The Human Resources Department supports the organization and its divisions through strategic planning, training and development. Professional development of staff is key to our success. The department plays a vital role in moving the organization forward and is focused on driving HR excellence and innovation that leads to successful outcomes. Through initiatives that encourage internal promotions and opportunities for growth, the Affiliated Resources Group remains positioned as an “Employer of Choice.”

HUMAN RESOURCES

Benefits, Compensation and Incentives:

The Human Resources Department is constantly striving to maximize resources in benefits and wellness. The numerous corporate employee benefits and services that are offered are all essential in attracting and retaining employees. In 2020, the organization continued to provide competitive and comprehensive offerings, including medical insurance plans, disability insurance, employee training, paid vacation and sick leave, corporate discounts, wellness programs and financial security through our retirement plan. Between January and December, the Human Resources Department hosted Benefits Meetings on a monthly basis to ensure that our staff members remained knowledgeable of our various offerings.

Annual Leave Benefits: Employees are always encouraged to use paid annual leave time for rest, relaxation and personal pursuits. Upon initial eligibility, full-time employees will accrue ten (10) hours of annual leave and eight (8) hours of sick leave. In June 2020, the previously approved 240 hour annual leave cap was increased to 320 hours. Additionally, a new policy was introduced which allowed any forfeited vacation hours to be transferred to the employee's sick leave accrual balance.

Corporate Club: The ARG Toastmasters' mission is to provide a supportive and positive learning experience in which members are empowered to develop communication and leadership skills, resulting in greater self-confidence and personal growth. The ARG Toastmasters Club celebrated its 2nd Year Anniversary on October 4, 2020.

Corporate Surveys: The Human Resources Department created and distributed an anonymous COVID-19 Check-In Survey as well as a Professional & Personal Growth and Development Survey in October 2020. Both surveys were utilized as a guide in understanding the personal and professional needs of our staff. Approximately 70% of our staff participated in both surveys.

Corporate Training: Sustained workplace success can be achieved when an employee has access to vital learning tools. In addition to our Star12 Training Program, the Grace Hill platform was introduced to our Housing Development Corporation Staff in 2020. The partnership with Grace Hill was created in an effort to further elevate each employee's skills, performance and engagement. Each employee received unlimited access to on-demand webinars and training.

Departmental Expansion: In July 2020, the Human Resources Department expanded operations by adding a Human Resources Generalist. As a result of this expansion, the department was able to further increase performance management and improvement systems and recruiting strategies, while enhancing our training programs.

Employee Recognition: Recognition increases productivity and morale and improves relationships. The Human Resources Department facilitated recognition of staff members for a number of special accomplishments, including Employee of the Month Awards, Behind the Scenes Awards, Shout-Outs, Birthdays, Birth and Wedding Announcements and Years of Service.

Going Green: The Human Resources Department scanned and converted all HR documents to a digital format. Going green has several benefits including the savings of cost and time. This go-green initiative

resulted in the preservation of pertinent records, an increase in operational efficiency, and an enhancement in the security of sensitive information.

Healthcare Costs: In addition to the employees being provided with a selection of fourteen (14) health insurance plans to choose from, the organization contributed up to 80% towards the health insurance premiums for employees. Due to the healthcare costs continuing to be offered at a reasonable rate, the benefits participation rate increased to 98% for the 2020 Benefits Year.

Onboarding: The Human Resources Department facilitated a quality virtual onboarding experience for all new hires to ensure maximum engagement and retention. The traditional in-person experience was enhanced and seamlessly shifted to a virtual experience in March 2020. Although virtual, the onboarding remained effective and all employees were appropriately acclimated at the beginning of their journey.

Open Enrollment: As a result of the COVID-19 pandemic, an additional Open Enrollment was held in April 2020 for all Kaiser Permanente and Aetna participants. The mid-year Open Enrollment allowed all staff members to revise and update their current medical plans, including adding family members that were not previously covered.

Professional Employer Organization: As a Paychex top-tier client, the Human Resources Department successfully completed an Annual HR Assessment in March 2020. The assessment was created to ensure that our employees are being provided with the best benefits, resources and perks. Our Human Resources Department, along with Paychex's HR Consultant, continued to collectively collaborate on new and improved ways to accommodate our staff, while focusing on the needs and priorities of our company.

Promoting an Exceptional Employee Experience: The employee lifecycle commences with the Human Resources Department. Therefore, the employee experience strategy is fundamental in attracting, engaging and developing high-performance employees. The Human Resources Department continued to assist in aligning each employee's experience with ARG's purpose, brand and culture in an effort to inspire employee commitment and improve ARG's performance.

Property Tours: In January 2020, new personnel had the opportunity to tour our single-family and multi-family properties. The Human Resources Department, along with our President and CEO, provided our newest staff members with a personal, guided tour of our communities.

Retirement: The Human Resources Department hosted Virtual Retirement Sessions in March and in November that were personalized around the retirement plan that is offered to all full-time employees. Participants were provided with an opportunity to learn how to better invest in a volatile market via live webinar. The free webinars served as vital tools in assisting our staff in financially configuring their future retirement contributions and investments.

Talent Management: The Human Resources Department effectively supported recruitment plans of each division, developed candidate sources and ensured diverse candidate pools. Revised policies and plans were created to align with our business goals. Organizational development programs were created to help develop and retain our workforce and reduce employee turnover.

Workplace Wellness & Safety: In February 2020, the Human Resources Department partnered with Kaiser Permanente to provide free biometric screenings to our staff. Beginning in March 2020, the Human Resources Department began providing all staff with COVID-19 Prevention Tips. Although immediate risk was initially defined as low for individuals in the U.S., the Human Resources Department immediately began taking appropriate precautionary measures due to the potential public health threat, including the distribution of Personal Protective Equipment. Throughout the year, all ARG staff continued to receive information about workplace wellness and safety, including health issues and concerns through regular internal communication channels including emails, SMS text messages and announcements via ARG websites. Additionally, risk and safety planning initiatives were facilitated including the implementation of a compliant and proactive safety program which assisted in preventing and reducing workplace accidents.



Our 65 Years. A Timeline.

18



2010

E.P. "PETE" WALKER, JR. APPOINTED AS PRESIDENT AND CEO

E.P. "Pete" Walker, Jr. was appointed Executive Director of the Housing Authority of DeKalb County (HADC) and President and CEO of Housing Development Corporation (HDC) in October 2010. Mr. Walker has since led the agency in applying innovative business practices in its approach to affordable housing and development. Under Mr. Walker's leadership, the Agency has continued to actively expand its portfolio of affordable housing communities.



2012

RESIDENT SERVICES CORPORATION

Resident Services Corporation of DeKalb (RSC) was launched at the end of 2012 as a non-profit affiliate of the HADC. RSC's mission is "to enhance the lives of DeKalb County residents through community-based problem solving and neighborhood-oriented strategies that promote self-reliance and long-term self-sufficiency."



2012 - 2014

RENTAL ASSISTANCE DEMONSTRATION (RAD) / TOBIE GRANT MANOR REDEVELOPMENT PLAN

HADC became one of the first housing authorities of its size to convert all of its public housing stock by utilizing the Rental Assistance Demonstration (RAD) program. Launched in 2012 by the U.S. Department of Housing and Urban Development (HUD), RAD allows public housing agencies to leverage public and private debt and equity to revitalize communities and reinvest in the public housing stock. To meet the 21st century needs of the Scottdale community, the Housing Authority developed a comprehensive plan for redevelopment of former public



housing to include rent-assisted and market-rate homes for families and seniors. The Tobie Grant Manor Redevelopment Plan involved the relocation of residents, demolition of existing public housing, and finance and development of the site through public and private partnerships. Through the utilization of the RAD program, the HADC invested more than \$10 million to convert the Authority's 266 public housing units, which are spread across 7 developments, including 2 phases of redevelopment of Tobie Grant Manor public housing site – Ashford Landing and Ashford Parkside, The View, Columbia Senior Residences, Hills at Fairington, The Reserve at Mills Creek, and Mills Creek Crossing. Tobie Grant Manor's 200 units / 189 families were relocated between January 2014 and May 2014. Families received Housing Choice Vouchers.



2014

PATHWAYS TO SUSTAINABILITY (PTS CONSULTING GROUP)

Launched in 2014 as a social enterprise affiliate of the Authority to harness the Agency's expertise and create pathways to sustainability, PTS Consulting Group (PTS) brings a new vision for today's affordable housing industry through its mission "to facilitate pathways to operational and programmatic sustainability through efficient and effective use of affordable housing resources."



2014

FAMILY SELF-SUFFICIENCY (FSS) PROGRAM

HADC's FSS Program is a voluntary program offered to current Housing Choice Voucher families. The program is designed to assist families in becoming independent of public assistance. FSS combines case management and the support of local programs and agencies in DeKalb County to assist the FSS families in attaining their goals.

19



Providing sustainable and affordable housing as a platform to enhance lives.



The Housing Authority of DeKalb County (HADC) administers the Housing Choice Voucher Program in DeKalb County to provide rental assistance to low-income families, the elderly, and the disabled to afford high-quality, safe, and sanitary housing in the private market. Program funding is provided by the U.S. Department of Housing and Urban Development (HUD). In addition, HADC administers Special Programs and a Tax-Exempt Bond Program, which leverages public and private funds to facilitate acquisition, development and construction of affordable housing.

HADC Housing Choice Voucher Division

2020

The Housing Authority of DeKalb County (HADC), a designated high performing agency, continues to successfully focus on its 65-year mission: “To provide sustainable and affordable housing as a platform to enhance lives.” With resilience, the Agency promoted affordable, fair housing and opportunity for low-income families in the wake of environmental factors and impacts of the Coronavirus (COVID-19) pandemic in 2020, including changes in housing availability, the mental and physical health concerns of our target population, and the economy. HADC has the third largest Housing Choice Voucher Program in the state of Georgia and is the 48th largest in the United States.

In March 2020 HADC closed its central offices to the public, yet the agency remained “open for business” by making the necessary day-to-day operations adjustments and upgrading all in-office platforms to remote and virtual processing to better serve program participants and vendors. The design has afforded HADC with: (1) An industry-leading “Digitally Designed” online platform that delivers reliable, timely content in the form of a Work Process Model - Staff Remote from Home (RFH); (2) Broadening the Agency’s Community Partnership Collaborations; and (3) “Embrace of Change,” to deliver consistent “Top Notch Customer Service” to all our customers.

HADC’s Housing Choice Voucher Division (HCV) serves eligible households for the jurisdiction of DeKalb County, excluding the City of Atlanta in DeKalb County, the City of Decatur, the City of Lithonia (except where specifically authorized) and other legally excluded municipalities.

Through the federally funded Housing Choice Voucher Program (Section 8), HADC administers a market-driven program which maintains high quality service and integrity in providing housing-related assistance to eligible households. Beginning in the 1970s, the federal government began to shift away from construction-based housing subsidy programs (supply-side) to the Section 8 program with its comprehensive program of rental assistance subsidies (demand-side).

This led to a new demonstration program, to test a modified use of Section 8, referred to as Housing Choice Vouchers. Vouchers were like the use of Section 8 rent subsidies in existing housing, but they provided more flexibility to PHAs. The new demonstration program was made permanent in 1988, and these vouchers were envisioned as a more efficient method of subsidized housing to meet the need of low-income individuals and families, and those classified as vulnerable in private housing markets.

Currently, HADC’s HCV Team administers approximately 6,000 vouchers and ensures the Agency’s compliance to provide decent, safe, and sanitary housing by adhering to federal laws and regulations, and administrative policies approved by HADC’s Board of Commissioners. Through its voucher programs, HADC seeks to bridge societal housing disparities, expand “hope” for eligible families, and assist in the creation of forward progress that addresses cultural, educational, socio-economic, affordability, and fair housing services quality. The program includes both tenant and project-based vouchers, Rental Assistance Demonstration (RAD), and Veterans Administration Supportive Housing (VASH) vouchers, as well as incoming portable vouchers.

HADC has a history of administering various programs that seek to end homelessness and provide support to low-income households in need, and break the cycle of homelessness to help our participants on a path to self-sufficiency.

The HCV Team is committed to operational excellence and maintains a high level of quality and professionalism in the day-to-day management of the HCV Program.

HCV Milestones & Achievements

2020

FileVision – FileVision’s paperless solutions assist Housing Authorities and Community Development Agencies in the development of electronic tenant and vendor records (ETR). Over the next 12 months, HCV will become fully automated with online client records. This solution will allow staff to make real-time updates, transforming costly paper-based record keeping to efficient automated “paperless” processes.

Community Presentations for Senior Populations – HADC participated in several events with diverse agencies and organizations to share information about services and resources available to aging populations and caretakers, including activities such as a Lunch and Learn program at the Lou Walker Senior Center and a virtual Aging Resources Fair in 2020. Specifically, HADC served as a community resource panelist, providing an extensive overview of the Agency’s programs and services available to our participants and our senior properties.

Continuum of Care (COC) – HADC continues to be active and work closely with the DeKalb COC, attending quarterly meetings, addressing how service providers can serve homeless populations, and collaborating to meet HUD reporting requirements for COC-funded programs serving homeless populations such as VASH. HADC enters, tracks, and updates participant information including household statistics, income, and expenses, and program participation status in the Client Track / HMIS system.

DeKalb County Government CENSUS 2020 HADC facilitated meetings, working in partnership with the Division of Family & Children Services, to help the DeKalb County Government meet target Citizens’ awareness and ‘once in a decade’ registration goals for the 2020 U.S. Census. HADC also provided CENSUS 2020 events and registration updates via the Agency’s media channels, and related information in our email/online newsletters.

Online Briefings – Though the HCV Department’s briefings had previously only been offered in-person, our virtual platform briefings became fully functional to serve HADC client families and landlords with the COVID-19 developments in 2020.

These included briefings for HCV Intake, Project-Based (PBV) Intake, HCV Transfer Moves and Landlord Briefings. Benefits to automating the online briefing and registration process to include real-time internal tracking, “user ease of use” including standardized access links and call-in data, as well as digital access to the briefing materials for future reference for our landlords and participants.

Landlord-Participant Meet & Greet Sessions – The HCV Department held virtual Landlord-Participant Meet & Greet sessions quarterly in 2020. The meetings were transferred to a virtual platform in the wake of COVID-19 developments and were hosted in conjunction with the Landlord Briefings. The Meet & Greet sessions provided an opportunity for prospective landlords and current participants who are in the move process to connect.

Advisory Board Meetings (PBV Residents / HCV Residents / Landlords) – The HCV Department held Resident and Landlord Advisory Board meetings quarterly, with invited guest speakers in 2020. One of the primary roles of the Resident Advisory Board meetings was to review and comment on the HADC Five-Year Plan. HCV policy updates and VASH referral information were also provided to the Resident and Landlord Advisory Boards.

Client Services Transition Updates (Client Services) – As HADC “front line essential workers,” the HCV Department’s Client Services Team transitioned seamlessly into a RFH work style during 2020 and adapted the call center into their home environments. With the completion of FileVision training, Client Services also began the process of scanning physical documents to department staff’s “Notice Boards.” Where overall productivity is concerned, Client Services handled over 57,000 incoming calls. Average call duration was 5:05 minutes, and the average time in queue was 6:47 minutes.

Rent Estimator – HADC is now offering a web-based “Rent Affordability Calculator” as a tool for HCV Program applicants and participants to utilize while searching for new units. Specifically, the Rent Affordability Calculator provides an estimate of whether a unit is affordable.

SEMAP Certification – HADC continues as a High Performer for 2020.

HCV SPECIAL PROGRAMS Milestones & Achievements

2020

Memorandum of Understanding (MOU) Partnership Activities – HADC established collaborations with varying community agencies in 2020, including: Caring Works, Inc. (Caring Works), Covenant House Georgia (CHGA), Year Up Program (Year Up), The Edgewood Center II (Edgewood Center), and Women’s Resource Center to End Domestic Violence (WRCDV).

HCV Project-Based vouchers - The VASH Program of HADC entered a formal contract with Beneficial Communities after a conversion of two (2) former VASH vouchers to Project-Based vouchers.

HCV VASH Initiative – In June 2020, HADC initiated an interagency collaboration between HUD/VA/HADC to better assist eligible veterans’ market-driven housing experience, to spur on “without steering” to obtain greater monthly referrals and achieve more unison with VA case management – including veterans supportive healthcare needs. Additionally, the agency sought and received approval from HUD and HADC’s Board of Commissioners for a new VASH payment standard housing incentive. The Agency has implemented this standard to assist veterans in our jurisdiction with more quality of housing options.

Veterans Month Salute – In November 2020, the HCV Department conducted a “Veterans Wellness Check Campaign” by phone. The purpose of the calls was to connect with 250 target DeKalb Veterans and ask scripted questions aimed at generating honest responses regarding their existing overall health circumstances. If housing and case management feedback was provided

outside of normal standards, referrals were recommended for HADC, an agency specialist or VA case management follow up. Also, during the month, veterans received “Care Bags” consisting of masks, aromatherapy hand sanitizer and sanitizing hand wipes, along with a community contact listing of resources for assistance (food, utility payments, and related practical needs).

Family Unification Program (FUP) – HADC has a partnership with the Division of Family and Children Services (DFCS) that provides Tenant-Based vouchers to families who are identified by DFCS as being at risk of losing their children to foster care or may experience a delay in the discharge of children to the family unless they secure adequate housing. DFCS refers families to HADC to help them secure safe, decent, and affordable housing. In 2020, HCV housed one (1) Family Unification Program (FUP) family, including three (3) children.

Youth & Homeless Youth Aging Out of Foster Care (YAOFC) (YAOFC-H) The HCV Team continued to assist Youth & Homeless Youth Aging Out of Foster Care (YAOFC) (YAOFC-H) between the ages of 18-26. In 2020, HADC continued to work with these clients to provide housing for participating families in the HCV Program.

Continuum of Care (COC) – HADC HCV Program continued to maintain a partnership with the DeKalb County Continuum of Care on an initiative to permanently house homeless families and those at risk of becoming homeless. As a result of these partnerships, HADC housed 8 families, including 27 children, in 2020.

AFFORDABLE HOUSING

as a platform to enhance lives.

Our 65 Years. A Timeline.



2015

CIRCLES METRO ATLANTA EAST
The Circles program supports families from poverty to stability by focusing on reducing dependency on government assistance, promoting long-term self-sufficiency and moving families out of poverty by pairing participant leaders with community Allies. Circles provides opportunities that inspire and equip families and communities with vital resources to resolve poverty and thrive.

2015

YOUNG ADULT HOUSING CHOICE VOUCHER PROGRAM
In June 2015, HADC committed to providing up to 100 vouchers for a Young Adult Housing Choice Voucher Program targeting youth aging out of foster care and homeless youth (aged 18-26).

2016

HOMEOWNERSHIP PROGRAM
The Homeownership Program offers a mortgage subsidy to households that currently receive Housing Choice Voucher (HCV) rental assistance. Families who qualify for the program must be enrolled in the Family Self-Sufficiency Program, have an annual earned income of at least \$25,000, and complete financial education and counseling.



HCV Impact & Demographics

2020

FEDERALLY ASSISTED HOUSING PORTFOLIO
AS OF DECEMBER 31, 2020

1,252

Incoming Portable Housing Choice Vouchers

4,696

Allocated Housing Choice Vouchers, including:

2,957

Tenant-Based Housing Choice Vouchers

2

VASH Project-Based Vouchers

312

Rental Assistance Demonstration Vouchers

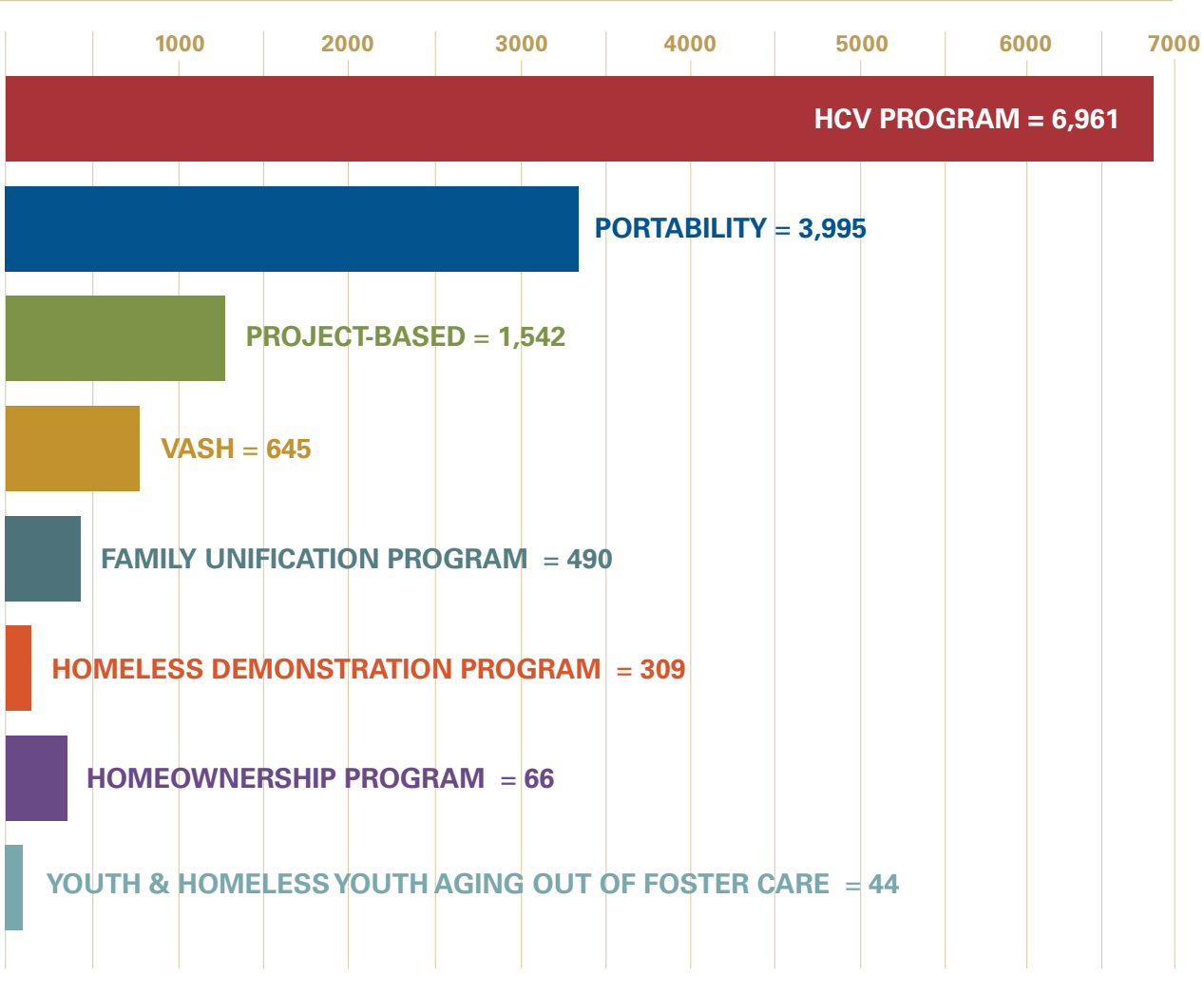
714

VASH Vouchers

HADC administers a total of 5,948 vouchers

Over **14,000** Individuals Served

Individuals served by HVC programs as of December 31, 2020



44% of households live on a fixed income

Average family pays **\$241** per month for rent

Average HAP voucher was **\$731** per month

Average working household income **\$19,753**

Average annual income for nonworking families **\$10,831**

Average annual income for elderly/fixed-income families **\$12,548**



470

new participants were admitted into the program, including portable families

54

participants graduated from the program in 2020, due to Zero HAP for 180 days

45%

of Housing Choice Voucher households include children

1,540

Housing Choice Voucher participants work

483

participants ended their participation in the program

87%

of non-elderly and non-disabled households are working families

5,915

annual recertifications were completed

2,625

interim recertifications were completed

1,698

Landlords participate in the Housing Choice Voucher program

6,199

families were housed in 2020, a 1% increase from 2019



Tax-Exempt Bond Portfolio

(as of December 31, 2020)

\$495,803,093*

COMPLETED = 25

UNDER CONSTRUCTION = 9

PENDING CLOSING = 4

TOTAL UNITS = 4,506

AFFORDABLE UNITS = 1,853

*The amount of bonds issued is for those that have closed only. No pending closing amounts are included. The total amount issued includes bonds that are paid off but are still under restriction. Units listed are already completed and do not include under construction and pending units.

Abbington Reserve	North Hill – Chatsworth
Ashton Grove – Retreat at Madison	Oak Forest
Ashton Lenox	Paradise East – Summit Hill
Brightstone	Peachtree Creek on Ponce
Chapel Run	Reserve at Hairston Lake
Clairmont Crest	Retreat at Spring Hill
Heritage Townhomes	Silver Oak
Hiawassee Park	Starnes Senior Residences
Highland Place Apartments	Sterling at Candler Village
– Hills at Fairington	Stone Terrace I
Highlands at East Atlanta	Stone Terrace II
Lake Point – Park at Carrigan	Sunrise View Family Apartments
Mills Creek Village	Swift Creek
<i>(Reserve at Mills Creek and Mills Creek Crossing)</i>	

HADC Tax-Exempt Bond Portfolio

2020

The Housing Authority’s Multi-Family Tax-Exempt Bond Program plays an important role in achieving our mission to provide sustainable and affordable housing as a platform to enhance lives. The program provides a low-interest funding source for developers who are committed to creating or maintaining affordable housing through rehabilitation. The Bond Program feeds into HADC’s mission by creating and sustaining affordable housing by generating new units and rehabilitating old ones to keep communities viable.

Tax-exempt financing was implemented to induce developers to build or renovate existing multi-family structures. Almost all states have various laws which authorize housing authorities such as HADC to issue bonds.

HADC has the ability to issue tax-exempt bonds using resources allocated from the Georgia Department of Community Affairs – the purpose of which is to sustain affordable housing. The Tax-Exempt Bond Program leverages public and private funds to facilitate acquisition, development and construction of affordable housing.

Tax-exempt bonds are federally funded and regulated by the IRS pursuant to state and federal law. The Georgia Department of Community Affairs (DCA) administers the “Georgia Allocation System” for local and state government issuing authorities seeking to

issue “private activity tax-exempt bonds”. Section 103 of the Internal Revenue Code (IRS) provides that interest on certain types of bonds for multi-family housing be excluded from gross income for federal income tax purposes if they meet the requirements of the Code. Using tax-exempt bonds can often reduce the borrowing rate by 1% or more as opposed to taxable financing rates or conventional financing. Designated as a conduit issuer through the DCA, HADC issues tax-exempt bonds to develop affordable housing and monitors the projects for affordability compliance of the tenants. Projects using tax-exempt bonds elect to be 40% at 60% affordability or 20% at 80% affordability at the time of application. Section 8 housing vouchers are not issued; however, those who have them are welcomed to apply to live in the units.

The bond program generates revenue including application, inducement, and closing fees for each project as well as administrative fees, annual issuer and monitoring fees for each project. Bond revenues generate nearly \$500,000 of unrestricted fees for the Authority annually. The proceeds of these bonds are used to provide financing for multi-family rental apartment projects. As of December 2020, HADC’s tax-exempt bond portfolio had \$495,803,093 committed. The amount of bonds issued reflects those which have closed only, including bonds that are paid off but are still under restriction.

AFFORDABLE HOUSING

as a platform to enhance lives.



Housing
Development
Corporation

*Developing and managing affordable
and sustainable communities.*

Housing Development Corporation (HDC) is a 501(c)3 nonprofit committed to the acquisition, renovation, construction and management of affordable housing. Created in 1988 in response to the shortage of affordable housing opportunities for persons of low to moderate income in DeKalb County and the State of Georgia, HDC develops and manages affordable housing for low-and moderate-income families, seniors, and the disabled.

HDC makes communities more resilient by preserving, creating, and managing high-quality, sustainable and affordable housing that promotes economic integration. HDC has forged strong

partnerships which deliver intensified community-based programs and services that enhance the quality of life for our nearly 3,300 residents.

HDC carefully considers its portfolio in terms of maintenance and capital needs as well as opportunities for green design and environmental enhancements. HDC seeks public and private partners to create and renovate multi-family homes and housing developments with state-of-the-art amenities where seniors and families are comfortably housed, children have stable school attendance and neighborhoods can be rejuvenated.

www.housingdevelopmentcorp.org

HDC DEVELOPMENT Milestones & Achievements 2020

- Brightstone, a 175-unit senior community – leased up and stabilized operations, and converted to permanent financing (in partnership with Prestwick)
- Abbingdon Reserve, a 238-unit family community – completed construction and is leasing up (in partnership with Rea Ventures)
- Starnes Senior Residences, a 128-unit senior community – 80% complete with construction at year-end (in partnership with Searles Foundation)
- Reserve at Hairston Lake, a 170-unit housing for older persons community – was complete with construction at year-end, leased up and operations stabilized
- Peachtree Creek on Ponce, a 200-unit new construction family development – closed and started construction (in partnership with Blue Ridge Atlantic)
- Enclave at Eastside Walk – completed 20 single-family home subdivision and sold out (in partnership with The Housing Group)
- Kensington Pointe, a planned 130-unit senior development across from the Kensington MARTA station was awarded 9% LIHTC in DCA's 2020 competitive round (in partnership with LDG Development)
- Sterling at Candler Village, a 170-unit senior community located on Candler Road between Memorial Drive and Glenwood Road - received final 8609, stabilized occupancy and operations, and converted construction loan to permanent financing (in partnership with The Benoit Group)
- Manor at Indian Creek II, a 94-unit senior community adjacent to the Indian Creek MARTA station - received final 8609 (in partnership with Prestwick)

31

HDC MANAGEMENT Milestones & Achievements 2020

- Assumed management of Wray Court Apartments in Milledgeville.
- Worked with HUD to get Wray Court out of default and re-start renovation of the community
- Assisted with property operations for Milledgeville Housing Authority (MHA)

WE DEVELOP | WE CREATE | WE MANAGE | WE SERVE



Housing
Development
Corporation

HDC Development Pipeline

STARNES SENIOR RESIDENCES

A 128-unit new construction senior community for residents 62 and older in Clarkston, Georgia, utilizing tax-exempt bonds and 4% Low-Income Housing Tax Credits (LIHTC), this new construction development will be a four-story mid-rise building adjacent to the Georgia Piedmont Technical College Foundation's Starnes Center. The property will be 100% affordable with the unit mix consisting of efficiency and one-bedroom units. Site amenities will include an equipped computer center, fitness room, a wellness room, an on-site gazebo, and more. Construction is 80% complete and expected to be completed in Spring 2021.

PEACHTREE CREEK ON PONCE

In partnership with Blue Ridge Atlantic Development, Peachtree Creek on Ponce will be a 200-unit new construction development in Clarkston. Units will be 100% affordable at 60% AMI rents, utilizing 4% Low-Income Housing Tax Credits (LIHTC) where HADC is a Co-General Partner and Co-Developer. Site amenities will include a fitness center, business center, playground, and community room. Peachtree Creek on Ponce will include one-bedroom, two-bedroom and three-bedroom units. Construction began during Summer 2020 and is expected to be completed the end of 2021.

PHOENIX STATION

In partnership with LDG Development, Phoenix Station will be a 244-unit new construction mixed-use family development across from the Kensington MARTA Station. Units will be 100% affordable at 60% AMI rents, utilizing 4% Low-Income Housing Tax Credits (LIHTC) where HADC and HDC are a Co-General Partner and Co-Developer. Site amenities will include a pool, fitness center, business center, playground, community room, structured parking, and compatible third-party uses (office and commercial). Phoenix at Kensington Station will include one-bedroom, two-bedroom and three-bedroom units. Closing is scheduled for Spring 2021 and construction is expected to start shortly thereafter.

VERANDA AT ASSEMBLY

In partnership with Integral Development, a 100-unit new construction senior community for residents 62 and older in Doraville, Georgia was awarded 9% tax credits. The new construction development will be a four story, mid-rise building at the old GM plant in Doraville. The property will be 80% affordable with the unit mix consisting of one and two-bedroom units. Site amenities will include an equipped computer center, fitness room, a wellness room, an onsite gazebo, and more. Closing is scheduled for Summer 2021 and construction is expected to start shortly thereafter.

STARNES SENIOR RESIDENCES



Our 65 Years. A Timeline.



2014 - 2019

SINGLE FAMILY HOMES ACQUISITION AND REHAB PROGRAM

Vacant single family homes in DeKalb County were acquired and completely renovated to County Code standards. These homes provided affordable housing in a single family setting that served as an alternative to traditional apartment living. The portfolio grew to 82 single family rental homes which were sold in 2019 so that resources could be directed to new affordable housing projects.



2015

NEIGHBORHOOD STABILIZATION PROGRAM

In partnership with the DeKalb County Community Development Department, HDC served as the developer for the acquisition and substantial rehabilitation of 17 distressed, Neighborhood Stabilization Program (NSP3) homes. The homes were listed for sale as part of a homeownership program for low to moderate-income DeKalb County residents.



2015

THE VIEW

The View, completed in the Fall of 2015, is a newly constructed mid-rise apartment community. Built exclusively for independent seniors (age 62+), the 80-unit three-story mixed-income community has 66 one-bedroom and 14 two-bedroom apartment homes. Situated on a 10-acre site located in the City of Stone Mountain, the community is within walking distance of Stone Mountain Village shops and offers residents the chance to enjoy an independent, active lifestyle.

VILLAGE AT MILLS CREEK, REDEVELOPMENT OF FORMER TOBIE GRANT MANOR PUBLIC HOUSING

Village at Mills Creek is the redevelopment of Tobie Grant Manor, unincorporated DeKalb County's last public housing project. A master-planned, multi-phased, mixed-finance redevelopment, the 55-acre former public housing site serves as a catalyst for transformation of the historic Scottdale community. The plan involved the relocation of all the residents, the demolition of the existing public housing, and the finance and redevelopment of the entire site through public and private partnerships. The initial three (3) phases of the redevelopment plan included:

2015 - 2017



2015-2016 Phase I: RESERVE AT MILLS CREEK

Reserve at Mills Creek opened in 2016. The four-story mid-rise community of 100 residences was crafted for independent seniors (ages 62 and older) and includes 84 one-bedroom units and 16 two-bedroom units with interior access corridors and central elevators.



2016 Phase II: MILLS CREEK CROSSING

Mills Creek Crossing opened in mid-2016. The mixed-income family residential community of 200 units consists of 44 one-bedroom units, 116 two-bedroom units, and 40 three-bedroom units. Situated on 19.8 acres in Scottdale, the community is easily accessible to North Decatur Road and public transportation. Eighty percent (80%) of the units at Mills Creek Crossing are affordable to residents at 60% AMI.



2017 Phase III: RETREAT AT MILLS CREEK

Retreat at Mills Creek opened in 2017. The four-story mid-rise community of 80 residences was crafted for independent seniors (ages 62 and older) and includes 60 one-bedroom, and 20 two-bedroom, units with interior access corridors and central elevators. The community is nestled on 2.3 acres between another mid-rise senior community with 100 units and a family community with 200 units.

HDC Development Pipeline continued

ROBERT GRAHAM AT ORCHARD HILL LANDING

In partnership with the Milledgeville Housing Authority of Milledgeville, Georgia, Robert Graham at Orchard Hill Landing is a proposed 170-unit family affordable housing community and the proposed first phase in converting the 55-acre public housing site to RAD using Low-Income Housing Tax Credits (LIHTC). The project includes 116 rehab units and 54 new construction units. The redevelopment plan will focus on a sustainable real estate development model that will emphasize energy efficiency, healthier resident lifestyles through design and housing that is economically self-sustainable. As part of the redevelopment, a new community building will be centrally located on the property and other site amenities will include a covered gathering area and a children's playground. Planned unit upgrades include new centralized HVAC systems, LVT flooring, new water heaters and a more open floor plan. Closing is anticipated in Spring 2021 with development starting in Summer 2021.

ENCLAVE AT WASHINGTON

HDC is proposing the renovation to an existing 72-unit Section 8 family property in Sandersville, Georgia. The property will be financed with tax-exempt bonds and 4% tax credits. The redevelopment plan will focus on a sustainable real estate development model that will emphasize energy efficiency, healthier resident lifestyles through design and housing that is economically self-sustainable. As part of the redevelopment, a new community building will be centrally located on the property and other site amenities will include a covered gathering area and a children's playground. Planned unit upgrades include new centralized HVAC systems, LVT flooring, and new water heaters. Closing is anticipated in Spring 2021 with development starting in Summer 2021.

ENCLAVE AT MILLEDGEVILLE

HDC is proposing the renovation to an existing 74-unit Section 8 family property in Milledgeville, Georgia. The property will be financed with tax-exempt bonds and 4% tax credits. The redevelopment plan will focus on a sustainable real estate development model that will emphasize energy efficiency, healthier resident lifestyles through design and housing that is economically self-sustainable. As part of the redevelopment, a new community building will be centrally located on the property and other site amenities will include a covered gathering area and a children's playground. Planned unit upgrades include new centralized HVAC systems, LVT flooring, and new water heaters. Closing is anticipated in Spring 2021 with development starting in Summer 2021.

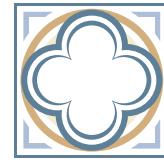
KENSINGTON POINTE SENIOR

HDC is proposing a newly constructed 130-unit senior LIHTC property. The property will be financed with a conventional loan and 9% tax credits. The new construction development will be a five story, mid-rise building across from the Kensington MARTA station. The development will be a Transit Oriented Development in partnership with MARTA. MARTA will be leasing the land for the apartments to be built on. The property will be 100% affordable with the unit mix consisting of one and two-bedroom units. Site amenities will include an equipped computer center, fitness room, a wellness room, an onsite gazebo, and more. Closing is scheduled for Spring 2022 and construction is expected to start shortly thereafter.



KENSINGTON POINTE FAMILY

HDC is proposing a newly constructed 120-unit family Work Force Housing property. The property will be financed with a conventional loan without tax credits. The new construction development will be a five story, mid-rise building across from the Kensington MARTA station. The development will be a Transit Oriented Development in partnership with MARTA. MARTA will be leasing the land for the apartments to be built on. The property will be affordable but without the assistance of tax credits. The unit mix consisting of one, two, and three-bedroom units. Site amenities will include an equipped computer center, fitness room, a wellness room, an onsite gazebo, pool and more. Closing is scheduled for Spring 2022 and construction is expected to start thereafter.



Housing
Development
Corporation

REAL ESTATE Portfolio

2020

Multi-Family Communities

Owned by HDC/HADC and Managed by HDC Management

Ashford Parkside: 151 units
Ashford Landing: 117 units
Reserve at Hairston Lake: 170 units
Retreat at Spring Hill: 83 units
Spring Chase: 380 units
The View: 80 units

Owned by HDC/HADC and Third-Party Managed

Hearthside Brookleigh: 121 units
Mills Creek Crossing: 200 units
Reserve at Mills Creek: 100 units
Retreat at Mills Creek: 80 units

Partially Owned by HDC/HADC and Third-Party Managed

Abbingdon Reserve: 238 units*
Brightstone: 175 units*
Manor at Indian Creek II: 94 units*
Sterling at Candler Village: 170 units*

Not Owned but Managed by HDC Management

Wray Court: 149 units

Multi-Family Development

Lead Developer

Enclave at Milledgeville: 74 units
Enclave at Washington: 72 units
Kensington Pointe Senior: 130 units
Kensington Pointe Family: 120 units
Robert Graham at Orchard Hill: 171 units
Starnes Senior Living: 128 units

Development Partner

Peachtree Creek on Ponce: 188 units*
Phoenix Station: 244 units*
Veranda at Assembly: 100 units*

*Non-Managing Partner

WE DEVELOP

1,099

units of affordable housing
under development

WE CREATE

2,159

units of affordable housing
created in total

WE MANAGE

1,130

units of high-quality sustainable housing

WE SERVE OVER

3,300

residents

Service Enriched Communities: HDC offers community-based resident services programs that include weekly transportation, health and wellness, financial stability, and resident engagement and community participation.

Creating **SUSTAINABLE COMMUNITIES** that enhance lives.



Resident Services Corporation (RSC) was created in 2012 to enhance the lives of DeKalb County residents through community-based problem solving and neighborhood-oriented strategies that promote self-reliance and long-term self-sufficiency.

RSC's Special Programs team's commitment to helping residents strive towards economic independence is supported by several programs and initiatives that have yielded positive outcomes year after year. This is accomplished by providing support to residents as they identify the paths they want to take to self-sufficiency.

Special Programs offers a range of programs and services for residents, including employment training, job retention assistance, childcare programs, college scholarships and other services. Our enhanced case management and targeted linkages to much needed supportive services for Housing Choice Voucher (HCV) residents. Services are tailored to assist residents in overcoming barriers and to build a foundation for personal success. Programs are designed to identify specific goals, change mind-sets, educate, inform and to assist families as they

work towards an obtainable pathway to economic independence. Special Programs works with the broader community to create solutions to the challenges associated with both generational and situational poverty.

RSC's Community-Based Services team provides supportive services to residents of Agency-owned communities to enhance quality of life and empower individuals to maintain their independence and age successfully in the community. Program goals include improving service delivery to low-income seniors in affordable housing; improving the engagement skills of the participants, self-advocacy, health and service outcomes; and enhancing the economic stability of the participant while ultimately generating cost savings for the health care system.

2020 Was A Challenging Year

In March 2020, the coronavirus outbreak compelled an unexpected shift in the economy's trajectory as state and local governments instituted stay-at-home orders, bans on large public gatherings, and closures of schools and non-essential businesses. Countless adults were striving to cover essential expenses such as food and housing and worried about how they will cope for the next month. Many adults reported that their families have lost jobs, work hours, or work-related income because of the coronavirus outbreak.

Even before the pandemic, millions of families had little to no savings for an emergency and struggled to meet their basic needs for housing, utilities, food, or medical care. Many employed adults also had problems affording basic needs.

The highest rates of hardship were among hourly and self-employed workers, who constitute the majority of workers in industries most likely to be affected by the pandemic.

During the pandemic, RSC's goal was to ensure that resources and supportive services were still accessible to HCV families and Agency-owned senior communities. Although the pandemic has changed the way we engage our families and residents, it has not impacted the level of service we deliver. RSC pivoted to provide virtual access to educational opportunities, vocational training, counseling, housing, and various services for participants as well as for community-based resident services. In addition, our virtual programming provided school-aged children with the tools and resources required to safely learn while at home.

RSC enhances lives by promoting self-reliance and long-term self-sufficiency.

www.residentservicescorp.org



Over 5,200 individuals

were impacted through RSC initiatives in 2020.

SCHOLARSHIP PROGRAM:

In 2020, as part of our mission and in order to encourage academic excellence and community responsibility, Resident Services Corporation (RSC) provided scholarships for traditional students (high school seniors who are preparing to enter college) and non-traditional students (degree-seeking adults who wish to attend or are currently attending college). As a result, we were extremely pleased to award \$2,500 scholarships to deserving individuals who were receiving rental assistance through the Housing Authority of DeKalb County's Housing Choice Voucher Program.

RSC SPECIAL PROGRAMS

2020

RSC's Special Programs provides linkages to services and training for families with a concentration on family and individual goals, with consolidative strategies for youth, personal, educational, and occupational milestones. RSC's 2020 Special Programs included our Circles, Family Self-Sufficiency (FSS), Homeownership/ Homeownership Readiness, Safe at Home Virtual Initiatives and Youth Empowerment Programs. Our initiatives provided participants with the education needed to increase financial security, reduce debt, and build their credit, savings, and other assets – including helping participants to achieve homeownership. RSC's Virtual Initiatives enhanced the quality of life for families and youth residing in low-income communities.

Strong communities are developed by strong individuals. As we empower our participants to map out their goals, we also have them identify issues, successes, strategies, and stakeholders to improve their communities. RSC surveyed its residents and participants to tailor virtual programs to fit their unique needs and we built the necessary community partnerships to implement them.

Through our collaborative partnerships, we are able to provide services based on our participants' needs. These partners help ease the burden of income decline and prevent the loss of basic needs by assisting with food stamps, food banks, utility assistance, rental assistance, etc.



RSC SPECIAL PROGRAMS

Milestones & Achievements

2020

- Our FSS Pathways to Independence program model served 614 adults and 136 at-risk youth and young adults – making it one of the largest FSS Programs in the Atlanta Metro area.
- Enhanced virtual trainings and workshops using social media and technology.
- Received 2020 Awards of Merit from the National Association of Housing and Redevelopment Officials (NAHRO) for Program Innovation in the Resident and Client Services Category for the Pathways to Independence and Youth Empowerment and Future Leadership Programs.
- Extended workshops and resources to the entire Housing Choice Voucher (HCV) & Project Based Voucher (PBV) population, impacting over over 5,200 individuals.
- Developed strategic partnerships – increasing resources to educate, encourage and advocate for community change.
- Combined best practices in several disciplines, including communication and leadership skills, community organizing, case management, grassroots leadership, SMART goal setting, financial literacy, peer-to-peer support and learning, mentoring, child/youth development and job coaching and training.

RSC SPECIAL PROGRAMS


Services & Initiatives

2020

- Post-Secondary Preparation
- Technology Training
- Personal Branding
- Small Business Development
- COVID-19 Personal Protection Equipment
- Safe at Home Virtual Initiatives
- Fast Track Careers
- Family Financial Education
- Life Skills for Youth and Young Adults
- Resume Building and Job Readiness
- Computer and Technical Training
- Understanding College Applications and Financial Aid
- Ways to Save Series
- Back to School Supplies
- Food Banks and Food Pantries
- Homeownership Education
- Peer-to-Peer Mentoring
- GED Preparation
- Career Development



RSC enhances lives by promoting self-reliance and long-term self-sufficiency.



615

Family Self-Sufficiency participants

136

Young Adults & Youth

2,234

resource referrals

513

employee related assessments

317

participants updated their resumes



93% of families enrolled in FSS expressed interest in becoming a homeowner

40% of special programs include previously homeless veterans and at-risk youth

82% participated in Financial Coaching



59 Homeownership participants

90% of participants reported an enhanced quality of life as a result of RSC initiatives

96% of participants completed virtual financial education/literacy classes

90% of participants prepared an electronic or written budget

2020 IN-KIND DONATIONS - \$77,600

Resident Services Corporation (RSC) Special Programs and Community-Based Programs and Services received \$77,600 of in-kind donations.

PLATINUM - \$10,000+

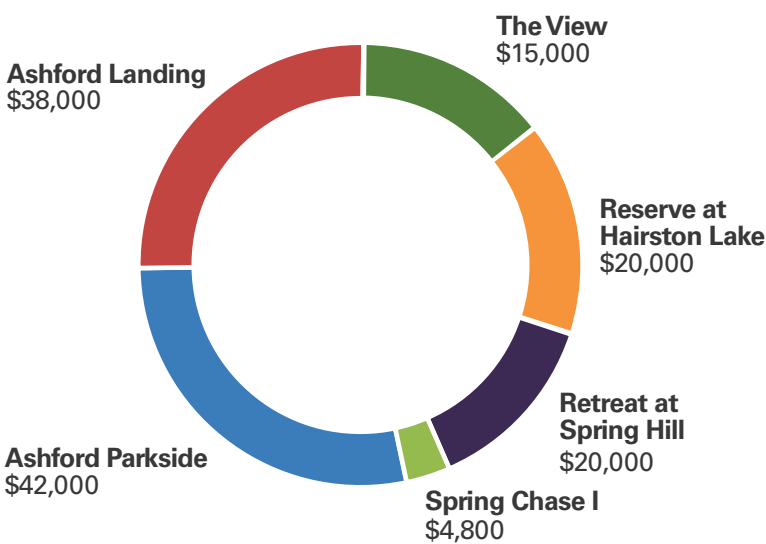
- Work Source Training Programs - \$20,000
- AARP Senior Programs - \$12,000
- Center for Pan Asian & Community Services (CPACS) - \$12,000

SILVER - \$2,500-\$5,000

- Fair Housing Services, Inc. - \$4,500
- DeKalb County Churches and Food Pantries- \$3,000
- University of Georgia Cooperative Extension - \$2,500

BRONZE – Under \$2,500

- Goodwill of North Georgia - \$6,000
- Women in Leadership - \$3,000
- Great Start Georgia - \$2,500
- Prosper Home Care - \$2,100
- Center for Women’s Wellness - \$2,000
- Spirit of GOD Christian Church - \$2,000
- Jewish Family and Career Services \$1,500
- Atlanta Hearing Associates - \$1,000
- Women’s Resource Center - \$500
- Alliance of Mental Illness - \$500
- Tucker Makes Masks - \$500
- Stone Mountain City Council - \$500
- New Horizons Learning Center - \$1,500

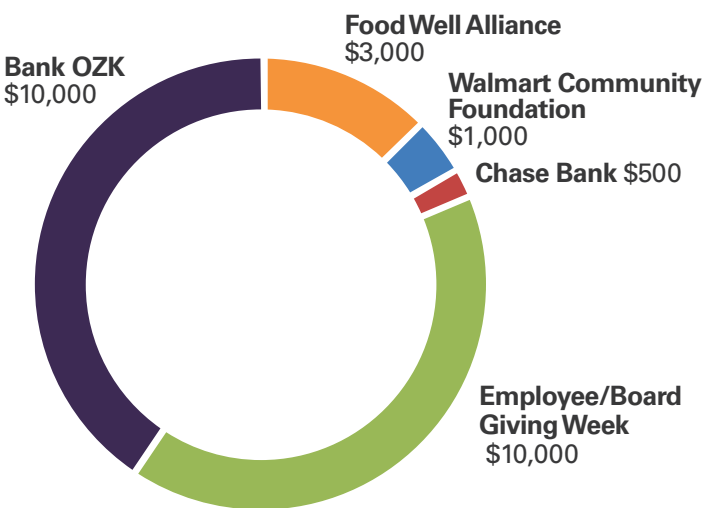


2020 REVENUE - \$139,800

Ashford Parkside	\$ 42,000
Ashford Landing	\$ 38,000
The View	\$ 15,000
Reserve at Hairston Lake	\$ 20,000
Retreat at Spring Hill	\$ 20,000
Spring Chase I	\$ 4,800
	\$ 139,800

2020 CASH DONATIONS - \$24,500

Employee/Board Giving Week	\$ 10,000
Bank OZK	\$ 10,000
Food Well Alliance	\$ 3,000
Walmart Community Alliance	\$ 1,000
Chase Bank	\$ 500
	\$ 24,500



Our 65 Years. A Timeline.



2016

AFFILIATED RESOURCES GROUP (ARG)

The Board of Commissioners of the Housing Authority of DeKalb County (HADC) made the decision for the Housing Authority and its affiliate companies to conduct business as Affiliated Resources Group (ARG) in order to coordinate the missions of all affiliated companies. The Agency was rebranded as Affiliated Resources Group (ARG) to reflect the broad scope of the work the Authority and its affiliated companies do specializing in housing and real estate development.



2016

DEKALB COUNTY 'HOME' PROGRAM

HDC developed three single family homes (Santa Monica) and acquired and rehabilitated two single family homes (Glen Valley and Pinedale) for sale for people who meet 80% Average Median Income (AMI) under DeKalb County's HOME Program.



RSC enhances lives by promoting self-reliance and long-term self-sufficiency.

RSC COMMUNITY-BASED Initiatives 2020

EDUCATION AND EMPLOYMENT

- Leadership for Seniors – Engage with Co-Age
- Virtual Technology Training
- Virtual Financial Education

HOUSING AND ECONOMIC STABILITY

- Annual Low-Income Housing Energy Assistance Program (LIHEAP)
- Virtual Resident Appreciation Activities
- COVID-19 Care Packages
- Mother's and Father's Day Recognition

HEALTH AND WELLNESS

- Wellness with Center for Pan Asian Community Services (CPACS)
- Virtual Exercise Activities
- Virtual Mental Health Speakers
- Weekly Phone Wellness Check-ins with Residents
- On-site Hearing Clinic

COMMUNITY AND CIVIC ENGAGEMENT

- Korean and Chinese New Year
- Senior Day at the Georgia State Capitol in conjunction with Engage for Co-Age
- Community Gardening
- Thanksgiving and Holiday To-Go Luncheons

Impact of RSC Community-Based Services

Enhanced community-based resident services and weekly transportation services were offered to over 600 residents at 5 senior and active adult properties. RSC programs impacted over 1,000 residents at both family and senior properties.

RSC COMMUNITY-BASED Services 2020

RSC provides community-based social services and enrichment programs to support residents of Agency-owned communities. Resident Services Programs are designed to enhance the lives, stability, and wellbeing of residents.

Recognizing that shelter alone is not always sufficient for our residents' success, RSC develops localized strategies and programs to support residents' economic stability, health and wellbeing. We endeavor to create a stable foundation where our residents can explore their potential and age-in-place, while being supported

by practical programs and services such as health and wellness instruction and activities, financial education, community and civic engagement and employment initiatives.

Our community-based programs and services seek to provide a platform for our residents' success by providing them with the assistance they need to achieve their individual goals. RSC's Service Coordinators offer on-site programming to foster positive outcomes and assist residents in finding and accessing additional services through referrals.

RSC COMMUNITY-BASED Milestones & Achievements 2020

- Community-based Service Coordinators continued to provide services to residents of properties on a virtual basis throughout COVID-19 Shelter-in-Place.
- RSC set up sanitation stations, provided masks, gloves, and other PPE in community areas at senior communities.
- Coordinated with Meals on Wheels to assist residents with food security during pandemic.
- Provided educational materials and public service notices about high-risk vulnerability of senior residents regarding COVID-19.
- Provided limited, socially distanced, weekly transportation services for shopping for residents to ensure their safety and health throughout the pandemic.
- Provided residents transportation opportunities for early voting for primary and general elections.
- Partnered with 2020 CENSUS and DeKalb County to educate about the importance of participation in Census.

Our 65 Years. A Timeline.



2016

HOMELESS DEMONSTRATION PROGRAM

The Homeless Demonstration Program was initiated in 2016 in collaboration with partnering agency, DeKalb County Continuum of Care, to place homeless families. This was in response to a HUD Family Options Study found that homeless families that were offered vouchers compared to transitional housing and other assistance experienced significantly less housing instability, food insecurity, domestic violence, and separation from children.



2016 - 2017

SINGLE FAMILY DEVELOPMENT

HDC developed ten new luxury townhomes on a 1.15-acre site in North DeKalb County, Georgia. Located adjacent to Brookhaven's Blackburn Park and the Brookleigh development, the homes are in walking distance to restaurants, retail, and The Cowart Family YMCA.



2018

YOUTH EMPOWERMENT PROGRAM

RSC's Youth Empowerment Program seeks to eliminate health disparities by addressing social determinants of health, insufficient education, exposure to violence, inadequate access to healthcare, lack of role models, and other psycho-social and economic factors. Young Adult (ages 18-26) initiatives are focused on increasing educational and employment opportunities, building assets and a vision for the future which eventually reduces risky behaviors and promotes long term self-sufficiency. Future Leader (K-12) initiatives connect parents of school age youth to after-school programs, youth activities, community programs, and extracurricular activities.



2017 - 2018

RETREAT AT SPRING HILL, REHABILITATION OF SPRING CHASE II

With the Housing Authority of DeKalb County (HADC), HDC created a tax credit partnership in 2017 to purchase Spring Chase II from HADC in order to reposition the aging asset to meet the needs of current and future low-income residents in DeKalb County. To facilitate the renovation of the property as a modern community that encourages a healthy lifestyle for seniors, the \$4.2m rehabilitation project was financed through tax-exempt bonds and 4% tax credits. The 83-unit senior community (age 55+) was rebranded as Retreat at Spring Hill.



2019 - 2020

RESERVE AT HAIRSTON LAKE, REHABILITATION OF HAIRSTON LAKE APARTMENTS

HDC initiated a rehab of 170 units of the previous Hairston Lake Apartments senior community (age 55+) on North Hairston Road in Stone Mountain. The property has been rebranded as the Reserve at Hairston Lake. Utilizing tax-exempt bonds and 4% Low Income Housing Tax Credits (LIHTC), the units will remain 100% affordable at 60% AMI rents. New amenities include two new covered gathering areas, the addition of an accessible garden, as well as a fitness center, an equipped computer center, an Arts & Crafts room and upgraded restrooms within the community building. Unit interiors are being equipped with all LED lighting, LVT flooring, and washers and dryers in each unit.



HOUSING & REAL ESTATE DEVELOPMENT

HADC • HDC • RSC • PTS

Our 65 Years. A Timeline.





2020 | YEAR IN REVIEW

750 Commerce Drive · Suite 201 · Decatur, Georgia 30030
404-270-2500 · affiliatedresourcesgroup.com