

THE GEORGIA INITIATIVE FOR COMMUNITY HOUSING

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Abstract

Quality, affordable housing, and healthy neighborhoods are critical needs for residents and their communities. With proper planning, local leaders can foster an environment that creates opportunities for families and communities to prosper. This paper describes a program, the Georgia Initiative for Community Housing (Initiative or GICH), developed to address housing issues in rural communities and build community capital. GICH offers collaboration, training, and facilitation to Georgia's cities and enables them to create a locally-based action plan for housing and community development. The Initiative represents a partnership of the Georgia Municipal Association, the Georgia Department of Community Affairs, and the University of Georgia Housing and Demographics Research Center, with supplemental funding from the private sector. The Initiative helps rural and small- to medium-sized communities access funding, organize a housing strategy, and address their housing needs through partnerships and coordinated action.

Introduction

The roots of America's history with neighborhood and housing revitalization lie with the reformers of 1840's who believed that the country's urban slums were degrading the health and morals of the people who lived in them (von Hoffman, 2000). In the 1920s and 1930s, City officials, downtown business interests, and real estate interests formed a new constituency for slum clearance. The post World War II housing boom further spurred federal, state, and local officials to take action to preserve or create healthy cities.

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With the passage of the Housing Act of 1949, the federal government began a series of federal initiatives aimed at housing and urban renewal (Lang & Sohmer, 2000).

While the history of urban revitalization efforts have ranged from the early slum clearance programs to the neighborhood preservation and revitalization efforts that continue today, one characteristic of much of this activity is that its nexus has been the nation's large cities. But while urban revitalization primarily has been a large city phenomenon, small and midsized cities, rural towns, and villages also experience declining neighborhoods, enclaves of substandard and abandoned housing, and a lack of affordable housing options. These smaller communities, like their big city counterparts, need revitalization efforts, albeit on a smaller scale. While funding is limited, programs are available to these smaller communities through the states and the federal government, the private sector, and nonprofit organizations. In Georgia, many rural communities are prevented from implementing successful housing efforts by a combination of a lack of expertise, organizational capacity, awareness of programs, political will, and locally based financial resources (Tinsley, 2008).

Rural Revitalization Efforts and Community Capital

The community capitals framework is a useful way to consider how localities bring together assets to engage in successful community development (Fey, Bregendahl, & Flora, 2006). When applied to rural and small city settings, it can explain much about both the obstacles and the strengths that these communities bring to such efforts.

In 2003, Fey, Bregendahl, and Flora undertook a study of 57 rural communities in Australia, Canada, New Zealand, and the United States that had engaged in successful community and economic development. The study centered on six overlapping and interconnected community capitals: natural, human, social, cultural, political, and financial and built. The most successful communities strengthened all six capitals to achieve an articulated long-term vision.

Social capital or civic engagement and its link to economic growth and community success have its roots in Robert Putnam's (1993) seminal study of Italian regional government and more recently explored at length in

Bowling Alone (2000). Civic infrastructure can make a significant difference in community success (Lang & Hornburg, 1998). For example, 18 years of qualitative and quantitative work by the Housing Environments Research Group of the City University of New York showed that residents viewed the most successful housing revitalization efforts to be tenant owned co-ops; the type of housing that maximized civic engagement (Saegert & Winkel, 1999). The World Bank identifies social capital and human capital as particularly vital for rural development, stating that rural communities can be “endowed with land and water (natural capital), but they often do not have the skills (human capital) and organizations (social capital) that are needed to turn the natural resources into physical assets” (World Bank, n.d.). The same could also be said for housing and revitalization efforts outside of Georgia’s metropolitan areas.

It is virtually impossible to successfully tackle housing and neighborhood revitalization without a partnership among funding entities and local government, community groups, and housing organizations. The locality is a critical component of that partnership. Generally, housing decisions are made at the local level and housing programs must be delivered by a community-level organization, requiring human, financial, and social capital (Ziebarth, Prochaska-Cue, & Shrewsbury, 1997). For example, federal housing tax credits are used locally by for-profit and not-for-profit organizations to create new affordable housing. Community Development Block Grant (CDBG) and federal HOME dollars are often leveraged with private sector funding (i.e., financial capital). Lang and Hornburg (1998) note that federal spending can have a widely divergent impact on communities, and wrote: “In some places you can spend a dime and local governments can leverage it into a million. In other places you can spend a million and it does not amount to a dime’s worth of difference” (Lang & Hornburg, 1998, p.5). They suggest that social capital or civic infrastructure – the network that exists between local groups – makes the difference. Bruin, Cook, Shelley, and Crull (2006/2007) studying rural housing development and community vitality in 134 rural towns in the Midwestern United States found a similar link between social capital and community vitality. Bruin et al. (2006/2007) also found that improvements to the housing inventory was a predictor of community vitality, perhaps indicating a circular relationship between social capital, community vitality, and housing.

Revitalization efforts, even those sustained by a strong civic infrastructure, work best when linked to local policies that promote and sustain the activity. At a minimum, local government holds the political capital: permitting, zoning, inspection, code enforcement, and a wide array of services to the housing unit (e.g., utilities, transportation, public safety, education, and recreation). Available land and existing buildings and infrastructure—natural capital and built capital—are also central pieces of the revitalization puzzle. Bringing all these actors and resources together requires knowledge and expertise, i.e., human capital. The difficulty for many Georgia communities is in combining the key elements for successful housing and neighborhood action. In the face of so many state, federal, private sector, and nonprofit programs that depend on nongovernmental participation, as well as local action, many communities struggle with identifying how to get started and how to maintain that effort. Smaller communities in particular have limited staff support, monetary resources, and housing professionals. Sustained technical assistance is expensive or unavailable and yet can be the difference between inaction and achievement. Thus, the challenge is to pull together the six types of community capital to make revitalization efforts work.

The Solution – The Georgia Initiative for Community Housing

In Georgia, a number of organizations work to address housing and community development needs at the local level. State government has a stake in healthy communities and, on a practical level, administers a number of affordable housing programs that work best with involved, supportive, and competent localities as partners. In Georgia, the Department of Community Affairs (DCA) is the state's agency for most matters relating to local government, including land use planning, local solid waste planning, and administration of the federal CDBG and HOME programs. In addition, DCA handles the state housing programs with responsibility for the first time home buyer program and rental assistance for most of the state. The agency engages in affordable housing development with administrative responsibility for federal and state housing tax credit programs. It is also responsible for the federal programs for the homeless in all but seven of the state's 159 counties. Because of its wide

ranging housing responsibilities, DCA has traditionally offered training and technical assistance, but is constrained by staff and budget limitations.

The state's local government interest groups have a long history of offering training and support services to their members. In particular, the Georgia Municipal Association (GMA) is an advocate for housing and neighborhood revitalization efforts and makes training programs available to the over 500 municipalities that comprise its membership. While GMA includes housing and revitalization topics in its municipal training curricula, most of its outreach efforts address basic "good government" topics like compliance with open meetings and open records laws, budgeting and finance, ethics, and human resources.

Georgia's flagship university, and the state's principal land grant university, the University of Georgia (UGA), has a long tradition of service efforts through its extension service. The University's efforts have generally been focused on technical assistance and applied research, provided for a fee to clients, including state and local governments.

Each organization, DCA, GMA, and UGA, understood the need to develop community capital in Georgia, particularly political, human, and social capital. The three organizations developed a partnership as a solution to address the need. The program that grew out of that partnership is the Georgia Initiative for Community Housing (GICH or the Initiative).

Background – National League of Cities

In 2002, a group of six Georgia cities was invited by the National League of Cities (NLC) to participate in their Affordable Housing Program. The program, begun in 1998, brings together housing teams from five to eight cities in a selected state for two facilitated workshops. At the workshops, the cities create individualized action plans to promote affordable housing and meet in a concurrent retreat format. Between workshops, the communities work with national experts to implement their action plans (National League of Cities, n.d.).

The three organizations that created GICH participated in the NLC program when it came to Georgia. The model of holding concurrent local housing team retreats, coupled with the availability of technical assistance,

seemed to hold promise for communities in Georgia. However, one lesson learned from the NLC experience is that 18 months was not long enough for the Georgia communities to put together a community plan and begin a serious effort toward implementation. What was needed was a program that allowed communities to continue to refine their plans and start the implementation stage while still participating in facilitated retreats and receiving targeted technical assistance.

Overview of GICH

The Initiative provides a three-year program of training, technical assistance and facilitated collaboration for community housing teams. The teams are comprised of 15 to 20 people representing local nonprofits, city and/or county government, housing authorities, local lenders, real estate professionals, chambers of commerce, local school boards, and other key players in the local housing arena. Each participating team develops and implements a local housing plan for its community. During the three year program, the teams participate in concurrent, facilitated retreats that also allow interaction among the communities. The teams also participate in training sessions and have targeted technical assistance available to them. The combination of education, technical assistance, and concurrent facilitated retreats gives the Initiative a unique program design and has resulted in increased human, political, and social capital.

Structure of GICH and Partnership Roles

The Georgia Initiative for Community Housing is operated by a committee that meets monthly and consists of representatives from each partnering organization: UGA, GMA, and DCA. These partners are jointly responsible for approval of the annual budget, application review and community selection, development of training curriculum, determination of a schedule of GICH event dates, selection of training location and sites, and review of evaluations and program feedback to improve the benefit to GICH communities. Acting collectively, each Initiative partner brings valuable and unique housing expertise to this program.

The University's HDRC is staffed by 14 teaching, research, and public service faculty from the Department of Housing and Consumer Economics.

The faculty has extensive experience in the areas of affordable housing, financial literacy, demographic analysis, home buyer education, bankruptcy, housing for the elderly and disabled, and manufactured housing. A faculty member in the Research Center works as the program coordinator and is responsible for the general administration of the program. Another HDRC faculty member sits on the joint program committee, as the organization's principal partner representative.

GMA is an advocate for the interests of Georgia's cities and is a voluntary, nonprofit, non-partisan corporation. Current membership is 508 cities and towns, representing over 99% of the state's municipal population. About 38% of Georgia's population lives in incorporated areas (Boatright & Bachtel, 2007). The Association's mission is to anticipate and influence the forces shaping Georgia's communities and to provide leadership, tools, and services that assist local governments in becoming more innovative, effective, and responsive. GMA is responsible for promoting the initiative, for technical assistance to participating communities, and event planning activities. The membership of GMA includes the largest target participant group--city governments, but applications are also accepted from County governments and local Public Housing Authorities. GMA provides state law and city governance technical assistance to GICH communities.

DCA provides assistance in all of Georgia's 159 counties to help address the affordable housing needs of communities. The agency is responsible for ensuring that technical assistance for its many programs is provided to participating communities. With housing staff from the central office (Atlanta) and regional "TEAM Georgia" staff, DCA is the principal technical assistance provider to GICH communities. Chiefly, this includes helping communities understand and utilize available resources. DCA also identifies and reaches out to potential partner organizations to work with participating communities and links participating communities with key housing industry contacts.

In addition to the three partners, two other agencies: the UGA Archway Partnership Project and the Georgia Electric Membership Corporation have been brought on board to serve as implementation partners. Representatives of these organizations principally help to plan retreat agendas, identify potential speakers and topics, and serve as lead moderators at the retreats.

The partners strive to provide information to the GICH communities about community success stories in Georgia and elsewhere. The program includes professionals from nonprofits and local governments to lead training sessions. GICH housing teams are encouraged to arrange community visits to learn about successful housing or neighborhood revitalization programs. Many of the retreats include tours of neighborhoods or housing developments in the host community. This reliance on successful peers provides an important additional facet to the program. The peer support comes from communities that have “graduated” from the GICH program and from other communities that are recognized as leaders in their efforts to promote housing and neighborhood revitalization. In effect, the participation of these communities gives the program many informal partners.

Implementation

Funding

In creating the Initiative, the three partners identified funding as their greatest challenge. None of the organizations had budget resources to cover the direct costs of the program. Nor did they have funds for the administrative cost of the program at UGA’s HDRC. All three organizations were able to provide in-kind support, but funding dollars were critical to begin and maintain the program.

The Georgia Power Company was the first sponsor of GICH and remains the chief supporter, giving annually since the program’s inception. Georgia Power’s consistent contributions to GICH have allowed other funding to be leveraged. GICH’s donors also include the Wachovia Foundation and AGL Resources Foundation. These funds have been used as a one-to-one match for a three-year Rural Community Development Initiative grant from USDA Rural Development. There is no registration fee for GICH retreats, but community team members pay their own travel expenses. This RCDI grant helps to defray costs for eligible rural communities.

Selection of Participating Communities

Through a two-phase application process, five communities per year are selected for the three-year program. The most important criterion for

selection is strong local involvement. Diverse and broad team membership of relevant players and participatory support from local government elected officials signify that a community is ready to begin and benefit from the program. The GICH partners are looking for communities with some human, social, and political capital on which to build. Interestingly, the application process requires the cooperative effort of diverse organizations in a community and in itself helps develop social capital and local expertise.

In the written application, communities must show that they are ready to fully participate in the program and act on their goals and work plans. The application is actually a first step in the community's plan development, as each community identifies its housing needs (housing need data, as well as local knowledge), members of its housing team, and its building blocks for success (Georgia Initiative for Community Housing, 2008a). Past successes, community resources, and other factors that will lead to future success for the housing program are identified and discussed in each application.

A site team visits the applicant communities, meets with the community's housing team, and tours the community to get a first-hand look at local housing needs. The site team also discusses the Initiative process with the team and prepares the members for their roles over the next three years. Following the site visits, the team makes recommendations to the Initiative's selection committee. Communities are selected based on demonstrated housing need and readiness to participate, including active involvement by key sectors of the community.

Program Components – Retreats, Training, and Technical Assistance

GICH consists of three major program components (Georgia Initiative for Community Housing, 2008b). First, the Initiative provides participating communities with the opportunity to participate in a series of facilitated retreats. These retreats allow the teams to work in a focused setting, while learning and interacting with the housing teams from the other communities. The housing team retreats build camaraderie and positive team dynamics – social capital from which action can be initiated. Figure 1 illustrates how the GICH program components: planning and training retreats, interim housing meetings, and targeted technical assistance help to build community capital for housing and neighborhood revitalization.

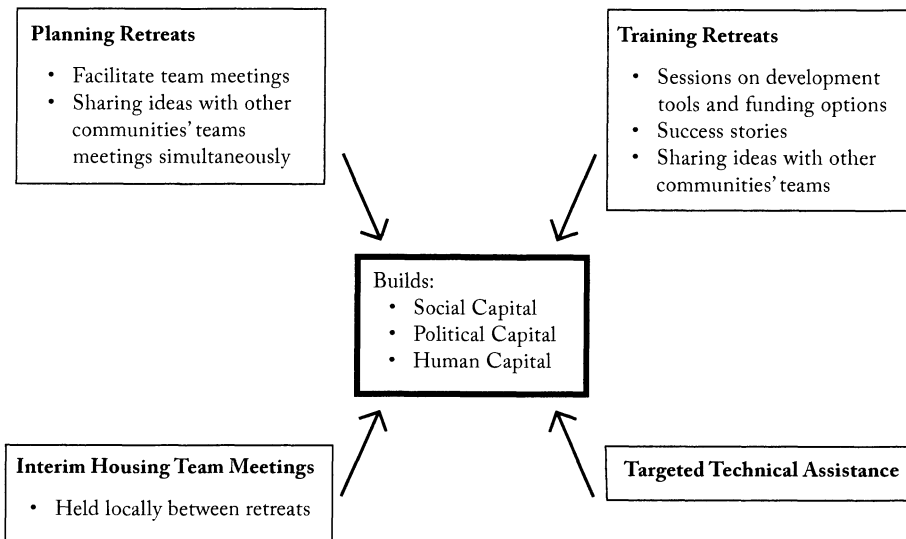


Figure 1. Model of GICH Program Components (over 3 years) to Build Community Capital for Housing and Neighborhood Revitalization.

In 2002, Green, Haines, Dunn, and Sullivan, suggested that rural local development organizations' success may be due in part to the networks in which they are embedded. Similarly true for housing organizations and partners, broad community representation and dedicated member participation on the housing team is vital to developing and implementing an effective housing plan. The team retreats help build these networks, thus, participating communities are encouraged to send their full housing teams to each retreat.

The first retreat is a two-day event held early in the first program year. The bulk of the time during the first retreat is spent in facilitated work sessions, with each team meeting separately with its own trained facilitator. The focus of those work sessions is problem identification, goal setting, environmental scan (resources/obstacles), identification of resource needs, and development of a work plan. The facilitated work sessions are interspersed with opportunities for the teams to report back to the larger group, which begins the process of cross-community sharing and collaboration.

About half-way into the first program year, a second two-day retreat is held for the housing teams. The second retreat focuses on providing training

relating to the communities' resources under Georgia state law (i.e., urban redevelopment, code enforcement, land banks, opportunity zones, and special service/tax districts) and available funding programs. Individual, facilitated work sessions allow each team to consider how/if the legal and financial tools presented could be used to further the community's housing plan. Housing teams also have the opportunity to spend time assessing progress to-date and developing an action plan for the community's next steps. The second retreat is focused on building human capital in the housing teams.

Four additional one-day retreats are spaced out during the second and third program years. Because years two and three are intended to start the implementation phase, these retreats focus on next steps for the housing teams. The purpose of these retreats is to keep the communities progressing toward their housing goals.

The second component of the Initiative is training. The program training focuses on approaches to solving community housing issues (e.g., use of land banks) and on available housing programs. Housing teams are also introduced to unique partnerships, housing success stories, and networking opportunities. Woven throughout the experience is an emphasis on planning, goal setting, problem solving, and development skills. The training is delivered in two ways. First, training sessions are built into each retreat agenda. Secondly, the partnering organizations make available their relevant existing training programs to participating communities. The training component of the Initiative focuses on developing increased human capital in each community.

One unique aspect of the Initiative is the technical assistance component of the program. DCA's regional staff are assigned the responsibility to work with housing teams in their regions. DCA's Community Initiative and program staff are on-call to provide technical assistance to the local housing teams. GMA's legal and research staff answer questions and provide assistance to the participating cities as needed. Housing and extension faculty from the University of Georgia provide staff and support services to the designated teams. Additionally, utilizing the close working relationships that the partners have with USDA Rural Development, the Federal Home Loan Bank, the state's Regional Development Centers, the U.S. Department of Housing and Urban Development (HUD), the Enterprise Foundation, lenders, local

governments, real estate professionals and developers, housing education providers, and others, the Initiative offers participating communities the opportunity to learn about a range of programs and to establish partnerships to implement their housing plans.

Outcomes

The Initiative framework guides each housing team through the steps of (1) clearly identifying what the community wants related to housing, (2) showing communities how to develop an asset map and to identify resources, and (3) developing and implementing a housing work plan. Actions that housing teams take to implement their plans include funding activities and putting in place needed legal structures.

Due to new and enhanced partnerships, as well as an increased knowledge base to design housing and community development programs to fit their needs, GICH participants are finding solutions. Indicators of success include the number of housing units constructed and rehabilitated, families receiving down payment assistance, clients in housing counseling classes, abandoned or dilapidated houses removed, codes or ordinances implemented or updated, new positions or organizations created, and grant dollars received. Examples of community actions and associated types of community capital enhanced are presented in Table 1.

Table 1. Examples of Community Actions and Associated Enhanced Capitals

Examples of Community Actions	Types of Community Capitals Enhanced
Neighborhood Clean-up	Social Capital, Built Capital
Home Buyer Education	Human Capital, Social Capital
Neighborhood Watch	Social Capital
Grant Applications	Financial Capital, Human Capital, Political Capital
Create Land Bank	Political Capital, Human Capital
Housing Inventories/Need Assessments	Political Capital, Human Capital
Housing Volunteerism	Political Capital, Human Capital, Built Capital
Recruit Housing Developers	Human Capital, Financial Capital, Built Capital

Each year, the team leader of each participating community completes an annual report questionnaire. These accomplishments are compiled and presented in annual program progress reports (Georgia Initiative for Community Housing, 2005, 2006, 2007, 2008). The survey quantifies the number of units constructed and rehabbed using several housing finance programs and non-profit agencies the number of dilapidated houses removed, as well as total grant dollars received for all housing initiatives. Following are a few examples of community impact:

Financial Capital

The Colquitt GICH team was able to address the lack of adequate, affordable rental housing with the construction of a 32 multifamily apartment complex for low income families. Built by the Community Development Corporation of Southwest Georgia, financing was received from the Federal Home Loan Bank, an Affordable Housing Program (AHP) Grant in the amount of \$500,000, and a low interest loan in the amount of \$1,900,000.

Prior to participating in the GICH program, the City of Milledgeville had not completed any housing activities in many years. In the past three years, Milledgeville has received \$300,000 in federal HOME funds and funding through the Regional Development Center. The funds are being used to provide down payment assistance for first time home buyers, rehabilitate homes, host a community wide housing fair, and create a comprehensive affordable housing strategy.

Social Capital

Together with increased code enforcement and a newly instituted Neighborhood Improvement Program, the City of Douglas GICH team held its inaugural Annual Clean-up Week this year. A new partnership with Trans Waste, a Solid Waste Management Company, made this event a success. The event was aggressively advertised and encouraged residents to bring their junk to a specified location. Dumpsters were provided at no charge and collected 46 tons of debris. Tipping fees, amounting to \$3,581, were waived.

Political Capital

As a direct result of the team's participation in GICH, the City of Griffin has strengthened its relationship with the housing authority. After learning about Georgia housing authorities' powers at a program retreat, the City of Griffin Housing Authority has agreed to adopt the city's redevelopment plans to assist in clearing titles and condemnation procedures.

Human Capital

The main goal of the Moultrie GICH team is to foster the development of affordable workforce housing. The team has focused efforts in the Northwest quadrant of the City. To help improve the neighborhoods, the team began to focus on code enforcement and many previously abandoned homes were brought to code. The team leader, previously a Community Development Specialist, became a Deputy Code Officer to focus on nuisance abatement in neighborhoods.

The Dalton-Whitfield housing team continues to focus efforts on helping homeless and precariously housed residents and recently increased attention to foreclosure prevention and mortgage delinquency clients. To address these needs, a foreclosure specialist was hired to work with families facing eviction.

Putting It All Together

The success of the City of Cartersville, which primarily focused on a single in-town neighborhood, illustrates how a community can build on all six community capitals to successfully create neighborhood revitalization. The Cartersville GICH team decided early in the program to focus on revitalization of the North Towne area, a previously unnamed low income neighborhood abutting downtown. Neighborhood participation, overall community involvement, home buyer down payment assistance, rehabilitation of existing housing and architecturally compatible infill housing are elements of the GICH housing team's focus. Examples of activities that grew from local participation in the program include the following (Horton, 2008):

- In accordance with the Georgia Urban Redevelopment Act, a neighborhood redevelopment plan for North Towne was completed and is currently under review for implementation by the Mayor and City Council.
- In cooperation with the Cartersville Police Department, a Neighborhood Watch program was instituted.
- A new police station was established in the North Towne neighborhood.
- Working with neighborhood residents, team members are helping to organize the newly certified Neighborhood Association.
- Working with the City Recreation Department and local civic clubs, the team is helping to develop a park on one of the neighborhood's main streets;
- Through a citywide housing grant providing down payment assistance and closing cost assistance, 34 families purchased their first homes. Eight of these families formerly lived in public housing.
- Since beginning GICH, four dilapidated homes have been removed. An 18-unit apartment building was gutted and renovated, seven townhouses have been constructed, and a fee simple cluster housing development is currently under construction.

Conclusion

The Georgia Initiative for Community Housing is an important case study for two reasons. First, the structure and content of the program is not a traditional training program nor is it strictly leadership development and team building. Instead, the program was created to recognize the types of community capital needed to successfully tackle housing and revitalization efforts and then act on those needs. By focusing primarily on building social, human, and political capital in small to medium cities and rural communities, GICH helps these communities create the multifaceted and sustained effort that results in successful neighborhood revitalization and housing programs. The activities that participating communities begin while in the GICH program also strengthens their financial capital and built capital. .

Secondly, the development and continued success of the program grew out of a unique partnership and has succeeded without an appropriation of state funds. As Putnam (1998) applauds connecting academics and practitioners to help build social capital through housing policies and programs, this program brought together a state agency, a university, and a public interest nonprofit

with private funders to launch the program. Since that time, the partnership has succeeded in attracting additional private funds and has been awarded a federal grant. The current funding model grew from the partnership and is a unique example of public sector entrepreneurship.

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