

# Georgia's Housing Source

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 Georgia<sup>®</sup> Department of   
**Community Affairs**



# GLOSSARY

**Affordable Housing** – Generally defined as housing where the occupant is paying no more than 30 percent of gross income for housing costs, including utilities.

**Area Median Income (AMI)** – Established by the U.S. Department of Housing and Urban Development (HUD), for use in all HUD-funded programs.

**Community Development Block Grant Program (CDBG)** – A formula grant program of HUD designed to improve community development, housing and economic development conditions in low income areas.

**Consolidated Plan** – A document submitted to HUD that serves as the planning document of the jurisdiction and an application for funding under any of the Community Planning and Development formula grant programs [HOME Investment Partnership (HOME), Community Development Block Grant (CDBG), Emergency Solutions Grant (ESGP), and Housing Opportunities for Persons with AIDS (HOPWA) programs].

**Continuum of Care (CoC)** – The group composed of representatives of relevant organizations within a specific geographic area that are organized to plan for and provide a coordinated system of outreach, engagement, assessment, and appropriate housing strategies to address the various needs of persons who are homeless or at risk of homelessness. This group serves as the U. S. Department of Housing and Urban Development's (HUD's) recognized decision making body for HUD's Continuum of Care program.

**Cost Burden** – A household is considered to be “cost burdened” if the household pays more than 30% of its gross income towards housing, including utility costs.

**Department of Housing and Urban Development (HUD)** – Created in 1937, HUD is a cabinet-level federal agency charged with facilitating homeownership, affordable housing and community development.

**Entitlement Jurisdiction** – Under the CDBG program, an entitlement jurisdiction is one that is qualified to receive a direct allocation of CDBG funding from HUD. In Georgia, the following jurisdictions are Entitlements: Cities of Albany, Atlanta, Brunswick, Columbus, Dalton, Gainesville, Hinesville, Johns Creek, Macon, Marietta, Rome, Roswell, Sandy Springs, Savannah, Smyrna, Valdosta and Warner Robins; Counties of Cherokee, Clayton, Cobb, DeKalb, Fulton, Gwinnett and Henry; consolidated governments of Athens-Clarke County, Augusta-Richmond County; and the State of Georgia.

**Extremely Low Income Household** – A household whose total gross income is at or below 30% of the median income for an area.

**Fair Market Rent (FMR)** – Established by HUD, for use in all HUD-funded programs. FMRs are gross rent estimates of shelter rent and the cost of utilities (except telephone services). The FMRs established indicate the dollar value at which 40% of the standard quality rental unit rents.

**HOME** – The HOME Investment Partnership Program, a formula grant program of HUD designed to promote affordable housing opportunities for low income households.

**Household** – One or more persons occupying a housing unit (US Census definition).

**Housing Trust Fund for the Homeless (HTF)** – The Housing Trust Fund for the Homeless supports the efforts of organizations that provide housing and essential services for individuals and families striving to end their state of homelessness. These organizations include nonprofits, faith-based organizations, community homeless provider networks, and local governments. The mission of the HTF is accomplished by providing resources for the organizations listed, supporting opportunities that promote self-sufficiency, and forming partnerships with organizations that embrace the goal of ending homelessness in Georgia.

**Low Income Household** – A household whose total gross income is between 31% and 50% of the median income for an area.

**Middle Income Household** – A household whose total gross income is between 81% and 120% of the median income for an area.

**Moderate Income Household** – A household whose total gross income is between 51% and 80% of the median income for an area.

**Participating Jurisdiction (PJ)** – Under the HOME program, a participating jurisdiction (PJ) is a local government or consortium of local governments that is qualified to receive HOME funding through a direct allocation from HUD. Participating jurisdictions under the HOME program include: the cities of Albany, Atlanta, Macon and Savannah; counties of Clayton, Cobb, DeKalb, Fulton and Gwinnett; consolidated governments of Athens-Clarke County, Augusta-Richmond County and Columbus-Muscogee County; the Cobb County Consortium and the State of Georgia.

**Qualified Allocation Plan** – A federally mandated planning document that sets forth the legislative and program requirements, policies, and procedures for distributing the Low Income Housing Tax Credit.

**Substantial Rehabilitation** – Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

**United States Department of Agriculture/Rural Development (USDA/RD)** – A federal agency that works to improve the economy and quality of life in rural America. USDA/RD provides homeownership opportunities to rural Americans; programs for home renovation and repair; and financing to create and preserve affordable rental housing. Certain programs of USDA/RD also prioritize funding for the elderly and/or individuals with disabilities.

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## Rental Assistance

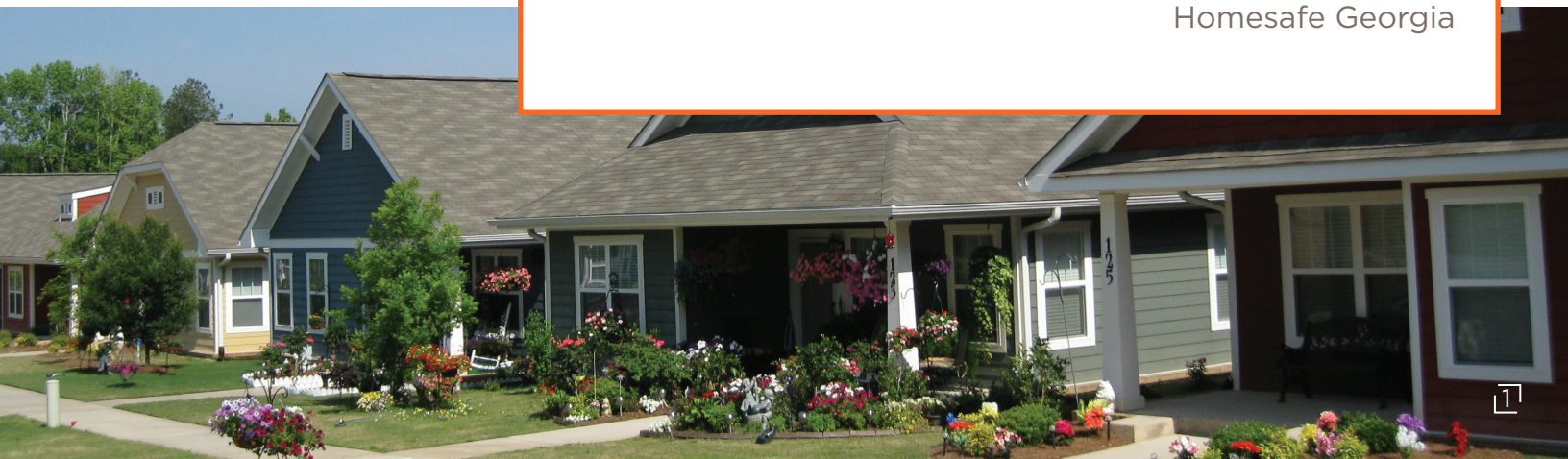
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Have you dreamed of owning your own home?

## The Georgia Dream Homeownership Program

makes it possible with affordable mortgage financing for eligible home buyers.

Eligible Applicants will:

- Be first time home buyers, or have not owned a home in the past 3 years, or purchase a home in a targeted area
- Have household income and assets at or below the maximum allowed for the program
- Meet mortgage loan credit requirements

All eligible borrowers qualify for \$5,000 in down payment assistance for the payment of required down payment and closing costs. Borrowers employed in public protection, the military, health care or education, or whose household includes an individual living with a disability qualify for \$7,500.

Contact a local lender for pre-qualification and to begin the mortgage loan process. A list of lenders and details on the program can be found at: **[www.GaDream.com](http://www.GaDream.com) 1-800-359-HOME (4663)**

## Home Buyer Education

DCA supports the education of future homeowners on the benefits and responsibilities of homeownership as a necessary and important part of the home buying process. The Georgia Department of Community Affairs provides home buyer education to potential home buyers through housing counseling partners.

Home Buyer Education is required for ALL GEORGIA DREAM LOANS. Borrowers must attend and complete either a home buyer education workshop,

**OR** individual housing counseling sessions, **OR** an online home buyer education course through E-Home America. Workshops and counseling sessions must be completed with a DCA or HUD approved housing counseling agency. Online Home Buyer Education may be completed **ONLY** at [www.EHomeAmerica.org](http://www.EHomeAmerica.org).

**CONTACT**

404-982-3505  
HUD 800-569-4287  
[www.GaDream.com](http://www.GaDream.com)  
[www.Hud.gov/georgia](http://www.Hud.gov/georgia)

## Community HOME Investment Program

Home buyers purchasing outside of the metropolitan area may benefit from down payment assistance from the Community HOME Investment Program (CHIP).

CHIP uses a portion of DCA's HOME funds to assist local governments, nonprofit organizations, and public housing authorities to address the affordable housing needs in their communities. These entities may apply for CHIP funds to provide as much as \$14,999 in down payment assistance to eligible home buyers. Borrowers must be first time home buyers, have household incomes of less than 80% of Area Median Income, and meet mortgage loan credit requirements.

CHIP recipients advertise the availability of these funds through local housing fairs, flyers and announcements in the local media. If you are not sure if CHIP is available in your community, check with your local community development department.



[CHIP@dca.ga.gov](mailto:CHIP@dca.ga.gov)  
404-679-0659



# LOCAL GOVERNMENTS

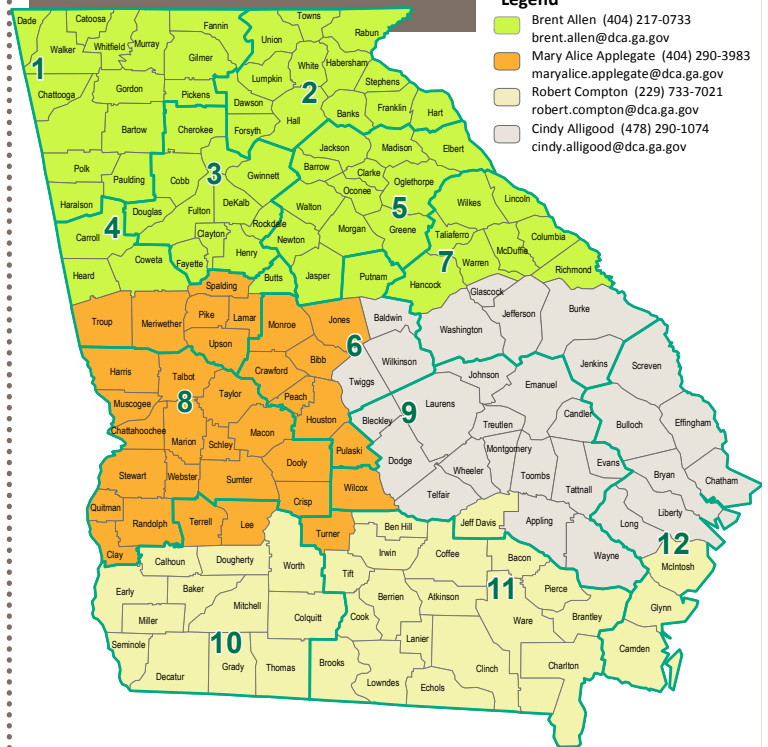



Housing assistance available for local governments.

## The Community Development Block Grant (CDBG) Program

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. The CDBG program works to ensure decent affordable housing, to provide public infrastructure in vulnerable neighborhoods, to provide adequate buildings for the provision of services, and to create jobs through the expansion and retention of businesses. CDBG is an important tool for helping local governments tackle serious challenges facing their communities. Projects funded under this program must largely benefit low- and moderate-income persons. Only non-entitlement cities and counties in Georgia that do not receive CDBG funds directly from the U.S. Department of Housing and Urban Development may apply for these grants through DCA. Generally counties with a population fewer than 200,000 and cities with a population fewer than 50,000 are eligible through the state program. Most grants are awarded annually through a competitive process. Local matching funds based on the funding amount may be required. Examples of local government programs that use CDBG funds include neighborhood revitalization projects that involve homeowner housing rehabilitation as well as infrastructure projects that improve the quality of life for Georgia's citizens.

### CDBG Program Field Services Representatives



 [CDBG@dca.ga.gov](mailto:CDBG@dca.ga.gov)  
404-679-3168

## Community HOME Investment Program (CHIP)

The Community HOME Investment Program (CHIP) makes federal HOME funds available to local governments, nonprofit organizations, and public housing authorities for housing activities designed to benefit low to moderate income persons. Funds may be used for down payment assistance or the rehabilitation of owner occupied housing. CHIP funds are awarded bi-annually through a competitive process.



CHIP@dca.ga.gov  
404-679-0659

## Georgia Initiative for Community Housing

The Georgia Initiative for Community Housing is a three year program focused on helping communities create and launch locally-based plans to meet their housing needs. Through facilitated retreats, training and technical assistance, participating communities:

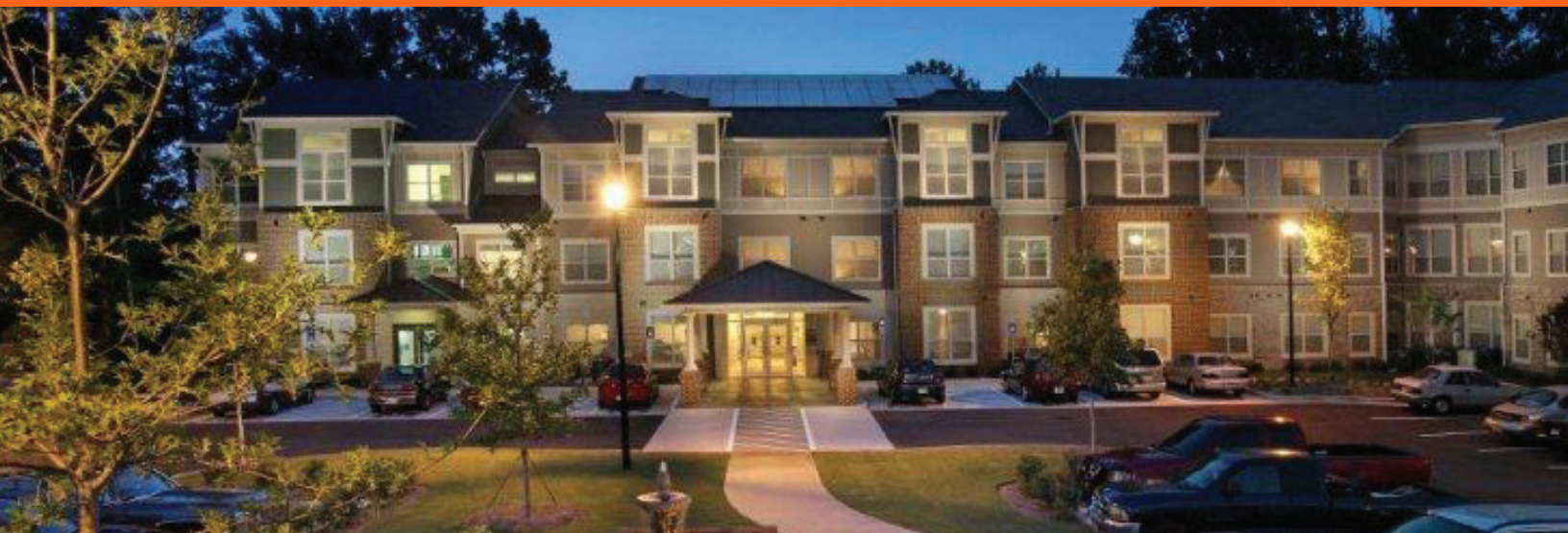
- (1) create a community housing team
- (2) develop new ideas about meeting local housing needs
- (3) learn about approaches and available resources to meet housing needs
- (4) produce a community housing plan
- (5) begin implementation of the plan

Five communities are selected to participate each year through a competitive process, with applications available in June and accepted by September each year.

The Georgia Initiative for Community Housing is a collaboration of the Housing and Demographics Research Center at the University of Georgia, the Georgia Department of Community Affairs and the Georgia Municipal Association. The program is funded by the Georgia Power Company, with additional support provided by the Archway Partnership and the Carl Vinson Institute of Government.



www.fcs.uga.edu/fhce/gich  
706-542-4949



## Community Housing Development Organization (CHDO)

DCA annually qualifies interested non-profits for the Community Housing Development Organization (CHDO) designation. A CHDO is a private nonprofit 501(c)(3) or (4) organization that is organized under state or local laws and has among its purposes the provision of decent housing that is affordable to low-income and moderate-income persons; maintains at least one-third of its governing board's membership for residents or representatives of low-income neighborhoods; provides a formal process for low-income program beneficiaries to advise the

organization in its decisions regarding the design, location, development, and management of affordable housing; has a demonstrated capacity for carrying out activities assisted with HOME funds; and has at least a one year history of serving the community within which potential housing will be located.

The HOME program requires DCA to set aside 15 percent of its federal HOME allocation for use by CHDOs to own, develop or sponsor affordable housing.

### Operating Assistance Program

The CHDO Operating Assistance program (COAP) provides qualified state-designated CHDOs with up to \$40,000 annually to maintain operations and to develop capacity to implement HOME funded CHDO activities. COAP grants may be used for salaries, wages, benefits and other employee compensation; employee education, training and travel; rent and utilities; communication costs; and equipment, material, and supplies. Activities funded under this grant must be linked to deficiencies identified in the organization's completed Capacity Assessment Tool.

### Predevelopment Loan Program

The HOME funded Predevelopment Loan Program was created for CHDOs that plan to develop new or rehabilitated rental housing for low and very-low income tenants through DCA's HOME Rental Housing Loan program. Up to \$30,000 in funds may be used for costs associated with market studies, title searches, environmental reviews, appraisals and other predevelopment activities.



[NonprofitHousing@dca.ga.gov](mailto:NonprofitHousing@dca.ga.gov)  
404-327-6830




## HOME Rental Housing Loan Program

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The HOME Rental Housing Loan Program provides loans to developers for the creation of affordable rental housing. The program lowers loan payments and makes reduced rents feasible by offering interest-free construction loans and very low-interest rate permanent loans. Owners agree to keep the property in good condition and rent the units to low-income residents. Loan funds may be used for rehabilitation, new construction or adaptive reuse of existing buildings for rental

housing and must be used in conjunction with an allocation of Housing Tax Credits. The process for evaluating funding requests and awarding HOME funds can be found in the State of Georgia Qualified Allocation Plan (QAP).



RentalHousing@dca.ga.gov  
404-679-0670


## Housing Tax Credit Program

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The Housing Tax Credit Program is the most successful tool in the country for the development of high quality affordable rental housing. Encouraging both new construction and housing rehabilitation, the program primarily serves working families, seniors, individuals with disabilities, and veterans in both urban and rural areas of Georgia. The program engages local communities, bolstering local development objectives. It also incentivizes developments that set people up for success through access to transportation, quality education, and jobs. DCA sets these rules for credit allocation in the State of Georgia Qualified Allocation Plan (QAP).

Each year, DCA allocates federal and state tax credits to developers who are successful in our

highly competitive process and administers separate non-competitive credits for rental developments financed with tax-exempt private activity bonds. The tax benefits of the credits attract private investors who purchase the credits from the developer. The investor's funds reduce the size of the development's mortgage, making reduced rents feasible. To receive the full benefit of the tax credit, investors must ensure that the development continues to meet federal and state rules and owners must keep the property in good condition and maintain housing affordability for 30 years.




RentalHousing@dca.ga.gov  
404-679-0670

## Community HOME Investment Program

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The Community HOME Investment Program (CHIP) makes federal HOME funds available to local governments, nonprofit organizations and public housing authorities for housing activities designed to benefit low and moderate income persons. Funds may be used for down payment assistance or the rehabilitation of owner occupied housing. CHIP funds are awarded bi-annually through a competitive process.



CHIP@dca.ga.gov  
404-679-0659



# HOMELESS & SUPPORTIVE HOUSING



## Georgia Housing Search

The Georgia Housing Search is a FREE online rental housing listing and locator service. Landlords and owners of rental properties are encouraged to advertise the availability of units and highlight important features about their properties, including rent ranges, number of bedrooms, accessibility features, access to public transportation, and other amenities.



[www.GeorgiaHousingSearch.org](http://www.GeorgiaHousingSearch.org)  
1-877-428-8844

## Emergency Solutions Grant Program

The Emergency Solutions Grant (ESG) program is designed to be the first step in a continuum of assistance to enable homeless individuals and families to move toward independent living as well as to prevent homelessness. The program provides funds to nonprofit organizations and local governments for services to homeless persons and persons in danger of becoming homeless. Funds must be used for outreach, shelter, services, homelessness prevention and or rapid re-housing. General funding limits are set for each of the authorized activities, and applicants typically are expected to provide 50 % of the cost

of each activity. The ESG program is funded with resources from the State Housing Trust Fund for the Homeless and the U.S. Department of Housing and Urban Development's Emergency Solutions Grant Program. Funds are allocated once each year through a competitive application process.



[HomelessPrograms@dca.ga.gov](mailto:HomelessPrograms@dca.ga.gov)  
404-327-6815

## Housing Opportunities for Persons with AIDS Program

The Housing Opportunities for Persons with AIDS (HOPWA) Program provides housing and supportive services to low income persons living with HIV/AIDS. Funds may be used for rental assistance and operating subsidies. Supportive services eligible for HOPWA funding include general case management, health and mental health services, nutritional assistance, day care

and personal assistance. Recipients may also use HOPWA monies to offer fair housing education, homelessness prevention programs and technical assistance. Local governments and nonprofit organizations may apply for these federal grant funds. Funds are allocated annually.



[SpecialNeedsHousing@dca.ga.gov](mailto:SpecialNeedsHousing@dca.ga.gov)  
404-327-6815

## Shelter Plus Care Program

The Shelter Plus Care (S+C) Program provides affordable permanent housing with supportive services for individuals experiencing homelessness and their eligible family members. Generally, the persons served by this program have disabilities associated with serious mental illness, addiction disorders and/or HIV/AIDS. The program offers stable housing where individuals with disabilities can receive support services to address issues associated with their disability, increase their income, and learn skills to positively affect their

lives. Funds are awarded by the U.S. Department of Housing and Urban Development to eligible nonprofit organizations in order to provide rental assistance to participating households. Eligible nonprofits must match this award with accompanying support services. Application for funding is made through the very competitive Continuum of Care planning and application process. Contact DCA to determine the appropriate Continuum of Care for your proposal.



HomelessPrograms@dca.ga.gov  
404-327-6815

## Veterans Affairs Supportive Housing (VASH)

The VASH program is an inter-agency collaborative effort that helps eligible homeless military veterans secure a decent stable affordable place to live by combining DCA housing choice voucher rental assistance with case management and clinical services provided by the Department of Veterans Affairs at its medical centers and in the community.



Contact Rental Assistance  
at the numbers listed  
on page 10

## Section 811 PRA Demonstration Program

The Section 811 PRA Demonstration Program (811 PRA), provides long-term project-based rental assistance and support services to eligible persons with disabilities. The 811 PRA program provides 150 units of apartment housing to extremely-low-income persons with disabilities, ages 18-61, who have severe and persistent mental illness, or are eligible under the Money Follows the Person

Program because they are inappropriately housed in nursing homes. The Department of Behavioral Health and Developmental Disabilities and the Department of Community Health provide long-term support services.



SpecialNeedsHousing@dca.ga.gov  
404-327-6815

# RENTAL ASSISTANCE



Rent based on your budget and family needs.

## Housing Choice Voucher Program

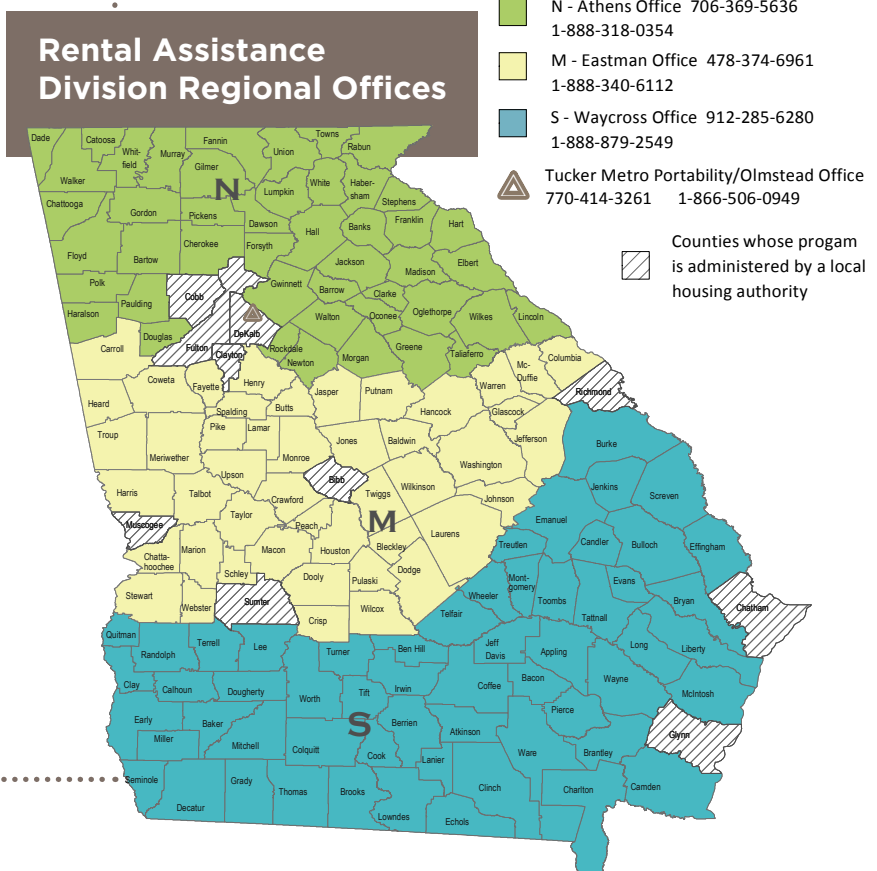
The Housing Choice Voucher Program (Section 8) helps extremely low to low income individuals and families rent decent, safe and affordable housing in the private rental market. DCA administers the program in 149 of 159 counties throughout the State of Georgia. The remaining 10 counties are served by their local housing authorities.

The Housing Choice Voucher Program (Section 8) operates by providing direct rental subsidy payments to qualified landlords on behalf of eligible participants in the program. Participants will pay approximately 30-40% of their adjusted gross income towards rent. The subsidized amount is paid directly to the landlord monthly by DCA which is the difference between the contract rent and the amount that the participant is responsible for paying.

There is typically a waiting list for this program.

Call: 1-888-858-6085

### Rental Assistance Division Regional Offices



## Georgia Housing Search

The Georgia Housing Search is a FREE online rental housing listing and locator service that is the key to finding the right rental, right now, right where you want to live in Georgia.

The website matches individuals and families seeking affordable rental housing options with units available for rent. Locate the perfect home for your family by defining your search to fit your specific needs. Search by location, rental amount, number of bedrooms, accessibility, income-based rental, vouchers accepted and many other options. Search online at [www.GeorgiaHousingSearch.org](http://www.GeorgiaHousingSearch.org), or call 1-877-428-8844 for assistance.



[www.GeorgiaHousingSearch.org](http://www.GeorgiaHousingSearch.org)  
1-877-428-8844





Need a helping hand with your mortgage payments?



[www.HomeSafeGeorgia.com](http://www.HomeSafeGeorgia.com)  
877-519-4443 or  
[HomeSafe@dca.ga.gov](mailto:HomeSafe@dca.ga.gov)

## HomeSafe Georgia

### Mortgage Payment Assistance

HomeSafe Georgia is a federally funded program that provides up to 24 months of mortgage assistance to help prevent foreclosures for homeowners who are unemployed or underemployed, or have gone through life-changing events such as a medical or military hardship, or the death of a family member. Homeowners may receive temporary mortgage payment assistance, mortgage payment reduction, or reinstatement. Potential users must qualify for each program in addition to meeting the following eligibility requirements:

- Your hardship occurred within the last 36 calendar months at time of application
- You are a legal U.S. resident who owns the property, it is your primary residence, and it is classified as real estate
- You are not in an active bankruptcy or do not have a tax lien
- You meet the specific program requirements

Applications are processed on a first-come, first-served basis.

## Avoid Foreclosure

DCA provides foreclosure prevention counseling to homeowners facing the possibility of foreclosure through housing counseling partners. This counseling is funded by Neighbor Works America's National Foreclosure Mitigation Counseling (NFMC) Program and the service is FREE.



For a list of NFMC Counselors go to  
[www.dca.ga.gov/Housing/Homeownership/Programs/Foreclosure.asp](http://www.dca.ga.gov/Housing/Homeownership/Programs/Foreclosure.asp)

## Community HOME Investment Program (CHIP)

The Community HOME Investment Program (CHIP) uses a portion of DCA's HOME funds to help local governments, nonprofit organizations and public housing authorities address the needs of affordable housing for low and moderate income persons.

These entities may apply for CHIP funds to provide as much as \$49,000 per eligible homeowner in rehabilitation assistance. The homes must be owned and occupied by the resident and the household must have a total income at or below 80% of the Area Median Income (AMI) for the county in which they reside. Funds are used to rehabilitate existing units, that must be brought

up to state and local codes and must pass an inspection that addresses all of the inspectable items under HUD's Uniform Physical Condition Standards (UPCS).

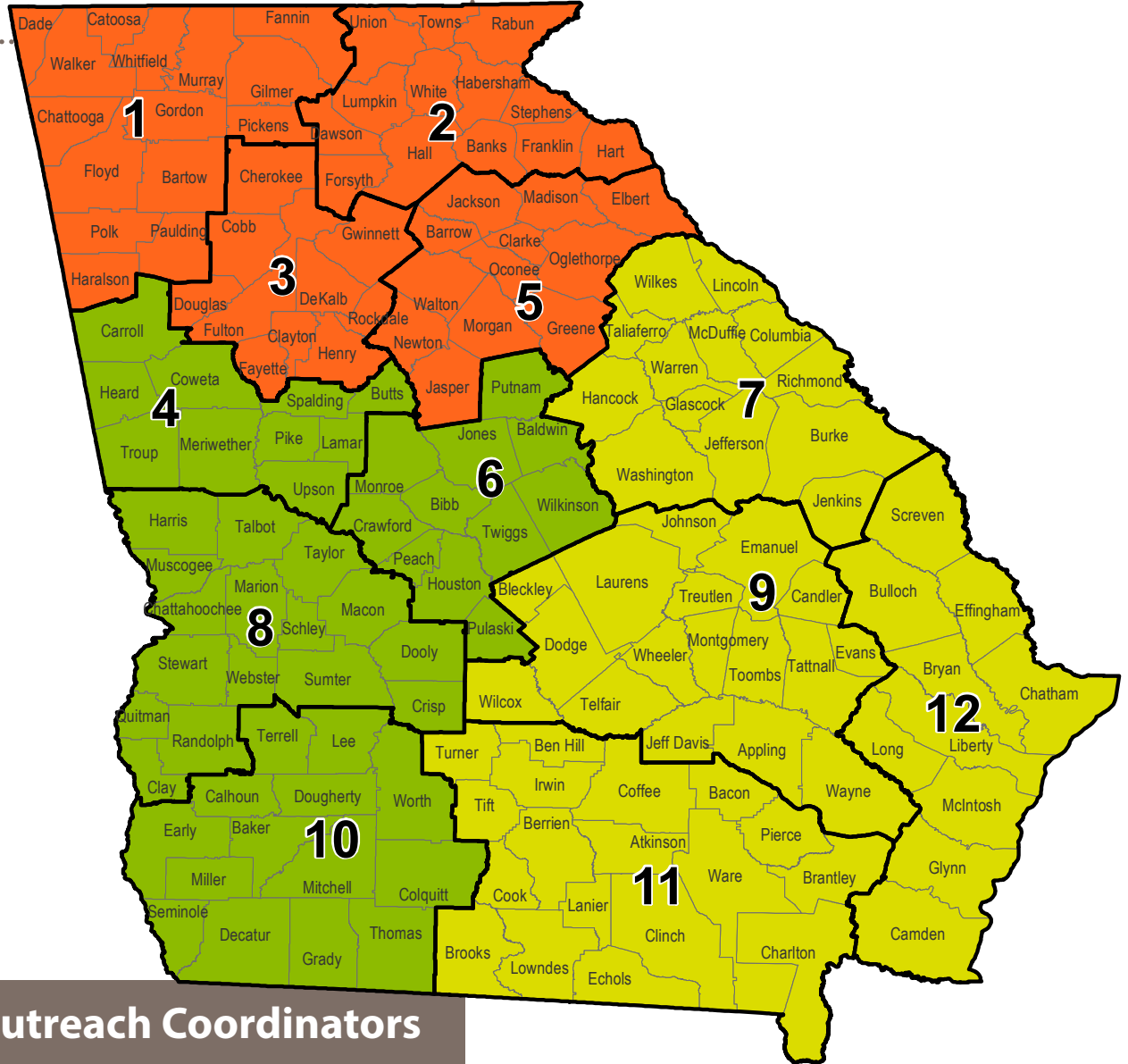


[CHIP@dca.ga.gov](mailto:CHIP@dca.ga.gov)  
404-679-0659



# Housing Outreach Team

For additional information or to schedule a presentation on the programs listed, contact a Housing Outreach Team member from the listing below.



## Housing Outreach Coordinators

	North - Regions 1,2,3 & 5	Malisa Thompson	<a href="mailto:malisa.thompson@dca.ga.gov">malisa.thompson@dca.ga.gov</a>	404-326-1048
	Southwest - Regions 4,6,8 & 10	Dean Nelson	<a href="mailto:dean.nelson@dca.ga.gov">dean.nelson@dca.ga.gov</a>	404-852-2160
	Southeast - Regions 7,9,11 & 12	Teresa Concannon	<a href="mailto:teresa.concannon@dca.ga.gov">teresa.concannon@dca.ga.gov</a>	912-536-5723
	Statewide - GA Dream Training	Ron Ross	<a href="mailto:ron.ross@dca.ga.gov">ron.ross@dca.ga.gov</a>	404-368-7177

## Housing Outreach Manager

**Beth Spears**

[beth.spears@dca.ga.gov](mailto:beth.spears@dca.ga.gov)

404-245-2191



 Georgia<sup>®</sup> Department of   
**Community Affairs**

**Georgia Department of Community Affairs**

60 Executive Park South, N.E. • Atlanta, GA 30329

Phone 404-679-4840 Fax 404-679-5839

Toll Free inside Georgia 800-359-4663

TDD 800-736-1155 TTY 800-228-4992

[www.dca.ga.gov](http://www.dca.ga.gov)

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