Appendix F - Georgia's Housing Source

Using this Guide

Affordable, quality housing builds strong communities, a strong economy, and provides the cornerstone of family life. As the state housing agency, the Department of Community Affairs works to ensure that Georgians have the housing they need. DCA is responsible for financing affordable housing development, setting building standards, and reviewing plans. DCA also provides financial help to tenants and homeownership education and financing for home buyers. Programs that help finance emergency shelter and services, neighborhood revitalization, and programs for citizens with special needs are also the responsibility of DCA.

Because of the diversity of housing programs within the Department, this publication is intended to be a guidebook. It provides a brief overview of all DCA's housing-related programs and contact information for the office responsible for each program. Because program availability, selection criteria and application procedures will change from time to time, interested individuals are strongly encouraged to visit our website or call the state office to get up-to-date detailed information on the state's housing programs.

Look for these:
The housing programs listed in this guide include a description and contact information for each. Next to each program title, you will find icons representing corresponding information for each program. The description of each icon is listed below:

- Administration Of Safety And Federal Requirement
  - DCA administration of a state or federal law or regulation
- Funding Available
  - Loan or grant program
- Technical Assistance/Other Services
  - A program that offers assistance but does not include monetary assistance
- Individuals Meeting Program Requirements
  - Programs meeting the program requirements may apply for program funding (loan or grant as applicable)
- Local Government
  - Local governmental organizations such as cities, counties, or counties (depending on program requirements) may apply for program funding
- Grants
  - Private (nonprofit) housing-related program requirements may apply for program funding (loan, grant, or tax credit as applicable)
- Nonprofit Organizations
  - Non-profit organizations meeting program requirements may apply for program funding (loan, grant, or tax credit as applicable)
TABLE OF CONTENTS

LAND USE AND CONSTRUCTION CODES .................................. 2 - 3
- Construction Codes
- Coordinated Planning Program
- Industrialized Buildings Program

LOCAL GOVERNMENT PROGRAMS ..................................... 3 - 4
- Community Development Block Grant Program
- Community HOME Investment Program
- Training and Technical Assistance

HOMEOWNERSHIP .......................................................... 5 - 6
- Home Buyer Education
- Home Buyer Mortgage Program
- HOME Down Payment Loan

RENTAL HOUSING ......................................................... 6 - 9
- HOME Renters Program
- HOME Rent-Down Payment Loan Program
- Housing Tax Credit Program
- Landlord-Tenant Hotline and Handbook
- Rental Assistance

SPECIAL NEEDS AND EMERGENCY SHELTERS ............... 10 - 11
- Emergency Shelter Grant Program
- Housing Opportunities for Persons with AIDS
- Permanent Supportive Housing Program
- Shelter Plus Care Program

CONSTRUCTION CODES .................................................. 7
Construction codes set the basic rules for construction in Georgia and include requirements for building materials, structural integrity, and safety standards. These codes are enforced by local building inspectors to ensure compliance with state and local regulations.

COORDINATED PLANNING PROGRAM ............................ 8
The Georgia Planning Act of 1980 directs all city and county governments to prepare a comprehensive plan to guide their future growth. The Act also provides for the preparation of regional and state plans. The comprehensive plans must provide information on community, population, economic development, land use, and transportation needs. The plans must be reviewed and updated every five years. For more information, contact The Office of Coordinated Planning at 404-659-3114 or by email at planningindex.state.ga.us.

**Industrialized Buildings Program**

Industrialized buildings are homes and commercial buildings that are mass-produced in factories and then transported to construction sites to be installed on site-built foundations. Because many components of these buildings are already enclosed in the buildings’ walls when they reach the building site, local building officials cannot inspect them. The Industrialized Buildings Program provides for the inspection of these factory-built units to ensure that they meet the state’s construction standards regardless of where they are built. The manufacturer must obtain DCA approval for their manufacturing systems before they can be used. Inspectors check for compliance with national and state-wide building codes. Manufactured homes (sometimes called mobile homes) are not covered by this program. They are regulated by the U.S. Department of Housing and Urban Development.

Contact: Construction Codes and Industrialized Buildings Section at 404-679-3118 or by email at BODbldgs.dca.goea.gv.

---

**Community Development Block Grant Program**

The Community Development Block Grant (CDBG) program provides federal funds for housing, community and economic development projects in local areas. Funds may be used for the construction, acquisition, or rehabilitation of housing. CDBG funds may also be used in conjunction with other funds. Only cities and counties in Georgia that do not receive HOME funds directly from the U.S. Department of Housing and Urban Development may apply for these grants from DCA. Applications are accepted on a competitive basis. Competitive applications are available each year. The CDBG program is designed to encourage private investment in housing. Competitive applications should demonstrate leveraging of private funds.

Contact: Office of Grant Administration at 404-679-3176 or by email at CDG@bldgs.dca.goea.gv.

---

**Community HOME Investment Program**

The Community HOME Investment Program (CHIP) makes federal HOME funds available to local governments for housing activities designed to benefit low- and moderate-income persons. Funds may be used for the acquisition, rehabilitation, repair, or improvement of tenant-occupied housing. CHIP funds may also be used to finance the acquisition of tax-foreclosed property. Only cities and counties in Georgia that do not receive HOME funds directly from the U.S. Department of Housing and Urban Development may apply for these grants from DCA. Applications are accepted on a competitive basis. Competitive applications are available each year. The CHIP program is designed to encourage private investment in housing. Competitive applications should demonstrate leveraging of private funds.

Contact: Office of Grant Administration at 404-679-3176 or by email at CDG@bldgs.dca.goea.gv.

---

**Training and Technical Assistance**

DCA provides a range of training and technical assistance opportunities related to housing. Applicants' workshops are available for many of the grants and loan programs offered by the Department. Interested in training on a specific grant or loan program? Please contact the respective office listed in this publication. A general housing course for city officials is offered at least once a year as part of the Georgia Municipal Association training schedule. The Georgia Academy for Economic Development also includes housing information as part of its curriculum. In addition, special seminars, workshops, and technical assistance can be arranged for community leaders on a limited basis. The Georgia Housing Investment Program provides a local resource of information about DCA’s programs and areas of expertise.

Contact: Housing Finance Division at 404-327-6365 or by email at communityhousing.dca.goea.gv.
**Home Buyer Education**

Funded in part by a grant from the U.S. Department of Housing and Urban Development, the HCBA has contracted with local Consumer Credit Counseling Service agencies to provide individual homebuyer counseling services. Counseling is intended to enable each household to make an informed decision about purchasing a home, considering their own financial and personal situation, and to keep the borrower when the purchase is complete. FCA has also contracted with a number of nonprofit agencies to offer Home Buyer Education Seminars to groups around the state. With the help of the Latin American Association, FCA offers the Homeownership Loankit, available in Spanish.

Contact: Office of Single Family Housing at 404-679-6624 or by email at housing@co.gwin.ga.us

---

**Home Buyer Mortgage Program**

The Home Buyer Program provides low-interest rate mortgage loans for borrowers with moderate incomes and modest assets. Except for targeted rural counties and some urban census tracts, borrowers must be first-time homebuyers. The loans are 30-year fixed rate mortgages with interest rates that are typically 1 percent below the market rate. Loans are originated under FHA, VA, conventional or USDA/Rural Development guidelines. Homes purchased under the program cannot exceed the county's maximum sales price limits. Application for these loans is made through a network of participating loan officers across the state. The required down payment will vary according to loan type, but is generally 3 percent of the sales price. A home purchased under this program must be the borrower's primary residence. Mortgage payments are generally made to the State Home Mortgage, which is a part of FCA.

Contact: Office of Single Family Housing at 404-679-4837 or by email at housing@co.gwin.ga.us

---

**OwnHOME Down Payment Loan**

The OwnHOME Program provides 5 percent interest rate loans to help first-time homebuyers with the required down payment, closing costs, and prepaid items associated with purchasing a home. Generally, OwnHOME loans are available only if the borrower also uses the Home Buyer mortgage program described above. OwnHOME loans are made with repayment over a period of up to 15 years. The repayment period is determined by the home's appraised value and the borrower's primary residence. OwnHOME borrowers must complete a portion of their own funds for the down payment, closing costs, and prepaid items. The required borrower contribution varies based on the purchase price of the home. Borrowers must complete the home buyer education seminars. OwnHOME loans are available from local lenders participating in the OwnHOME program.

Contact: Office of Single Family Housing at 404-679-4837 or by email at housing@co.gwin.ga.us

---

**Rental Allocation Program**

Federal law allows for tax-exempt government bonds to be issued for certain nonprofit management of tax-exempt housing. The advantage of this type of bond is that it provides lower interest financing, for many kinds of projects. The amount of private activity tax-exempt bonds available each year is limited. Allocating the use of these bonds is the responsibility of each state government. In Georgia, the State is responsible for the administration of the Georgia Allocation System. There are several general categories of allowable uses, including housing, school, and industrial facilities. Federal development bonds with these bonds are also eligible for state and federal financing without having to compete in the annual tax credit cycle. Bond used for purchase of multifamily housing must create cost-effective housing for low-income and moderate-income families.

Contact: Executive Office at 404-679-4062 or by email at housing@co.gwin.ga.us
HOME CHDO REDEVELOPMENT LOAN PROGRAM

The HOME CHDO re-development loan program provides interest-free loans for up to 24 months to nonprofit organizations that have been designated by DCA as Community Housing Development Organizations (CHDO). This HOME-funded program was created for CHDOs that plan to become owners of new or rehabilitated rental housing for low- and very low-income residents. The funds help CHDOs prepare complete and comprehensive development financing applications to either DCA’s HOME Rental Housing Loan or Permanent Supportive Housing Loan programs. Funds may be used to cover costs such as market studies, title searches, costs, environmental reviews and appraisals. The predevelopment loans are repaid from the proceeds of the project construction financing.

Contact: The Office of Housing Planning and Administration at 404-659-3550 or by email at housingplanning@dca.state.ga.us

HOME RENTAL HOUSING LOAN PROGRAM

The HOME Rental Housing Loan Program provides loans to help develop affordable rental housing. Funded by a portion of Georgia’s Federal HOME grant, the program offers very low-interest construction-permanent loans with flexible repayment terms, usually over 20 years. This program helps lower the loan payments, making reduced rents feasible. Owners agree to keep the property in good condition and meet the criteria established for low-income rental housing for at least 20 years. Loan funds may be used for rehabilitation and new construction, and for the costs of existing buildings for rental housing. The HOME Loan program may be used as an alternative or in combination with tax credits, depending on economic feasibility and market conditions. In addition to credits, the HOME Loan can help reduce costs, making the housing affordable to lower-income tenants. A percentage of the HOME funds under this program is set aside for non-profit organizations authorized by the DCA as Community Housing Development Organizations (CHDO). Development in areas that receive their own allocation of HOME funds from the federal government are not eligible for this program unless they are sponsored by CHDOs or serve tenants with special needs.

Contact: The Office of Affordable Housing at 404-679-1568 or by email at rentalhousing@dca.state.ga.us

HOUSING TAX CREDIT PROGRAM

The housing tax Credit Program provides a 30-year federal and state tax incentive to attract private investment for the development of affordable rental housing. The money raised by sale of the tax credits reduces the size of the mortgage needed for the development, making reduced rents feasible. Owners agree to keep the property in good condition and all or some of the units to be income-restricted for at least 15 years. DCA encourages rental income developments and those that support community development objectives. The annual application process for the credits is very competitive. A percentage of the tax credits is set aside for qualified non-profit organizations. Tax credits are also available on a non-competitive basis for multifamily rental developments financed with tax-exempt private activity bonds. Eligible activities include acquisition and/or substantial rehabilitation of existing rental housing and new construction.

Contact: The Office of Affordable Housing at 404-679-3647 or by email at rentalhousing@dca.state.ga.us

LANDLORD-TENANT HOTLINE AND HANDBOOK

Georgia Legal Services Program handles the program for DCA. It provides money to frequently asked questions from tenants' rights and landlords. Even experienced property owners often need to know more about their rights and responsibilities under Georgia law. Tenants often need help understanding lease provisions or how to handle unusual situations. Information can be obtained by calling the hotline or going online to read the Handbook of the DCA website at: www.dca.state.ga.us/housing/landlord/hotline.html.

Contact: The Georgia Landlord-Tenant Hotline at 1-800-369-4706
Rural Rental Housing Development Fund

The Rural Rental Housing Development Fund provides loans to rural public housing authorities to construct and manage affordable rental units. Funds must be used for development of 10 or fewer rental units. The program provides a combination of construction-to-permanent loans and grants. The loan portion is repaid over a period of 20 to 30 years at an interest rate of 3 to 4 percent. The program also provides an opportunity for those agencies to gain development experience and training. Participating public housing authorities are required to provide cash equity equal to the level of operating reserves required by underwriting. A request for qualifications for this program is issued one time each year. Selected agencies are then provided with education on the housing development process and a team in their preparation of complete development financing applications. Public housing authorities from across Georgia may participate in this program. However, the housing constructed must be located outside of the following urban counties: Bibb, Chattahoochee, Clarke, Clayton, Cobb, DeKalb, Douglas, Forsyth, Fulton, Gwinnett, Henry, Muscogee, Richmond, and Rockdale.

Contact: Office of Housing Planning & Administration at 404-327-6805 or by email at mproft@housing.gata.gov.

Section 8 Rental Assistance

Section 8 Rental Assistance is a program funded by the U.S. Department of Housing and Urban Development. The program helps low and very low income people pay rent in the private rental housing market. DCA determines if a person is eligible to participate in the program. People who participate in the program normally pay 30 percent of their monthly income as their portion of the monthly rent and utilities. DCA pays the remainder of the rent directly to the landlord. There are program requirements regarding the maximum rent allowed and the quality of the rental unit. In some special cases, rental assistance vouchers are tied to a particular apartment complex (project-based Section 8). There is typically a waiting list for this program. DCA’s rental assistance offices are located in Albany, Athens, Camilla, Columbus, Eatonton, and Waycross. DCA administers the program in 69 of Georgia’s 159 counties. The rental line 10 counties are served by local agencies.

Contact: Section 8 Rental Assistance Offices at 404-679-0623 or by email at Section8Office@gata.gov.

Emergency Shelter Grant Program

The Emergency Shelter Grant Program provides grant funds to nonprofit organizations and local governments from the State Housing Trust Fund for the Homeless Commission and Emergency Shelter Grants Program funds allocated to the state by the U.S. Department of Housing and Urban Development. Grant funds must be used to provide shelter for individuals who are homeless. Appropriate activities include emergency shelter and essential services for homeless individuals and households; temporary housing, permanent housing, and transitional housing, and household stabilization and other supportive services. Applicants are expected to provide existing support systems and/or essential services that will serve the homeless persons and their needs to organizations involved in these activities. General fund limits are set for each of the authorized activities. Applicants are expected to provide 60 percent of the cost of each activity. A 25 percent matching share is expected for participation in the facility development program. Most of the funds are allocated in a one-time per year application. Some funds are awarded on a first-come, first-served basis as they become available.

Contact: Office of the State Housing Trust Fund at 404-679-4621 or by email at EmergencyPrograms@gata.gov.

Housing Opportunities for Persons with AIDS (HOPWA)

The Housing Opportunities for Persons with AIDS (HOPWA) program is designed to provide housing and supportive services to low-income persons with HIV-related needs. Local governments and nonprofit organizations in the 120 Georgia counties outside the Atlanta MSA are eligible to apply for these federal grant funds. Funds may be used for housing, information about housing, and housing, rental assistance, homelessness prevention, general case management, housing, operating subsidies, technical assistance, and supportive services such as case management, mental health, nutritional assistance, day care, and personal assistance. Development activities and supportive services may be funded through this program and include acquisition, new construction, and/or rehabilitation. Funds are generally allocated on a first-come, first-served basis.

Contact: Office of the State Housing Trust Fund for the Homeless at 404-679-0625 or by email at HOPWA@gata.gov.
**Permanent Supportive Housing Program**

The Permanent Supportive Housing Program helps nonprofit organizations provide quality affordable rental housing with supportive services to non-elderly special needs populations. The program couples the State’s federal HOME funds with monies from the State Housing Trust Fund for the Homeless to offer construction-to-permanent loans. In certain situations, DCA will also provide Section 8 vouchers to increase affordability for targeted special needs populations. Applications may be received at any time during the year on a first-come, first-served basis. Funds may be used for acquisition, rehabilitation, new construction, or adaptive reuse of existing buildings for rental housing. Non-elderly special needs tenants include the homeless, persons with disabilities, persons with alcohol or other drug addictions, and persons living with HIV/AIDS.

Contact: Office of Housing, Planning and Administration at 404-659-6663 or by email at projecthousing@doC.state.gA.us

---

**Shelter Plus Care Program**

The Shelter Plus Care (S+C) Program provides affordable housing and supportive services for homeless people with disabilities and their families. Generally, the individuals served by the program have disabilities associated with mental illness, addiction disorders, and/or AIDS. The U.S. Department of Housing and Urban Development funds the rental assistance portion of the Shelter Plus Care program. The supportive services, most frequently funded through the Georgia Department of Human Resources, are provided by the Center. Applications for the Shelter Plus Care funds are submitted through the HUD’s Continuum of Care Planning and Application process. Contact DCA to determine the appropriate continuum of care for your proposal.

Contact: Office of the State Housing Trust Fund for the Homeless at 404-659-4066 or by email at ShelterCare@doC.state.gA.us

---

**Georgia Department of Community Affairs**

60 Executive Park South, NE • Atlanta, GA 30329-2331
404-659-4500 • 800-659-4663 • www.dca.state.gA.us

If you are disabled and would like to receive this publication in an alternative format, please contact the Georgia Department of Community Affairs at 1-800-736-1959 (TDD)