

**Georgia Department of Community Affairs
Housing Counseling Program**

**Housing Counseling for
Georgia Dream Down Payment Assistance Program Home Buyers**

Request for Applications

The Georgia Department of Community Affairs (DCA) administers the Georgia Dream Down Payment Assistance Program (GA Dream) on behalf of the Georgia Housing and Finance Authority (GHFA). GA Dream requires that housing counseling is provided to the home buyer and a Certificate of Completion is signed and given to the home buyer by a certified housing counselor employed by a U.S. Department of Housing and Urban Development (HUD) approved housing counseling agency or from an agency DCA authorizes. The names and contact information for the approved housing counseling agencies that receive funding from DCA as a sub-grantee through the HUD Housing Counseling grant are listed in the GA Dream Brochure (Brochure) and on DCA's website (Website).

DCA is responsible for conducting oversight to ensure that the housing counseling received by GA Dream home buyers through authorized housing counseling agencies aligns with National Industry Standards and the guidelines set forth in the HUD Housing Counseling Handbook (7610.1).

DCA has determined that non-profit housing counseling agencies that are not funded through DCA's network of partners for the HUD Housing Counseling Grant and, subsequently, are not listed in the Brochure or on the Website may apply to become DCA-approved to provide housing counseling for GA Dream clients and be listed in the brochure and on the website by meeting one of the following criteria and agreeing to adhere to certain requirements.

CRITERIA OPTIONS

Criteria I: The housing counseling agency does not receive funding as a sub-grantee from DCA through the HUD Housing Counseling grant, is not HUD-approved, but has at least one full-time certified (state or national) housing counselor to provide pre-purchase individual housing counseling and facilitate the home buyer education workshop for GA Dream clients.

OR

Criteria II: The housing counseling agency does not receive funding through the HUD Housing Counseling Grant as a sub-grantee of DCA, is HUD-approved, and has at least one full-time certified (state or national) housing counselor to provide pre-purchase individual housing counseling and facilitate the homebuyer education workshop for GA Dream clients.

OR

Criteria III: The housing counseling agency receives funding from DCA for the National Foreclosure Mitigation Counseling (NFMC) Program.

REQUIREMENTS

Agencies authorized by DCA that meet Criteria I:

- (1) enter into an annual Agreement with DCA agreeing to adhere to the Delivery of Housing Counseling Services, Recordkeeping and Reporting, and Performance Criteria and Monitoring requirements as outlined in the revised HUD Housing Counseling Handbook http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsggh/7610.1;
- (2) pay an annual administration fee of \$200.00 to GHFA;
- (3) participate in client file reviews and agency site visits by DCA's Grants Specialist for the Housing Counseling Program and;
- (4) agree to follow other requirements set forth in the Agreement.

Agencies authorized by DCA that meet Criteria II and III must:

- (1) enter into an annual Agreement Addendum with DCA agreeing to adhere to the Delivery of Housing Counseling Services, Recordkeeping and Reporting, and Performance Criteria and Monitoring requirements as outlined in the revised HUD Housing Counseling Handbook http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/hsggh/7610.1;
- (2) participate in client file reviews and agency site visits by DCA's Grants Specialist for the Housing Counseling Program and;
- (3) agree to follow other requirements set forth in the Agreement Addendum.

Funding is not available from DCA to reimburse housing counseling agencies for providing this counseling.

To apply for DCA authorization for your agency, complete and submit the following application **no later than 4pm on March 31, 2015** to Karen Young, Grants Specialist, Georgia Department of Community Affairs, 60 Executive Park South, NE, Atlanta, GA 30329.

DCA is committed to providing all persons with equal access to its services, programs, activities, education and employment regardless of race, color, national origin, religion, sex, familial status, disability or age. Please contact Karen Young if any reasonable accommodations are required or contact DCA at <http://www.dca.ga.gov/main/FairHousing.asp>.

The Schedule of Events for this Request for Applications is as follows:

Applications Due	March 31, 2015
Selected Agencies Announced	Week of April 20, 2015
Agreements Mailed	April 27, 2015
Executed Agreements & Administration Fee Due to GHFA	May 15, 2015

Georgia Department of Community Affairs

Request for Applications

Date: _____

Agency Name: _____

Address: _____

County: _____

Telephone: _____ Fax: _____

Email: _____ Website: _____

CEO or Executive Director: _____

Telephone: _____ Email: _____

Contact Person: _____

Telephone: _____ Email: _____

1. When was your agency established? _____

2. Is your agency a HUD-approved housing counseling agency? ___ Yes ___ No

3. Is your agency located in a rural community? ___ Yes ___ No

If yes, what is your county's estimated population? _____

4. Does your agency currently provide home buyer education classes for the GA Dream program?

___ Yes ___ No

5. Does your agency currently provide individual pre-purchase housing counseling? ___ Yes ___ No

AGENCY AND PROGRAM INFORMATION:

1. Please provide a copy of your agency's tax-exemption letter.
2. Describe your agency's experience in providing housing counseling over the past year. This statement should include specific activities related to the services you provide and the length of time the agency has provided the services.

3. Provide a list of all certified housing counselors employed by your agency who will conduct the home buyer education class and/or provide pre-purchase housing counseling indicating if the counselor is full-time or part-time. Also, include a copy of the most current (within the last two years) Housing Counseling Certificate (State or National) for each housing counselor listed.
4. List the counties in which you propose to provide (or are currently providing) home buyer education classes and/or pre-purchase housing counseling.
5. Is the location where your agency conducts the home buyer education class/pre-purchase housing counseling accessible to the disabled population? Yes No
6. Does your agency provide special services and/or materials to accommodate persons with disabilities?
 Yes No If yes, please describe these services.
7. Does your agency provide the home buyer education class/pre-purchase housing counseling in languages other than English? Yes No If yes, please list which languages are offered.
8. How close is the nearest housing counseling agency to your agency?
 1-5 miles 10-20 miles 5-10 miles Other _____ miles
9. Please state the frequency of your classes, the average number of participants, and provide a copy of the class agenda.
10. Please provide any additional information you would like for us to consider in reviewing your application.