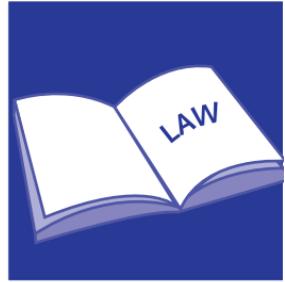




# GEORGIA'S HOUSING SOURCE

## THE DEPARTMENT OF COMMUNITY AFFAIRS

*A comprehensive guide to the Department  
of Community Affairs' housing programs  
and resources for the state of Georgia.*



DECEMBER 2004

## 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 local 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 that program. Because program availability, selection criteria and application procedures will change from time to time, interested individuals are strongly encouraged to visit our web site at [www.dca.state.ga.us](http://www.dca.state.ga.us) 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 State/Federal Requirement**

*DCA administration of a state or federal law or regulation*



#### **Funding Available**

*Loan or grant program*



#### **Technical Assistance or Other Services**

*A program that offers assistance that does not include monetary assistance*



#### **Individuals Meeting Program Requirements**

*Persons meeting the program requirements may apply for program funding (loan or grant as applicable)*



#### **Local Government**

*Local governmental organizations such as cities, counties, or housing authorities (depending on program requirements) may apply for program funding*



#### **Business**

*Private, for-profit businesses meeting program requirements may apply for program funding (loan, grant, or tax credit as applicable)*



#### **Nonprofit Organization**

*Not-for-profit organizations meeting program requirements may apply for program funding (loan, grant, or tax credit as applicable)*

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## PLANNING AND QUALITY GROWTH



All local governments prepare a comprehensive plan to guide their future growth. These plans provide information on the community's population, economic development plans, natural and historic resources, community facilities, housing and land use. Because these plans address transportation, community facilities, and land use, they have an important impact on the type and affordability of housing available within a community. The Office of Planning and Quality Growth offers a variety of assistance, on-line tools, data and maps, as well as quality growth tools and best practices, to help local governments implement their plans, manage growth, and improve local quality of life. These are available at [www.georgiaplanning.com](http://www.georgiaplanning.com) and [www.georgiaqualitygrowth.com](http://www.georgiaqualitygrowth.com).

**Contact:** Office of Planning and Quality Growth at 404-679-5279 or by email at [Planning.QualityGrowth@dca.state.ga.us](mailto:Planning.QualityGrowth@dca.state.ga.us)

## CONSTRUCTION CODES



Construction codes set the basic rules for construction in Georgia in 10 minimum standard codes. A committee of outside experts reviews the model codes and recommends adoption and/or modifications to DCA's Board, which then adopts them for the State. Georgia state law specifies that 8 of the 10 codes are mandatory. The mandatory codes cover areas such as electrical, mechanical, gas, plumbing, energy conservation, and fire prevention. These codes apply to all construction whether or not the codes are enforced by the city or county. The remaining 2 codes are permissive codes. They are applicable only if a local government chooses to adopt and enforce them. The permissive codes include topics such as property maintenance and existing buildings.

**Contact:** Construction Codes and Industrialized Buildings Section at 404-679-3118 or by email at [codes@dca.state.ga.us](mailto:codes@dca.state.ga.us)

## INDUSTRIALIZED BUILDINGS PROGRAM



Industrialized buildings are houses and commercial buildings that are mass-produced in factories and then transported to building sites to be installed on a site-built foundation. Because many components of these buildings are already enclosed in the buildings' walls when they reach the building sites, 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 manufacturers must obtain DCA approval for their manufacturing systems and quality control procedures. DCA then contracts with independent engineers and construction experts to inspect these systems and procedures, and to inspect the industrialized buildings during manufacture. 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 IB@dca.state.ga.us*

## COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM



The Community Development Block Grant (CDBG) program provides federal funds for housing improvement, local infrastructure such as water and sewer lines, economic development projects, and community facilities such as health centers and Head Start centers. Projects funded under this program must largely benefit low- and moderate-income persons. Only 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 from DCA. Grants are awarded through a competitive process one time each year. Local matching funds may be required, depending on the grant amount.

**Contact:** *Office of Grant Administration at 404-679-3168 or by email at CDBG@dca.state.ga.us*

## 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 production, acquisition, or rehabilitation of housing. CHIP funds may also be used in conjunction with CDBG 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. CHIP funds are awarded through a competitive process one time 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 404-679-3167 or by email at CHIP@dca.state.ga.us*

## GEORGIA INSTITUTE FOR COMMUNITY HOUSING



The Georgia Institute for Community Housing is a three-year program of facilitated retreats and technical assistance focused on helping communities create and launch a locally based plan to meet their housing needs. The program is a joint effort of DCA, the Georgia Municipal Association, and

the University of Georgia's Housing and Demographics Center. Five communities per year are selected through a competitive process to participate in the Institute. 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, and (5) begin implementation of their plan. Begun in late 2004, funding for the first group of communities was made possible, in part, through the sponsorship of the Georgia Power Company and the Wachovia Foundation.

**Contact:** *Housing Finance Division at 404-679-5271 or by email at [communityhousing@dca.state.ga.us](mailto:communityhousing@dca.state.ga.us)*

## HOME BUYER EDUCATION

Funded in part by a grant from the U.S. Department of Housing and Urban Development, DCA has contracted with local Consumer Credit Counseling Service agencies and other nonprofit counseling agencies to provide individual home buyer counseling services. The 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 their homes once the purchase is complete. DCA has also contracted with a number of nonprofit agencies to offer home buyer education seminars to groups around the state. DCA's homeownership booklet is available in Spanish. Additionally, DCA has trained and certified counselors throughout the state to provide the counseling required under the Georgia Fair Lending Act (GFLA).

**Contact:** *Office of Homeownership at 404-679-0624 or by email at [housing@dca.state.ga.us](mailto:housing@dca.state.ga.us)*

## GEORGIA DREAM HOMEOWNERSHIP PROGRAM

Georgia Dream's first mortgage 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 home buyers. The loans are 30-year, fixed rate mortgages with interest rates that are lower than existing market rates. Loans are originated under conventional, FHA, VA, or USDA/Rural Development guidelines. Homes purchased under the program cannot exceed maximum sales price limits. Application for these loans is made through a network of participating lenders across the state. A home purchased under this program must be the borrower's primary residence. Mortgage payments are generally made to State Home Mortgage, which is a part of DCA.

Georgia Dream's second mortgage provides zero percent (0%) interest rate loans to help first-time home buyers with the required down payment, closing costs, and prepaid items associated with purchasing a home. Generally these down payment assistance loans are available only if the

borrower also uses the Georgia Dream first mortgage described above. The loans are made as delayed repayment second mortgage loans of \$5,000. \$7,500 is available to Protectors, Educators, and Health Care Workers, as well as to anyone who purchases a home which is certified by EarthCraft Homes<sup>a</sup>, ENERGY STAR<sup>®</sup> Homes, or EasyLiving Home<sup>cm</sup>. Up to \$20,000 is available to individuals with disabilities and households with disabled members that, because of income considerations alone, cannot afford to purchase a home. Delayed repayment means that the loan is repaid when the home is sold, transferred, or refinanced, or if the home is no longer the borrower's primary residence. Borrowers must provide an amount equal to one percent (1%) of the sales price of the home from their own funds toward the down payment or closing costs. Borrowers must complete a home buyer education seminar. Georgia Dream second mortgage loans are available from lenders participating in the Georgia Dream Homeownership Program.

**Contact:** *The Office of Homeownership at 404-679-4847 or by email at [housing@dca.state.ga.us](mailto:housing@dca.state.ga.us)*

## SINGLE FAMILY DEVELOPMENT PROGRAM



The Single Family Development Program seeks to expand the supply of affordable single family housing and to increase homeownership opportunities for low and moderate income households. Nonprofit, for-profit, and local public housing authorities may develop new housing in subdivision style settings, rehabilitate vacant and dilapidated housing in established neighborhoods, or construct new housing on vacant lots in inner city communities. Resources are available as gap financing in the form of a Home Buyer Subsidy and/or a Development Subsidy.

**Contact:** *Office of Special Housing Initiatives at 404-679-0680 or by email at [nonprofithousing@dca.state.ga.us](mailto:nonprofithousing@dca.state.ga.us)*

## BOND ALLOCATION PROGRAM



Federal tax law allows for tax-exempt government bonds to be issued for certain types of nongovernmental (i.e., private) activities. 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 for all categories is limited. Allocating the use of these bonds is the responsibility of each state government. In Georgia, DCA is responsible for the administration of the Georgia Allocation System, through which eligible authorities receive authorization to issue bonds. There are several general categories of allowable use including housing, student loans, manufacturing, and exempt facilities. Bonds used for multifamily housing (rental developments) must set aside a portion of the units for low to moderate income families. Rental developments financed with these bonds are also eligible for state and federal housing credits without having to compete in the annual tax credit application cycle. Bonds

used for homeownership must create cost-effective mortgages for first-time and moderate income home buyers.

**Contact:** Executive Office at 404-679-4943 or by email at [bonds@dca.state.ga.us](mailto:bonds@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-to-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 rent the HOME-funded units to low income residents for at least 20 years. Loan funds may be used for rehabilitation and new construction, or adaptive reuse of existing buildings for rental housing. The HOME loan program may be used independently or with tax credits, depending on economic feasibility and market conditions. Used in combination with tax credits, the HOME loans can push rents down, making the housing affordable to lower income tenants.

**Contact:** The Office of Affordable Housing at 404-679-0648 or by email at [rentalhousing@dca.state.ga.us](mailto:rentalhousing@dca.state.ga.us)

## HOUSING TAX CREDIT PROGRAM



The Housing Tax Credit Program provides a 10-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 rent all or some of the units to low income residents for at least 15 years. DCA encourages mixed-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 nonprofit organizations. Tax credits are also available on a non-competitive basis for multifamily residential 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 404-679-0647 or by email at [rentalhousing@dca.state.ga.us](mailto:rentalhousing@dca.state.ga.us)

## LANDLORD TENANT HOTLINE AND HANDBOOK



Georgia Legal Services Program handles this program for DCA. It provides answers to frequently asked questions from both renters 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 at the DCA website at: [www.dca.state.ga.us/housing/landlord/contents.html](http://www.dca.state.ga.us/housing/landlord/contents.html).

**Contact:** *The Georgia Landlord-Tenant Hotline at 1-800-369-4706.*

## RURAL RENTAL HOUSING DEVELOPMENT FUND



The Rural Rental Housing Development Fund provides funding to rural public housing authorities to construct and manage affordable rental units. Funds must be used for developments of 10 or fewer rental units. The program provides a construction-to-permanent loan that is repaid over a period of 20 years at a 0% interest. The program also provides an opportunity for these agencies to gain housing 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 to assist 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, Chatham, Cherokee, Clarke, Clayton, Cobb, DeKalb, Dougherty, Douglas, Fayette, Fulton, Gwinnett, Henry, Muscogee, Richmond, and Rockdale.

**Contact:** *Office of Special Housing Initiatives at 404-327-6858 or by email at [nonprofithousing@dca.state.ga.us](mailto:nonprofithousing@dca.state.ga.us)*

## 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 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 allowable 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, Carrollton, Eastman, and Waycross. DCA administers the program in 149 of Georgia's 159 counties. The remaining 10 counties are served by local agencies.

**Contact:** *Section 8 Rental Assistance Office at 404-679-3175 or by email at [Section8@dca.state.ga.us](mailto:Section8@dca.state.ga.us)*

## CHDO QUALIFICATION



The HOME Program requires DCA to set aside 15 percent of its federal HOME allocation for use by community housing development organizations (CHDOs) to own, develop or sponsor affordable housing. DCA annually qualifies those interested nonprofits for CHDO eligibility. Among other criteria, organizations must have the provision of affordable housing as a central mission, include representation from the low income community on the governing board, and have a record of service to the community for at least one year.

**Contact:** *The Office of Special Housing Initiatives at (404) 327-6858 or by email at [nonprofithousing@dca.state.ga.us](mailto:nonprofithousing@dca.state.ga.us)*

## CHDO OPERATING ASSISTANCE PROGRAM



The CHDO Operating Assistance Program (COAP) provides qualified state designated Community Housing Development Organizations (CHDOs) with up to \$20,000 - \$35,000 annually for up to three years to maintain their operation and to develop their capacity to implement HOME-funded CHDO activities. COAP grants may be used for expenses such as salaries, wages, benefits, and other employee compensation; employee education, training and travel; rent and utilities; communication costs; and equipment, materials and supplies. All activities funded under this grant must be linked to deficiencies identified by the organization in their completed Capacity Assessment Tool.

**Contact:** *The Office of Special Housing Initiatives at 404-327-6858 or by email at [nonprofithousing@dca.state.ga.us](mailto:nonprofithousing@dca.state.ga.us)*

## HOME CHDO PREDEVELOPMENT LOAN PROGRAM



The HOME CHDO Predevelopment 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 (CHDOs). This HOME-funded program was created for CHDOs that plan to develop new or rehabilitated rental housing for low and very low income tenants. The loans help CHDOs prepare complete and comprehensive development financing applications to either DCA's HOME Rental Housing Loan or Permanent

Supportive Housing Loan programs. Up to \$30,000 in funds may be used for costs associated with market studies, title search, environmental review, appraisals, and other predevelopment activities. The predevelopment loans are repaid from the proceeds of the project's construction financing.

**Contact:** *The Office of Special Housing Initiatives at 404-327-6858 or by email at [nonprofithousing@dca.state.ga.us](mailto:nonprofithousing@dca.state.ga.us)*

## 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 and essential services to homeless persons. Eligible activities include emergency shelter and essential services for the homeless, transitional housing, homeless prevention programs, acquisition, construction, and/or renovation of facilities that serve the homeless persons, and technical assistance to organizations involved in these activities. General funding limits are set for each of the authorized activities. Applicants are typically 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 process. Some funds are retained for allocations to meet urgent needs as they arise during the year.

**Contact:** *Office of the State Housing Trust Fund at 404-679-4942 or by email at [HomelessPrograms@dca.state.ga.us](mailto:HomelessPrograms@dca.state.ga.us)*

## HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS



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 127 Georgia counties outside the Atlanta and Augusta MSAs are eligible to apply for these federal grant funds. Funds may be used for housing, information about housing and fair housing, rental assistance, homelessness prevention, general case management, housing operating subsidies, technical assistance, and supportive services such as health, mental health, nutritional assistance, day care, and personal assistance. Development activities may also be funded through this program and can include acquisition, new construction and/or rehabilitation. Funds are generally allocated during a once a year application process. Applications received after the deadline are processed on a funds available basis.

**Contact:** *Office of the State Housing Trust Fund for the Homeless at 404-679-0651 or by email at [HOPWA@dca.state.ga.us](mailto:HOPWA@dca.state.ga.us)*

## PERMANENT SUPPORTIVE HOUSING PROGRAM



The Permanent Supportive Housing Program helps for-profit and nonprofit organizations provide quality affordable rental housing with supportive services to targeted homeless 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. If the development is located within DCA's Section 8 Program service area, DCA will also provide project-based rental assistance vouchers to increase affordability for targeted homeless 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. Targeted homeless populations include the homeless or those threatened with homelessness and that also have a mental or developmental disability or recovering from substance abuse issues.

**Contact:** Office of Special Housing Initiatives at 404-327-6881 or by email at [specialneedshousing@dca.state.ga.us](mailto:specialneedshousing@dca.state.ga.us)

## RENTAL ACCESS NETWORK (RAN)



DCA's RAN internet portal, found at [www.rentalaccessnetwork.org](http://www.rentalaccessnetwork.org), provides an easy, convenient and inexpensive way to link prospective low and moderate income renters with quality, affordable units in their community. RAN enables prospective renters to search and identify available units within their community and provides them with basic information on location, unit distribution across bedroom size, rent, available amenities and how to contact the property manager. Individuals with disabilities are also able to identify features that make the units accessible for their physical needs.

**Contact:** Office of Special Housing Initiatives at 404-327-6864 or by email at [ran@dca.state.ga.us](mailto:ran@dca.state.ga.us)

## SHELTER PLUS CARE PROGRAM



The Shelter Plus Care (S+C) Program provides affordable permanent housing with supportive services for homeless people with disabilities and their families. Generally, the individuals served by this program have disabilities associated with mental illness, addiction disorders, and/or HIV/AIDS. The program offers an opportunity to gain stable living conditions in addition to supportive services which aid in stabilizing their disabilities. 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 Grantee. Annual applications for the Shelter Plus Care funds are submitted through the HUD Homeless 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 404-679-0564 or by email at [ShelterCare@dca.state.ga.us](mailto:ShelterCare@dca.state.ga.us)



**Georgia Department of Community Affairs**  
60 Executive Park South, NE • Atlanta, GA 30329-2231  
404-679-4840 • 800-359-4663 • [www.dca.state.ga.us](http://www.dca.state.ga.us)

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