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

Area Median Income (AMI) – Established by the U.S. Department of Housing and Urban Development (HUD), for use in all HUD-funded programs. Represents the median gross income earned by a family of four within a given MSA or county.

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 Shelter Grant (ESGP), and Housing Opportunities for persons with AIDS (HOPWA) programs).

Continuum of Care (CoC) – A plan to organize and deliver housing and services to meet specific needs of persons with AIDS who are homeless as they move to stable housing and maximum self-sufficiency. The plan includes action steps to end and prevent a return to homelessness.

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, Dalton, Gainesville, Hinesville, Macon, Marietta, Rome, Roswell, Savannah, Valdosta and Warner Robins; Counties of Clayton, Cobb, DeKalb, Fulton and Gwinnett; consolidated governments of Athens-Clarke County, Augusta-Richmond County and Columbus-Muscogee 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 at or below 60% of the median income for an area.

Moderate Income Household – A household whose total gross income is at or below 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 (see HOME Final Rule Section 92.100 - 92.107) from HUD. Participating jurisdictions under the HOME program include: the cities of Albany, Atlanta, Macon and Savannah; counties of Clayton, DeKalb and Gwinnett; consolidated governments of Athens-Clarke County, Augusta-Richmond County and Columbus-Muscogee County; and two consortiums – the Georgia Urban County Consortium (composed of Cherokee and Cobb Counties) and Fulton County-City of Roswell.

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.

Renter – A household that rents the housing unit it occupies, including both units rented for cash and units occupied without cash payment of rent (U.S. Census definition).

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

Very Low Income – A household whose total gross income is at or below 50% of the median income for an area.

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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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 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 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 homebuyer education workshop, OR individual housing counseling sessions, OR an online homebuyer 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.

Community HOME Investment Program

Home buyers in some cities and counties may benefit from down payment assistance from the Community HOME Investment Program (CHIP).

The Community HOME Investment Program (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.

CONTACT

www.ehomeamerica.org/dca
HUD 800-569-4287
www.gadream.com
www.hud.gov/georgia

CHIP@dca.ga.gov
404-679-0659
The Community Development Block Grant (CDBG) program provides federal funds for improvements to housing, community facilities, and local public utility infrastructure. Previously funded CDBG projects range from the construction of early childhood education centers and healthcare facilities to water and sewer line improvements. 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.

CDBG@dca.ga.gov
404-679-3168

Housing assistance available for local governments.
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 homeowner rehabilitation of housing. CHIP funds are awarded bi-annually through a competitive process.

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

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

**Community Housing Development Organization (CHDO)**

**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 or Permanent Supportive Housing programs. Up to $30,000 in funds may be used for costs associated with market studies, title searches, environmental reviews, appraisals and other predevelopment activities.
HOME Rental Housing Loan Program

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).

Housing Tax Credit Program

The Housing Tax Credit Program attracts private investment for the development of affordable rental housing through a 10 year federal and state tax incentive. The money raised by the sale of housing tax credits reduces the size of the mortgage needed for the development, making reduced rents feasible. Eligible activities include new construction, acquisition and/or substantial rehabilitation of existing rental housing. DCA encourages mixed-income developments and those that support local community development objectives. Owners agree to keep the property in good condition and rent a portion or all of the units to low-income residents for 30 years. The annual application process for the credits is very competitive. A percentage of the tax credits is set aside for qualified non-profit organizations, projects in rural areas and the preservation of eligible affordable housing projects. Tax credits are available on a non-competitive basis for multifamily residential developments financed with tax-exempt private activity bonds. The process for evaluating funding requests and awarding tax credits can be found in the State of Georgia Qualified Allocation Plan (QAP).

Community HOME Investment Program

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

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, housing operating subsidies and housing development activities, including acquisition, new construction and/or rehabilitation. 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 in the 127 counties outside the Atlanta and Augusta MSAs are eligible to apply for these federal grants. Funds are generally allocated once a year during an application process.

The Emergency Solutions Grant Program (ESG) 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 or rapid re-housing. General funding limits are set for each of the authorized activities, and applicants typically are expected to provide 50 percent 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 generally allocated once a year during an application process.
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 can address their problems, increase their skills, and become better equipped to make decisions that positively affect their lives. The U.S. Department of Housing and Urban Development funds the rental assistance portion of the S+C Program. The supportive services are funded by the Georgia Department of Behavioral Health and are provided by S+C through the HUD Homeless Continuum of Care planning and application process. Contact DCA to determine the appropriate Continuum of Care for your proposal.

ShelterCare@dca.ga.gov
404-679-0571

Nursing Home Transition Assistance Program

Also known as the Tenant-Based Rental Assistance (TBRA) Program this program is funded through the federal HOME Program. The program targets individuals enrolled in the Georgia Department of Community Health’s Money Follows the Person program (MFP) and provides 24 months of rental assistance to eligible applicants. The MFP program provides assistance to disabled or elderly individuals that are currently living in institutional settings such as nursing homes, rehabilitation centers and group homes. The Nursing Home Transition Assistance Program gives participants the ability to move to an apartment or home in a neighborhood or community of their choosing by providing monthly rental and utility cost assistance as well as security and utility deposits.

Applications can be downloaded from the DCA website or obtained from a Money Follows the Person case manager. Completed application packets can be faxed, mailed, emailed, or hand delivered to DCA’s Office of Programs and Public Affairs.

HOMETBRA@dca.ga.gov
404-982-3581

Section 811 PRA Demonstration Program

The Georgia Department of Community Affairs (DCA) was one of 13 states selected through a competitive application process to participate in the Section 811 PRA Demonstration Program (811), which provides long-term project-based rental assistance and support services to eligible persons with disabilities. The 811 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 (DHBDD) and the Department of Community Health (DCH) provide long-term support services.

specialneedshousing@dca.ga.gov
404-679-0630
Housing Choice Voucher Program

The Housing Choice Voucher Program helps very low and low-income individuals and families rent safe, decent and sanitary dwelling units in the private rental housing market. DCA administers the program in 149 of Georgia’s 159 counties through four regional offices located around the State. The remaining 10 counties are served by their local housing authorities.

The Housing Choice Voucher Program operates by providing direct subsidy rent payments to qualified landlords for tenants participating in the program. Program participants normally pay approximately 30 percent of their adjusted income toward rent. The landlord’s subsidy is paid monthly by DCA and normally consists of the difference between the gross rent, which includes an allowance for tenant paid utilities, and 30 percent of the tenant’s adjusted income.
Shelter Plus Care Program

The Shelter Plus Care Program provides affordable permanent housing with supportive services to individuals experiencing homelessness and their eligible family members. The program provides rental assistance for a variety of housing choices, accompanied by a range of supportive services funded by other sources. Generally, the persons served by this program have disabilities associated with serious mental illness, chronic substance abuse and/or AIDS and related diseases.

Goals of the S+C Program are to assist homeless individuals and their families increase their housing stability, improve job skills and increase their household income, and achieve self-sufficiency. A county by county list of funded agencies can be found at:

Georgia Homeless Assistance Directory: www.georgiaplanning.com/shelters/

Tenant Based Rental Assistance Program

The Tenant-Based Rental Assistance (TBRA) program provides assistance to eligible disabled or elderly individuals who are currently living in institutional settings (see page 9 for details).

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, or call 1-877-428-8844 for assistance.
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.

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 by the residents and the household must have a total income less than 80 percent of the Area Median Income (AMI) for the county in which they reside. Funds are used to rehabilitate existing units, including such repairs as heating and air conditioning, new roofs, and bathroom and kitchen renovations.

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.

www.HomeSafeGeorgia.com
877-519-4443 or homesafe@dca.ga.gov
CHIP@dca.ga.gov
404-679-0659
For additional information or to schedule a presentation on the programs listed, contact a Housing Outreach Team member from the listing below.

**Housing Outreach Manager**

Beth Spears  
beth.spears@dca.ga.gov  404-245-2191

Malisa Thompson  
malisa.thompson@dca.ga.gov  404-326-1048

Dean Nelson  
dean.nelson@dca.ga.gov  404-852-2160

Teresa Concannon  
teresa.concannon@dca.ga.gov  912-536-5723

Ron Ross  
ron.ross@dca.ga.gov  404-368-7177
The Georgia Department of Community Affairs 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. For a reasonable accommodation, call 404-679-4840 or email fairhousing@dca.ga.gov.