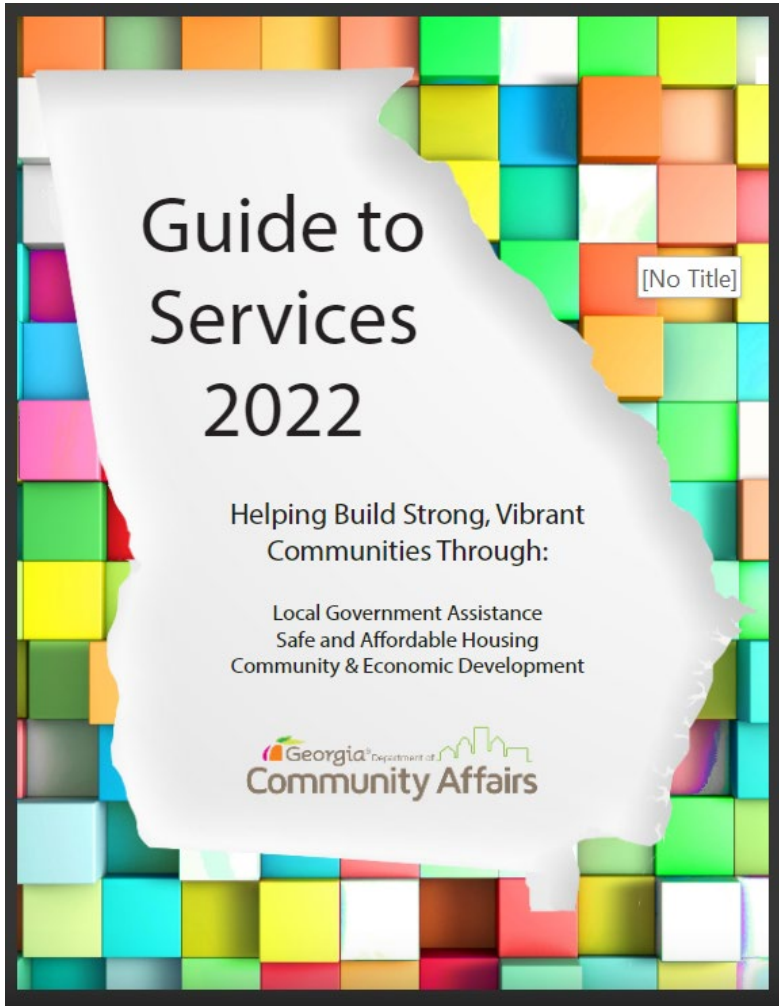




Georgia
Planning & Financial Resources for
Affordable Housing

Samanta Carvalho
Director, Office of Community Housing Development

Georgia DCA Resources



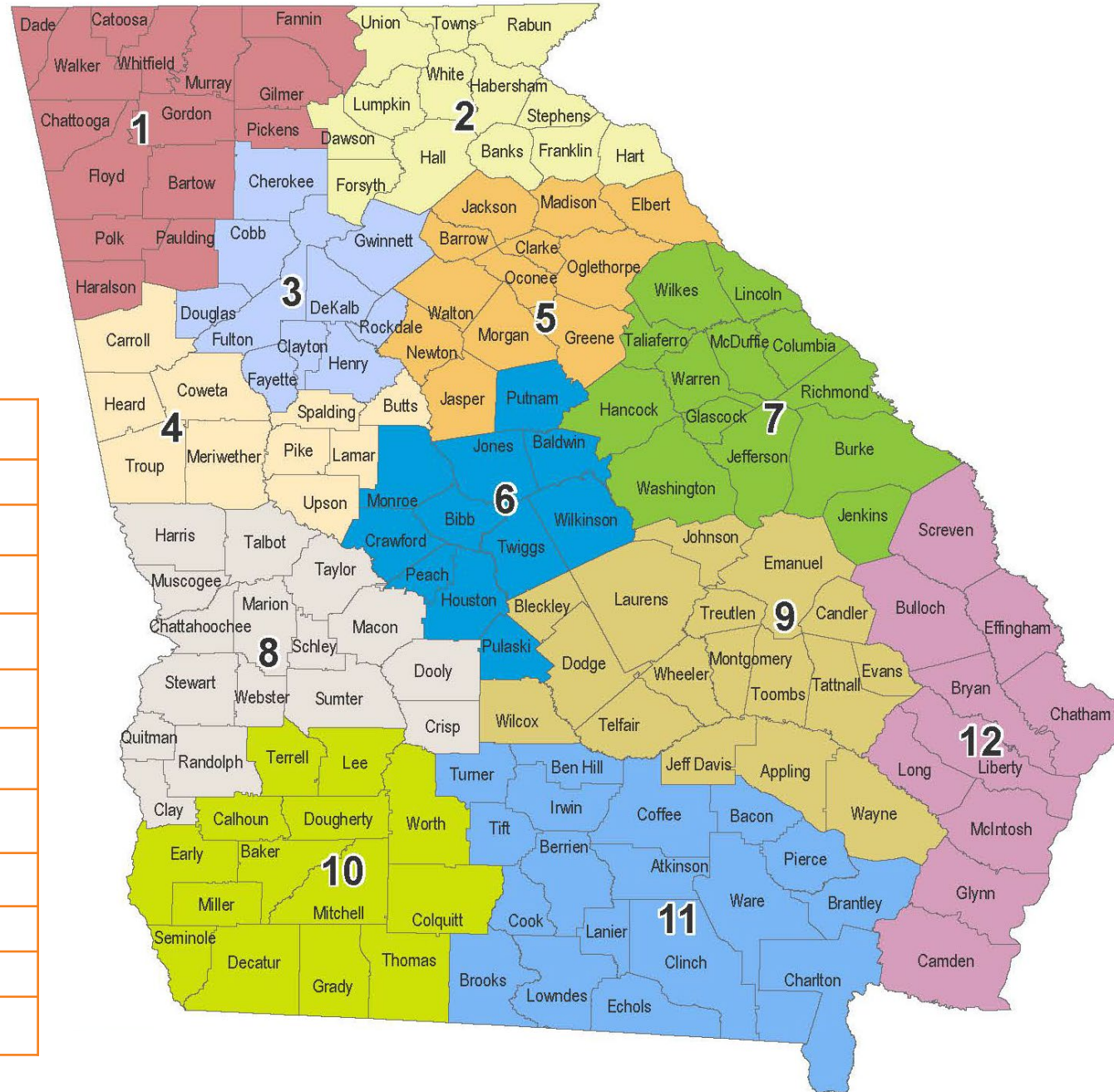
- 60+ Programs
- Local Reps in 12 GA Regions
- Planning Resources for Local Governments
- 13 Affordable Housing Programs
- 26 Community & Economic Development Programs

[Link to the Guide to Services](#)

DCA Regional Representatives

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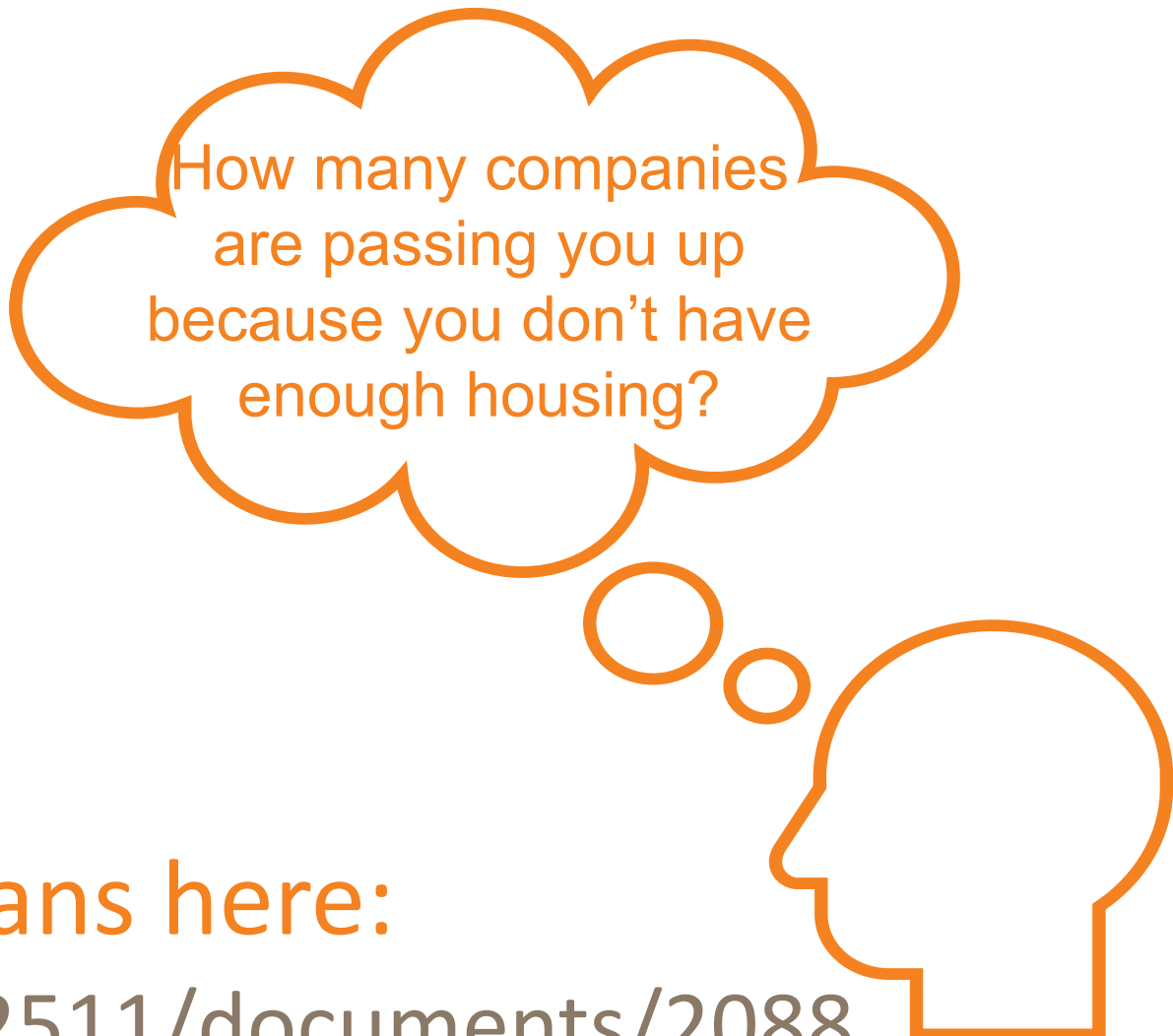
Planning Resources for Affordable Housing



Housing Elements in Comprehensive Plan

Evaluate:

- Current housing stock (age, tenancy, affordability)
- Need for new housing
- Develop shared vision



How many companies are passing you up because you don't have enough housing?

View other communities plans here:

<https://www.dca.ga.gov/node/2511/documents/2088>

GICH

Georgia Initiative for Community Housing



Financial Planning, Housing & Consumer Economics
College of Family and Consumer Sciences
Housing and Demographics Research Center
UNIVERSITY OF GEORGIA

GICH

- 3-year free program
- 2 retreats per year
- 5 GICH teams added each year
- 87 communities have participated to date

Application Steps	Date(s)
Application Release	May 2nd
Live Informational Webinars	May 20th June 15th
Letter of Intent Due	July 8th
Application Due	July 29th by 5pm EST
First Retreat	March 2023

Adel GICH Successes

- Adel-Cook Land Bank created 1/1/2022
- Received 2 CHIP grants for \$1,316,000 to rehab 17 homes
- Received CDBG grant for \$700,500 to rehab 8 homes
- Removed 7 dilapidated structures
- Worked with builder to build 66 affordable homes on 25 acres.
City provided water, sewer, electricity, and gas to the homes.
- Selected for Georgia Economic Placemaking Collaborate

Contact: Randy Lane

Adel Community Development Director

(229) 237-8983

Randy.lane314@yahoo.com

Housing Needs Assessment

Purpose:

Data-driven focused approach to meeting housing needs in Georgia

Scope:

Census-tract-level data on rental housing, homeownership, homelessness, housing stock, and affordability

Data will be updated regularly

Local governments can use this tool for local planning efforts starting fall 2022



For more info visit: [GA DCA Housing Needs Assessment](#)

Requests:

Please fill out our survey:
[Public Input for Housing Needs Assessment](#)

PHAs please fill out our [PHA Survey](#)

A close-up photograph of a person's hands measuring a wooden beam. The person is using a yellow pencil to mark the wood and a yellow measuring tape to measure the length. The background is a warm, orange-toned blur, suggesting a workshop or construction site. The text 'Home Repair Programs' is overlaid on the left side of the image.

Home Repair Programs

CHIP

Community HOME Investment Program

Annual competitive grant program for local governments, nonprofits, and Public Housing Authorities

\$400,000 for owner-occupied rehab activities

\$600,000 for new construction or acquisition/rehab of single-family homes to sell to income eligible homebuyers

Application to be released in October

Planning points are **15/80 points (19%)** in the application



Housing Reconstruction Example

CHIP Grantee: City of Sandersville

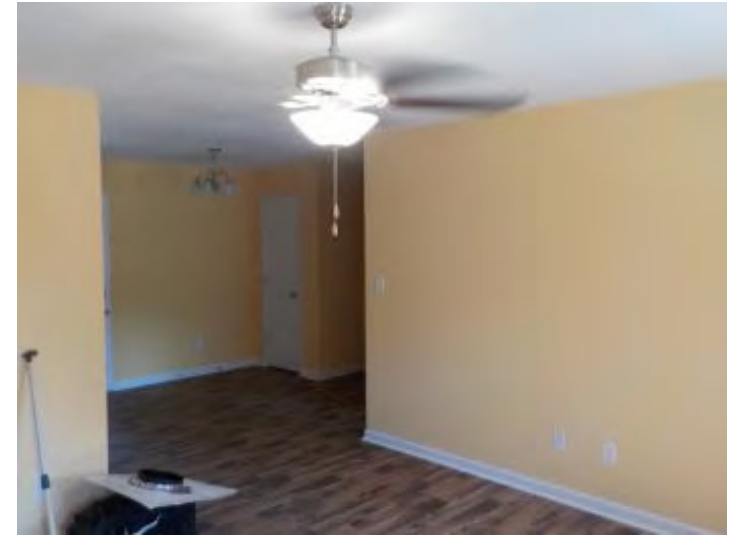


Before



After





CDBG

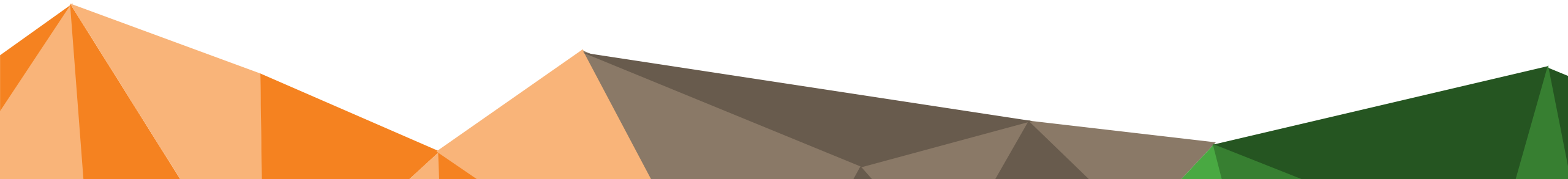
Community Development Block Grant

Annual competitive grant program for local governments

\$1,000,000 for neighborhood revitalization activities

Application due in June

[Link to Applicants' Workshop](#)






Housing Development Programs

Rental Housing Development

Low Income Housing Tax Credit Program paired with federal grants

- Applications due in May
 - Developers get up to 2 points for GICH letters
 - 10,000 units of affordable rental housing built or renovated annually for families and seniors
 - Tenants must meet income threshold requirements (<30%AMI to <80% AMI)
 - Properties must stay affordable over at least 15 years
- 
- A decorative graphic at the bottom of the slide consists of several overlapping triangles in shades of orange, brown, and green, creating a stylized, abstract landscape or architectural form.

Expectation



Reality



The Villages at Winding Road, St. Marys, GA

Single Family Housing Development Loan Program

New!

\$20M in Federal & State funds

Low interest construction loans

Homebuyer incomes:

<80% AMI for Federal

<120% AMI for State funds



Financial Resources for Renters & Homebuyers



Georgia Dream Program

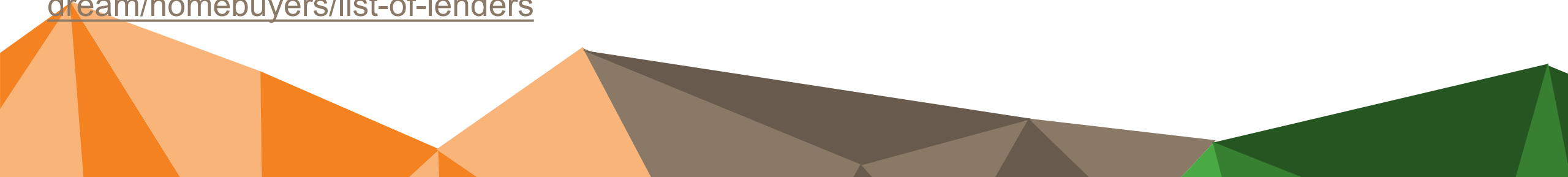
Down Payment Loans for first-time homebuyers or those who haven't owned a house in 3 years

Requires homebuyer counseling

- **\$7,500** for all eligible homebuyers
- **\$10,000** for Protectors, Educators & Nurses (PEN) for public protector, educator, healthcare provider or active military
- **\$10,000** for people with disabilities (CHOICE)

For more information: <https://www.dca.ga.gov/safe-affordable-housing/homeownership/georgia-dream/homebuyers>

Or Contact Participating Lenders: <https://www.dca.ga.gov/housing/homeownership/georgia-dream/homebuyers/list-of-lenders>



GEORGIA MORTGAGE ASSISTANCE

Know a homeowner who suffered a significant financial hardship caused by the pandemic, resulting in a need for mortgage or housing expense assistance? Have them check out the assistance offered under the Homeowners Assistance Fund program:

www.GeorgiaMortgageAssistance.ga.gov

Mortgage Reinstatement ❖ Principal Curtailment ❖ Housing Expenses

Assistance is up to \$50,000 in the form of a grant. For primary residences only. This statewide program has household income limits. Homeowners seeking assistance must demonstrate a significant loss of income or a significant increase in expenses caused by the pandemic. Other underwriting criteria apply.

Customer Service: HAF@dca.ga.gov Toll Free 1-877-519-4443

State of Georgia Rental Assistance Program (GRA)

State of Georgia received \$552 million from U.S. Treasury's Federal Emergency Rental Assistance Program to provide relief to individuals, families, and landlords whose finances have been negatively impacted due to the COVID-19 pandemic.

Money distributed directly **to landlords/utility companies**

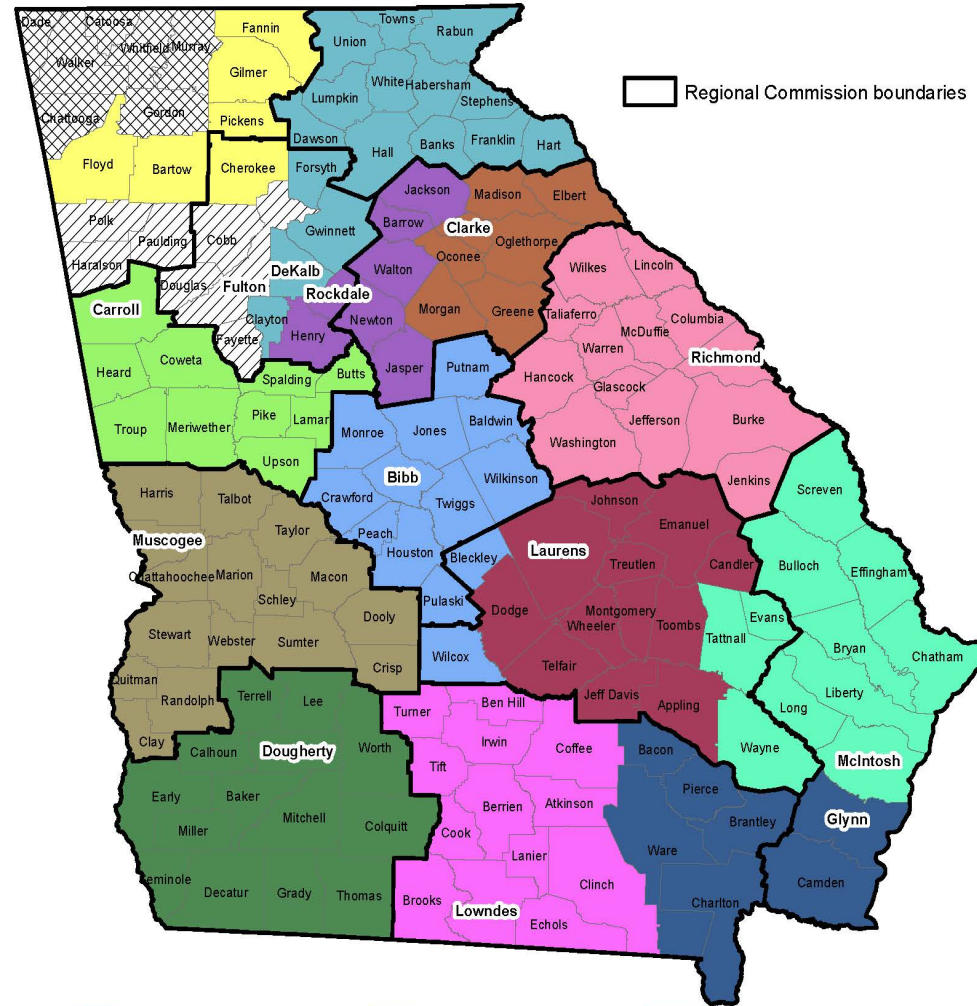
Eligible applicants can receive up to **18 months** of payment relief

Individuals must qualify for unemployment or must have experienced a reduction in income, significant costs, or financial hardship due to COVID-19; demonstrate a risk of experiencing homelessness or housing instability; and have household income at or below 80 percent of the area median income (AMI).

georgiarentalassistance.ga.gov



GRA Outreach Regions



- | | | |
|--|--|---|
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Questions?

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