



# **The State Of Georgia Consolidated Plan Annual Action Plan**

Federal FY2014/State FY2015  
July 1, 2014 - June 30, 2015

HUD Approved  
July 15, 2014

**Nathan Deal, Governor**

**Gretchen Corbin, Commissioner  
Georgia Department Of Community Affairs**

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# Executive Summary

## AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The Georgia Department of Community Affairs (DCA) is the lead agency overseeing the implementation of the Consolidated Plan and is responsible for the administrative oversight of the State's federally funded programs. For the 2014 Program Year, the State will receive \$58,232,017 million in funding from the U.S. Department of Housing and Urban Development (HUD). The four federally funded HUD programs covered by the Action Plan are: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA). Funds for CDBG and HOME have been significantly reduced over the past several years. As resources have decreased, needs have been prioritized and investment targeted to achieve the greatest impact on the goals and objectives identified in the State's Consolidated Plan.

The data collected from the Integrated Disbursement and Information System (IDIS) on each performance measure is reported annually in the Consolidated Annual Performance and Evaluation Report (CAPER) and submitted to HUD by September 30. Previous CAPERs are available on DCA's web page at:

<http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp>

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The State's priorities are divided into two categories based on function:

- (1) to directly benefit low- and moderate-income households
- (2) to improve the production capacity of affordable housing providers

The three basic objectives of these formula programs will include the provision of:

- (1) providing decent housing
- (2) creating a suitable living environment
- (3) creating economic opportunity

The three outcomes that will reveal the benefits of each activity funded by the four federal programs are:

- increase availability/accessibility
- improve affordability
- promote sustainability

During the 2014 Program Year, the State will support at least two objectives and at least two outcomes based on the following goals:

- provide decent and affordable housing
- provide a suitable living environment
- expand economic development opportunities
- increase homeownership
- end chronic homeless

### **3. Evaluation of past performance**

The State made significant progress during the federal fiscal year as indicated in the State's Consolidated Annual Performance and Evaluation Report (CAPER). This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

- **Community Development Block Grant (CDBG) Program:**

The CDBG program seeks to improve the living conditions and economic opportunities of Georgia's low- and moderate-income families. CDBG works to create jobs through the expansion and retention of businesses, to provide health and safety services to communities, and to support decent affordable housing. To meet this goal, a minimum of 70% of all allocated CDBG funds must benefit low- and moderate-income persons. During FFY2012, the State awarded 69 CDBG grants totaling \$33,073,343 to units of local governments. The State funded projects for public improvements, economic development/jobs creation and retention, and housing. In total, 24,548 persons benefited from the program, including 44 households that received direct housing assistance.

- **HOME Investment Partnerships (HOME) Programs:**

The State received \$14,766,869 in HOME funds and an additional \$5,404,389 in program income from the repayment of the loans. The State used its HOME allocation to fund six activities: rental housing, down payment assistance, homeowner rehabilitation, tenant based rental assistance and CHDO activities. These funds assisted a total of 961 households.

- **Housing Opportunities for Persons with AIDS (HOPWA) Program:**

The HOPWA Program assisted 739 persons with housing assistance and support services to address the housing crisis associated with the HIV/AIDS epidemic in 127 non-entitlement area. The State awarded \$2,469,247 in HOPWA funds.

- **Emergency Solutions Grant (ESG) Program:**

During FFY2012, the ESG program provided financial assistance to shelters and homeless service providers to meet the emergency needs of homeless individuals and families. Applicants were eligible to receive ESG funds for operational expenses. The State administered the ESG funds for the non-entitlement jurisdictions. The State awarded \$4,744,100 to 178 recipients to provide assistance to the homeless population. The State used ESG funds for emergency shelter, street outreach, rapid re-housing, transitional housing, supportive services, homeless prevention, HMIS and administrative activities. These activities were targeted to households that were homeless or at imminent risk of homelessness with incomes 0-30% of Area Median Income (AMI) and to individuals and families in the following at risk categories: chronically homeless, HIV/AIDS, elderly, veterans, mental health, domestic violence victims and substance abuse. Funds assisted a total of 35,466 individuals.

### **4. Summary of Citizen Participation Process and consultation process**

The State of Georgia conducted two public hearing on housing and community development issues to allow citizens the opportunity to provide input into the FFY2014 Annual Action Plan. A key component of DCA's citizen participation strategy to solicit feedback for the development of Annual Action Plan was an online survey and webinars. The presentation is available on the Department of Community Affairs website at <http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp>

E-mail blasts were sent to developers, CHIP recipients, CDBG recipients including local governments and grant administrators, current and previously certified CHDOs, disability advocates and service providers, and providers of housing and services to the homeless. The public hearings and webinar occurred in Cordele on January 21, 2014 and February 20, 2014. A total of 5 people attend the hearing and over 26 joined the webinar.

Additionally, the State published two public notices on November 5, 2013 and January 22, 2014 to allow the citizens the opportunity to provide input on the Method of Distribution for the CDBG, HOPWA and ESG Programs in order to facilitate access to these resources at the state of the performance period.

The State of Georgia continued to consult with a local government and other state agencies on the preparation of the housing and community development activities. DCA conduct regular interagency meetings to plan and review collaborative efforts related to housing, economic development and community revitalization.

### **Consultation**

The State of Georgia continued to consult with a local government and other state agencies on the preparation of the housing and community development activities. DCA conducts regular interagency meetings to plan and review collaborative efforts related to housing, economic development and community revitalization. Additionally, DCA collaborates and consults with a number of private housing and service providers, including but not limited to: Georgia Council on Developmental Disabilities, Georgia State Trade Association of Nonprofit Developers, Housing Assistance Council and the Georgia Affordable Housing Coalition (GAHC), Center for Financial Independence and Innovation, The Brain and Spinal Injury Trust Fund Commission, Concrete Change, disABILITY Link, the Disability Resource Center, the Georgia Department of Labor/Vocational Rehabilitation, the Georgia Advocacy Office, Atlanta Legal Aid, the Atlanta Neighborhood Development Partnership, the Georgia Mental Health Consumer Network, Habitat for Humanity affiliates across the state, the Georgia Division of Family and Children Services, the Statewide Independent Living Council, the Mental Health Planning Advisory Council, Metro Fair Housing Services, the Georgia Supportive Housing Association, the Supportive Housing Committee of the Atlanta Regional Commission, as well as a number of other housing and community development nonprofit organizations.

Additionally, the Georgia Balance of State Entitlement (BoS) staff hosts annual discussions with the Continuums of Care (CoCs) within the BoS ESG Entitlement concerning the needs of each Continuum. The Georgia Homeless Management Information Systems (HMIS) Project is a collaborative effort to implement HMIS across six of the seven Georgia Continuums of Care.

Additionally, DCA collaborates and consults with a number of private housing and service providers. Staff works closely with the Georgia Council on Developmental Disabilities, a federally funded, independent state agency that serves as a catalyst for systems change for individuals and families living with developmental disabilities as well as other groups that advocate for fair housing and disability access including the SOPOS Coalition. Staff also participates in the activities of G-STAND, the Georgia State Trade Association of Nonprofit Developers, the Housing Assistance Council, and the Georgia Affordable Housing Coalition (GAHC). The first two groups advocate for more low-income housing assistance and for increased assistance to be made to CHDOs and other nonprofit developers.

## **5. Summary of public comments**

All public comments received are included in the Citizen Participation comment's attachments.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

There were no public comments received that were not accepted.

## **7. Summary**

The FFY2014 Annual Action Plan covers the receipt of funds for the four HUD programs: CDBG, HOME, ESG, and HOPWA programs. The objectives of the programs relate to the provision of decent, affordable housing, the provision of a suitable living environment, and the expansion of economic opportunities.

## **PR-05 Lead & Responsible Agencies - 91.300(b)**

### **1. Agency/entity responsible for preparing/administering the Consolidated Plan**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
CDBG Administrator	GEORGIA	Community Finance Division
HOPWA Administrator	GEORGIA	Housing Policy & Administrative Division
HOME Administrator	GEORGIA	Housing Policy & Administration Division
ESG Administrator	GEORGIA	Housing Policy & Administration Division
HOPWA-C Administrator	GEORGIA	Housing Policy & Administrative Division

**Table 1 – Responsible Agencies**

### **Consolidated Plan Public Contact Information**

Christy Fletcher, Planning and Policy Manager  
(404) 679-3125  
christy.fletcher@dca.ga.gov

## **AP-10 Consultation - 91.110, 91.300(b); 91.315(l)**

### **1. Introduction**

#### **Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies**

As the home state of the landmark case *Olmstead v. L.C.*, the State of Georgia has coordinated with several public and private entities to establish the housing and support services required to assist individuals physical disabilities, behavioral health and developmental disabilities. The settlement agreement mandated the State to serve individuals with developmental disabilities and mental illness in the most integrated setting appropriate to meet the individual's needs. As a result of collaborating with other state agencies, the State agencies formulated housing plan for individuals with disabilities that focused solely on improving integrated housing. Those agencies included Georgia Department of Behavioral Health and Developmental Disabilities, the Department of Community Health and the Department of Human Services, Division of Aging Services. The state plans to assist 3,199 households through the efforts that include:

- regular Steering Committee for state agency leaders to collaborate on plan implementation
- establish strategies to remove housing and other impediments
- create a tenant selection preference with the Housing Choice Voucher (HCV) Program

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The State's primary intervention is working through the Continuum of Care to end all forms of homelessness and to maximize the use of the Rapid Re-Housing intervention. The State increased the amount of funds available for Rapid Re-Housing to \$1.5 million dollars each year across the State after consultation with the CoC. The State and the CoC worked to complement this intervention with Rental Assistance Permanent Supportive Housing through the CoC. The State has 1636 units managed by DCA through the Georgia Housing and Finance Authority to assist the most vulnerable homeless, including chronically homeless individuals, families, and veterans.

Additionally, the State has the Housing Support Standards (HSS) to ensure that the services provided by all DCA grantees meet a basic standard of care. These standards are not comprehensive nor are they meant to replace standards and guidelines required by licensing agencies. However, the State's objective is to reduce across Georgia the amount of time participants experience homelessness and increase housing stability as individuals and households move through the continuum of care. DCA utilizes state funding to continue the implementation of its Continuum of Care Plan that includes the HUD Shelter Plus Care (S+C) program to implement a permanent supportive housing solution to prevent and eliminate homelessness. In conjunction with the Interagency Homeless Coordination Council, the State works to eliminate discharged clients back into homeless situations and improve the coordination efforts between the State agencies to expedite the client's accessibility and eligibility to social security benefits.



**Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The Georgia Balance of State Entitlement (BoS) staff conducted a roundtable discussion with the Continuums of Care (CoCs). Stakeholders including the CoC leads, local government officials and non-profit organizations serving the homeless provide input and assist with setting the funding priorities. During the program year, the State coordinated meetings to review performance measures that were being implemented, including a review of benchmarks to be established. Additionally, the State continues to provide technical assistance, attend meetings, and conduct webinars to review plans.

The State of Georgia is the lead agency for the HMIS Project, which is a statewide collaborative effort to implement HMIS across six of the seven Georgia Continuums of Care. The Steering Committee is made up of representatives from each of the six participating Continuum of Care, the DCA HMIS Project Manager, and Pathways Community Network Institute (our HMIS vendor) staff.

## 2. Agencies, groups, organizations and others who participated in the process and consultations

1	<b>Agency/Group/Organization</b>	Tri-Jurisdictional Continuum of Care
	<b>Agency/Group/Organization Type</b>	Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, phone, webinar
2	<b>Agency/Group/Organization</b>	Athens-Clarke Continuum of Care
	<b>Agency/Group/Organization Type</b>	Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, phone, webinar
3	<b>Agency/Group/Organization</b>	Augusta-Richmond Continuum of Care
	<b>Agency/Group/Organization Type</b>	Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, phone, webinar
4	<b>Agency/Group/Organization</b>	Cobb County Continuum of Care
	<b>Agency/Group/Organization Type</b>	Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, phone, webinar
5	<b>Agency/Group/Organization</b>	Columbus-Muscogee Continuum of Care
	<b>Agency/Group/Organization Type</b>	Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, phone, webinar
6	<b>Agency/Group/Organization</b>	SAVANNAH-CHAHAM AUTHORITY FOR THE HOMELESS, INC.
	<b>Agency/Group/Organization Type</b>	Continuum of Care
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy HOPWA Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, phone, webinar

7	<b>Agency/Group/Organization</b>	CHIP Grantees
	<b>Agency/Group/Organization Type</b>	Government Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email and webinar
8	<b>Agency/Group/Organization</b>	Private Developers
	<b>Agency/Group/Organization Type</b>	Private Corporations
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, webinar and survey
9	<b>Agency/Group/Organization</b>	Private Non-profit Organizations
	<b>Agency/Group/Organization Type</b>	Private/Public Corporations
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, webinar, and survey
10	<b>Agency/Group/Organization</b>	ESG Entitlement Jurisdictions
	<b>Agency/Group/Organization Type</b>	Government
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, webinar, and survey
11	<b>Agency/Group/Organization</b>	CDBG Grantees
	<b>Agency/Group/Organization Type</b>	Government
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted through email, meetings and phone calls

Table 2 – Agencies, groups, organizations who participated

**Identify any Agency Types not consulted and provide rationale for not consulting**

The State openly seeks participation from all stakeholders. Through the restructuring of the State’s Continuum of Care governance, the State anticipates increasing the participation of stakeholders, including business and civic leaders.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	N/A	N/A

Table 3 - Other local / regional / federal planning efforts

**Describe cooperation and coordination among the State and any units of general local government, in the implementation of the Consolidated Plan (91.315(l))**

Each year the State works to collaborate with ESG Entitlement jurisdictions and local CoCs in the setting of goals and priorities for programs in order to reduce the number of persons experiencing homelessness. The State anticipates increased collaboration with local consolidated planning jurisdictions in working towards reducing homelessness throughout Georgia. Beginning with the 2013 Homeless Count data, the Balance of State CoC will be able to further clarify populations of homelessness within and for each jurisdiction, which will hopefully assist in local homelessness strategies.

The State works with local governments with the HOME and CDBG Programs through the implementation of the HOME CHIP Program and CDBG Annual Competition where local governments can be subrecipients of funds to carry out housing, public facility, infrastructure, and economic development initiatives.

There are other entities that are partners in facilitating the development of affordable housing and in implementing portions of the Annual Action Plan. These include the following:

Georgia Housing and Finance Authority (GHFA)

The Georgia Housing and Finance Authority (GHFA) allocate and issue low income housing credits and state housing tax credits through the approved Qualified Allocation Plan (QAP) after extensive public consultation including two public hearings and a thirty day public comment period. The QAP is set forth to:

- legislative and program requirements for the housing credit program
- federal and state resources that will be awarded under the QAP
- selection criteria which will be used to determine housing priorities of GHFA which are appropriate to local conditions
- process for evaluating funding requests and award of resources.

Community Housing Development Organizations (CHDOs)

The State of Georgia qualified 13 CHDOs during the program year. The State continues to allocate at least 15 percent of HOME funds to CHDO program activities and no more than five percent of HOME funds to operating expenses. The CHDO set-aside is allowable for all eligible HOME activities.

Process for Local Government

The HOME CHIP Program and CDBG Program issues annual competition applications that local governments can apply for federal funding as a subrecipient to carryout housing and community development activity for the State such as housing, public facility, infrastructure, and economic development initiatives.

## AP-12 Participation - 91.115, 91.300(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation

The State of Georgia conducted one public hearing on housing and community development issues to allow citizens the opportunity to provide input into the FFY2014 Annual Action Plan. A key component of DCA's citizen participation strategy to solicit feedback for the development of Annual Action Plan was an online survey and webinars. The presentation is available on the Department of Community Affairs website at

<http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp>

E-mail blasts were sent to developers, CHIP recipients, CDBG recipients including local governments and grant administrators, current and previously certified CHDOs, disability advocates and service providers, and providers of housing and services to the homeless. The public hearings and webinar occurred in Cordele on January 21, 2014 and February 20, 2014. A total of 5 people attend the hearing and over 26 joined the webinar.

Additionally, the State published to public notices to allow the citizens the opportunity to provide input on the Method of Distribution for the CDBG, HOPWA and ESG Programs because the competitive funding application rounds occur before the general citizen participation planning period. The State is working to modify their annual planning work schedule.

### Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response and attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	This hearing was held in Cordele on January 20, 2014. 5 people attended.	See Appendices	None	
2	Internet Outreach	Non-targeted/broad community	A webinar was held on February 20. 25 people logged in to the presentation. The Power Point Presentation is available on DCA webpage.	See Appendices	None	
3	Internet Outreach	Non-targeted/broad community	A community and housing development survey was available for 30 days online	See Appendices	None	
4	Public Comment	Non-targeted/broad community	The draft annual action plan was available for 30 day public comment that ended May 12, 2014.	See Appendices	None	
5	Public Meeting	Non-targeted/broad community	This hearing was held in the City of Conyers, Georgia on April 15, 2014. 30 people attended.	See Appendices	None	

Table 4 – Citizen Participation Outreach

## Expected Resources

### AP-15 Expected Resources – 91.320(c)(1,2)

The State does not allocate specific funds based upon geographic priorities. Much of the funding awarded under the CDBG, HOME, ESG, and HOPWA programs is based upon competitive applications processes. The State will have a number of other private and public funding resources available to address the priorities in the Annual Action Plan. These are the following:

- Housing Choice Vouchers
- Low-Income Housing Tax Credits/Georgia Housing Tax Credits
- Competitive HUD Homeless Funds
- Shelter Plus Care
- State Housing Trust Fund for the Homeless
- HomeSafe Georgia
- Section 811 Project Rental Assistance
- HUD Housing Counseling
- National Foreclosure Mitigation Counseling (NFMC)

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$36,929,936	\$738,599	\$0	\$37,668,535	\$110,775,009	The State's CDBG funds are matched by communities awarded funds.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$15,146,654	\$5,000,000	\$0	\$20,146,654	\$56,453,930	Funds will be used in conjunction with other non-federal funds for leverage and to ensure that minimal HOME funds are invested in each project.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation	Program Income	Prior Year Resources	Total		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	\$2,204,852	\$	\$0	\$2,204,852	\$5,652,660	Funds will be leveraged as much as possible with other sources and subrecipients will be required to show sources of matching funds.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	\$3,950,646	\$3,950,646	\$0	\$7,901,292	\$5,351,752	Required match plus additional leverage will be used with federal funds. In addition to the federal funds, the state plans to allocate approximately \$6,400,000 of its funds during the five years covered by this plan.

**Table 5 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

HOME funds leverage private mortgages, grants, other federal programs, bond financing and tax credits. Match for the HOME Program is met through a combination of cash from non-federal sources, fees, bond financing, and other sources such as donated land and labor.

The CDBG Program rewards local government and private sector leveraging commitment through the leverage score component of the rating and ranking system. A local cash match for all non-housing CDBG projects is required that is based on the type of project and the amount of CDBG funds received. For the FFY2012, the State received leveraged funds \$320,275,027.

For the Low Income Housing Tax Credits (LIHTC) and the state's Georgia Housing Credits, which continue to be a major resource in the development and preservation of affordable rental housing in Georgia. These programs allocate both federal and state tax credits to qualified developers to build or rehabilitate multi-family rental housing units for low-income households. Additionally, this program is designed to encourage private investments to assist with reducing the size of the permanent mortgage, therefore, rents are affordable.

The Housing Choice Voucher (HCV) program allows public housing authorities the opportunity to offer rental and utility assistance to meet the housing needs of qualified individuals and families seeking rental assistance subsidy.

Shelter Plus Care Rental Assistance (S+C) program provides permanent housing and on-going services for homeless persons with disabilities and their families, associated with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases. Eligible clients can receive either sponsor-based or project-based rental assistance (with or without rehabilitation).

Georgia Dream First Mortgage program using the proceeds generated from GHFA's issuance of mortgage revenue bonds. The program offered low interest rate loans to qualified low- and moderate-income home buyers with modest assets. Except for targeted rural counties and some urban census tracts, borrowers must be first-time home buyers.

The GHFA serves as a conduit for federal Homeless McKinney funds that DCA administers to local governments and private nonprofit organizations whose primary goal is to assist homeless persons. The State Housing Trust Fund for the Homeless (Trust Fund) augments this assistance with additional state funds for related assistance.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Not applicable because no state-owned property will be used to address the needs identified in the plan.



# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Construction/Rehabilitation of Rental Units	2013	2017	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing	HOME: \$14,552,558	Rental units constructed: <b><u>70 HH Units</u></b>  Rental units rehabilitated: <b><u>30 HH Units</u></b>
2	Homeownership Assistance	2013	2017	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Homeownership Housing Preservation & Development	CDBG: \$1,500,000  HOME: \$4,784,096	Rental units rehabilitated: <b><u>112 HH Units</u></b>  Homeowner Housing Added: <b><u>35 HH Units</u></b>
3	Tenant-based Rental Assistance	2013	2017	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing	HOME: \$650,000	TBRA/Rapid ReHousing: <b><u>50 Households Assisted</u></b>
4	Buildings	2013	2017	Non-Housing Community Development	Non-entitlement Areas within the State	Public Facilities	CDBG: \$3,000,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:  <b><u>5,000 Persons Assisted</u></b>
5	Infrastructure	2013	2017	Non-Housing Community Development	Non-entitlement Areas within the State	Public Facilities	CDBG: \$23,168,599	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:  <b><u>45,000 Persons Assisted</u></b>
6	Immediate Threat and Danger Program	2013	2017	Non-Housing Community Development	Non-entitlement Areas within the State	Public Facilities	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:  <b><u>25,000 Persons Assisted</u></b>
7	Economic Development	2013	2017	Non-Housing Community Development	Non-entitlement Areas within the State	Job Creation	CDBG: \$7,922,360	Jobs created/retained:  <b><u>800 Jobs</u></b>
8	Redevelopment	2013	2017	Non-Housing Community Development	Entitlement and Non-entitlement Areas within the State	Public Facilities Job Creation	CDBG: \$1,577,576	Jobs created/retained:  <b><u>162 Jobs</u></b>
9	Emergency Shelter & Transitional Housing	2013	2017	Homeless	Entitlement and Non-entitlement Areas within the State	Emergency Shelter & Transitional Housing	ESG: \$2,662,821	Homeless Person Overnight Shelter:  <b><u>29,700 Persons Assisted</u></b>
10	Rapid Re-housing Assistance	2013	2017	Homeless	Entitlement and Non-entitlement Areas within the State	Rapid Re-housing	ESG: \$2,762,831	Tenant-based rental assistance/Rapid ReHousing:  <b><u>2,500 HH Assisted</u></b>

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Homeless Prevention Assistance	2013	2017	Non-Homeless Special Needs	Entitlement and Non-entitlement Areas within the State	Homelessness Prevention	ESG: \$1,462,820	<b>Homelessness Prevention:</b> <b><u>310 Persons Assisted</u></b>
12	Homeless Outreach Assistance	2013	2017	Homeless	Entitlement and Non-entitlement Areas within the State	Homeless Outreach	ESG: \$1,012,820	<b>Other:</b> <b><u>1,000 HH Assisted</u></b>
13	HOPWA Tenant-based Rental Assistance HOPWA	2013	2017	Non-Homeless Special Needs	Non-entitlement Areas within the State	Rapid Re-housing Homelessness Prevention Emergency Shelter & Transitional Housing	HOPWA: \$356,621	<b>TBRA/Rapid ReHousing:</b> <b><u>121 HH Assisted</u></b>
14	HOPWA Housing Assistance	2013	2017	Non-Homeless Special Needs	Non-entitlement Areas within the State	Rapid Re-housing Homelessness Prevention Emergency Shelter & Transitional Housing	HOPWA: \$1,848,231	<b>HIV/AIDS Housing Operations:</b> <b><u>460 HH Housing Unit</u></b>
15	CHDO Pre-development Loans	2013	2017	Affordable Housing	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing Homeownership Housing Preservation & Development	HOME: \$60,000	<b>Other:</b> <b><u>2 Loans</u></b>
16	CHDO Operating Assistance	2013	2017	Capacity Building	Entitlement and Non-entitlement Areas within the State	Affordable Rental Housing Homeownership Housing Preservation & Development	HOME: \$100,000	<b>Other:</b> <b><u>2 Grants</u></b>

**Table 6 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Construction/Rehabilitation of Rental Units
	<b>Goal Description</b>	This activity involves the new construction or rehabilitation of rental units.
2	<b>Goal Name</b>	Homeownership Assistance
	<b>Goal Description</b>	This activity includes the construction of new homeownership units, the rehabilitation of owner-occupied units, and the provision of down payment assistance to income-eligible home buyers. The CDBG funding for this activity is an estimate based upon past requests as total funding will be determined through an annual competition.
3	<b>Goal Name</b>	Tenant-based Rental Assistance
	<b>Goal Description</b>	Funds will be used to provide assistance with rent, utilities, and security deposits for households with disabled individuals.
4	<b>Goal Name</b>	Buildings
	<b>Goal Description</b>	Funds will be provided to non-entitlement local governments to construct public facilities through an annual competitive application process. Because there is no way to predict the number of applications for this activity and what will be awarded, the allocation and projected goal outcome is based upon past year's performance.
5	<b>Goal Name</b>	Infrastructure
	<b>Goal Description</b>	Funds will be provided to non-entitlement local governments through an annual competition to carry out infrastructure projects including, but not limited to, water and sewer line installation, drainage projects, sidewalk constructions, and road improvements.
6	<b>Goal Name</b>	Immediate Threat and Danger Program
	<b>Goal Description</b>	These funds are made available to local governments that have an urgent need that may adversely affect the health and welfare of their citizens for which other financial resources are unavailable.
7	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Funds are provided to local governments, nonprofits, and for-profit organizations to carry out activities that result in job creation or retention primarily for low to moderate-income persons.
8	<b>Goal Name</b>	Redevelopment
	<b>Goal Description</b>	Funds are made available to local governments to assist with the implementation of economic and community development projects that result in job creation or retention or the elimination of slums and blight.
9	<b>Goal Name</b>	Emergency Shelter & Transitional Housing
	<b>Goal Description</b>	Provision of essential services to homeless families and individuals in emergency shelters/transitional housing programs, operating emergency shelters and issuing hotel/motel vouchers, and operating transitional housing programs.
10	<b>Goal Name</b>	Rapid Re-housing Assistance
	<b>Goal Description</b>	Provision of short-term or medium-term payments for rents or utilities. Assistance may be tenant or project-based. Beneficiaries may include homeless individuals or families (rapid re-housing) or individuals or families at risk of homelessness (homelessness prevention).
11	<b>Goal Name</b>	Homeless Prevention Assistance
	<b>Goal Description</b>	Provision of services associated with rental assistance, to include housing search, mediation or outreach to landlords, legal services, credit repair, providing security or utility deposits, utility payments, rental assistance for a final month at a location, assistance with moving costs, or other activities (including hotel/motel vouchers) that are effective at: (a) stabilizing individuals and families in their current housing (homelessness prevention) or (b) quickly moving such individuals and families to other permanent housing (rapid re-housing).
12	<b>Goal Name</b>	Homeless Outreach Assistance
	<b>Goal Description</b>	Provision of essential services necessary to reach out to unsheltered homeless people; connect them with emergency shelter, housing or critical services; and provide urgent non-facility care to unsheltered homeless people unwilling or unable to access emergency shelter, housing or an appropriate health facility.
13	<b>Goal Name</b>	HOPWA Tenant-based Rental Assistance
	<b>Goal Description</b>	Provision of time-limited assistance designed to prevent homelessness and to help low-income people with HIV and AIDS to live independently.
14	<b>Goal Name</b>	HOPWA Housing Assistance
	<b>Goal Description</b>	Provision of eligible housing activities that include but are not limited to the following: facility-based housing, short term supportive housing/temporary shelter, permanent housing placement, rental assistance (including shared housing), homelessness prevention.
15	<b>Goal Name</b>	CHDO Pre-development Loans
	<b>Goal Description</b>	Funds will be used to provide loans to qualified CHDOs with potential housing projects to determine if they are viable.
16	<b>Goal Name</b>	CHDO Operating Assistance
	<b>Goal Description</b>	These funds will be provided to qualified CHDOs to assist them in building capacity.

## AP-25 Allocation Priorities – 91.320(d)

The State of Georgia will distribute development resources in proportion to development needs in the State and in accordance to the method of distribution for the CDBG Program, HOPWA/ESG Programs, HOME CHIP Program Distribution and the QAP rental housing criteria. Allocation priorities (and percentages) may change based on the needs and decisions of local governments as they assess their own needs and priorities. Therefore, the allocation priorities are provided as estimates only and are not meant to limit the State CDBG program or otherwise change the State’s Method of Distribution. ESG allocations include 7% for HMIS administration. This percentage is included with the 5% allocated for Homeless Outreach Assistance. Percentages for all programs are calculated after the administrative set-aside has been taken. The 10% set-aside for admin is not reflected in these totals.

### Funding Allocation Priorities

	Cons and Rehab of Rental Units (%)	Homeownership Assistance (%)	Tenant-based Rental Assistance (%)	Buildings (%)	Infrastructure (%)	Immediate Threat and Danger Program (%)	Economic Development (%)	Redevelopment (%)	Emergency Shelter & Transitional Housing (%)	Rapid Re-housing Assistance (%)	Homeless Prevention Assistance (%)	Homeless Outreach Assistance (%)	HOPWA Tenant-based Rental Assistance (%)	HOPWA Housing Assistance (%)	CHDO Pre-development Loans (%)	CHDO Operating Assistance (%)	Total (%)
<b>CDBG</b>	0	3	0	8	66	1	21	1	0	0	0	0	0	0	0	0	100
<b>HOME</b>	70	22	6	0	0	0	0	0	0	0	0	0	0	0	1	1	100
<b>HOPWA</b>	0	0	0	0	0	0	0	0	0	0	0	0	16	84	0	0	100
<b>ESG</b>	0	0	0	0	0	0	0	0	37	40	18	5	0	0	0	0	100

Table 7 – Funding Allocation Priorities

## **Reason for Allocation Priorities**

Allocation priorities as represented by the percentages in the table above are based upon the demand-driven nature of the State CDBG Program. Because needs are widely dispersed throughout the state and because units of local government are closer to the community and economic development needs of their geographies, DCA provides technical assistance and coordination services to local interests for the development of locally driven initiatives, partnering with public and private initiatives to strengthen rural communities.

CDBG has a unique method of distribution from the other Consolidated Plan funds and most CDBG funds are allocated to the Annual Competition. This allows local governments to establish local priorities; however, because the funding for the Annual Competition is competitive, applicants that describe and document significant needs receive a high priority for funding. Also, applications for funds allocated to the set-asides (Economic Development, Redevelopment, and Immediate Threat and Danger) are reviewed based on threshold criteria that require a review of described and documented needs. Note that the ultimate geographic distribution of assistance cannot be predicted.

HOME priorities are determined based upon the needs identified through the data and for affordable rental and homeownership housing for all populations as well as through input received from the public during the citizen participation process.

ESG and HOPWA priorities are determined by program set-asides and priority needs evidenced by available data and public input.

## **How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?**

Funds will be allocated to programs and activities that have been developed to meet the needs identified in the Annual Goals and Objectives section in AP-20. The percentage of funding allocated for each goal is based upon the level of need determined through these sources. The allocation figures were developed to address the unmet needs in the areas of affordable housing, homelessness, non-housing community development, and special needs households throughout the state of Georgia. As projects are funded and completed in all areas, it is anticipated that these needs will decrease as a result of the additional resources that are created to meet these needs.

## AP-30 Methods of Distribution – 91.320(d)&(k)

1	<b>State Program Name:</b>	CDBG Annual Competition
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	Funds are made available to local governments through an annual competitive process. The State has designed its CDBG program to address community priorities; ensure fairness in the treatment of all applications; and support activities that principally benefit low- and moderate-income persons. In the Annual Competition eligible local governments may apply for either a Single-Activity or Multi-Activity Program. A Single-Activity Application must be structured to address problems within one of the following three areas: housing, (b) public facilities, or (c) economic development. A Multi-Activity Application must involve two or more activities that address community development needs in a comprehensive manner within more than one of the areas listed above. Both the Single Activity and Multi-activity grant applications may qualify for Revitalization Area bonus points.
	<b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b>	In summary, Single- or Multi-Activity applications will be rated separately to assign points for feasibility, impact and strategy. Demographic scores will be calculated jointly for cities and counties. Applications will be rated and scored against each of the above factors, using any additional and/or supplemental information, data, analyses, documentation, commitments, assurances, etc. as may be required or requested by DCA for purposes of evaluating, rating, and selecting applicants under this program. The maximum score is 500 points.
	<b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b>	As this is a summary of the CDBG Program, application manuals and other state publications regarding the CDBG Program can be found at the web link below: <a href="http://www.dca.ga.gov/communities/CDBG/index.asp">http://www.dca.ga.gov/communities/CDBG/index.asp</a> A complete copy of the Method of Distribution can be found at: <a href="http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp">http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp</a>
	<b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b>	A minimum of \$21,689,439 will be allocated to this activity. This activity may be increased depending upon the need for other CDBG programs based upon requests received and approved.
	<b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>	N/A
	<b>Describe how resources will be allocated among funding categories.</b>	Annual Competition: Single Activity\$ 500,000 Annual Competition: Multi Activity\$ 800,000

	<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Annual Competition Restrictions</p> <p>A) Only one single- or multi-activity application per general purpose local government, whether individually or jointly submitted, shall be eligible for competition.</p> <p>B) Only one single- or multi-activity award may be received by any general purpose local government.</p> <p>C) No recipient of a single- or multi-activity award shall be eligible to apply for or receive another single- or multi-activity award from the next fiscal year. However, recipients applying for activities within a DCA-approved Revitalization Area may apply annually.</p> <p>Local governments that receive designations for annual eligibility under item C above must show substantial progress in implementing and spending prior grants to receive subsequent awards. Criteria to measure substantial progress include, but shall not be limited to, percentage of funds obligated and/or expended from prior grants.</p> <p>Recipients of prior CDBG funding must resolve all outstanding audits and monitor findings and/or other program exceptions involving violations of federal, state or local law or regulation prior to award of, or submission of, any application to the State. In addition, recipients who fail to substantially meet their proposed accomplishments in their current CDBG project, or have missed significant deadlines imposed by the State or other applicable agencies, may be penalized in the subsequent years Annual Competition.</p> <p>The maximum grant amount for a single activity is \$500,000 and \$800,000 for a multi-activity request.</p>
	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<ul style="list-style-type: none"> <li>• Number of People Assisted</li> <li>• Number of Low and-Moderate Income Persons Assisted</li> <li>• Number of Jobs Created/Retained</li> <li>• Number of Housing Units Assisted</li> <li>• Number of Units Demolished</li> </ul>
2	<p><b>State Program Name:</b></p>	<p>CDBG Employment Incentive Program</p>
	<p><b>Funding Sources:</b></p>	<p>CDBG</p>
	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The Employment Incentive Program (EIP) must provide for the creation and/or retention of jobs, or job training, principally for persons who are low- and moderate-income. Typically, this includes loans to private for-profit entities or the provision of infrastructure improvements.</p>

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p><u>Summary of Rating and Review Procedures for the EIP Program</u></p> <p>Upon its receipt, an application shall be rated against the rating and selection factors specified below, using any additional and/or supplemental information, data, analyses, documentation, commitments, assurances, etc. as might be required or requested by DCA for purposes of evaluating, rating, and selecting applicants under this program. Applications that contain insufficient information or documentation to be evaluated and rated may be returned to the locality for further information.</p> <p>The staff may conduct site visits and hold discussions with applicants and proposed sub-recipients for the purposes of confirming and evaluating information contained in the pre-application or application. Staff may also consult with other appropriate government and private entities in the course of reviewing and evaluating information contained in pre-applications and applications.</p> <p>The scores obtained for the various selection factors will be totaled and applicants with scores of at least 300 points that meet all appropriate funding criteria, that conform to the objectives of Title I of the Community Development Act of 1974, as amended, and that can be carried out in compliance with all applicable federal, state or local law, regulations or requirements will be funded until funds are exhausted. In cases where fundable applications exceed available funds, the applicant with the highest number of jobs benefiting low and moderate-income persons will be given priority. EIP applications will be rated and scored against each of the following factors:</p> <ul style="list-style-type: none"> <li>• <u>Demographic Need</u></li> <li>• <u>Program Feasibility</u></li> <li>• <u>Program Impact</u></li> <li>• <u>Program Strategy</u></li> <li>• <u>Bonus for Return of RLF Assets</u></li> </ul>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>As this is a summary of the Employment Incentive Program, additional details including application manuals and other state publications can be found at the web link below:</p> <p><a href="http://www.dca.ga.gov/communities/CDBG/index.asp">http://www.dca.ga.gov/communities/CDBG/index.asp</a></p> <p>An complete copy of the Method of Distribution can be found at:</p> <p><a href="http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp">http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp</a></p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>N/A</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>N/A</p>



	<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Up to eight million (\$8,000,000) dollars from the FFY 2014 allocation to the State for the CDBG Program will be set-aside for this program.</p> <p>Funds remaining in the set-aside at the end of the fiscal year may be returned to an active status and may be used to fund EIP applications under a subsequent fiscal year or transferred to any of the other funding categories or for State Administration, subject to the limitations of the Housing and Community Development Act. In addition, the Commissioner of DCA may adjust the EIP program set-aside periodically during the 2014 Program Year based on demand for the set-aside.</p>
	<p><b>Describe threshold factors and grant size limits.</b></p>	<p>The maximum Employment Incentive Program grant is \$500,000. Note that the maximum grant amount for the Employment Incentive Program may be increased. See program description and selection criteria for details.</p>
	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>Number of jobs created/retained</p>
<p>3</p>	<p><b>State Program Name:</b></p>	<p>CDBG Immediate Threat and Danger Program</p>
	<p><b>Funding Sources:</b></p>	<p>CDBG</p>
	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The Immediate Threat and Danger Program addresses an event or situation that has a particular urgency and uniqueness. The event or situation must adversely affect a community and its citizens and other financial resources are not available to meet the event or situations needs. The State certifies the activity meets the immediate needs of the community because the existing condition poses a threat to the health or welfare of the community and other financial resources are unavailable.</p>
	<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p><u>Summary of Rating and Selection Process</u></p> <p>Up to \$500,000 from each federal fiscal year's allocation to DCA for CDBG will be set-aside for this program. The Immediate Threat and Danger Program is intended to respond to events or situations which have a particular urgency and uniqueness which adversely affect or impact the health or welfare of the community and its citizens and where other financial resources are not available to meet such need. To be considered, the event or situation must have a sense of urgency and be of recent origin or have recently become urgent. Recent origin is defined as a condition that has developed or become critical generally within 18 months of application. Ample description of the cause of the threat and probable ramifications must be provided. Grant amounts under this program generally cannot exceed \$50,000.</p> <p>Generally, a grant awarded under this program cannot be more than 50% of the project cost. The applicant (local government) must provide at least 10% of the project cost. These requirements may be waived in extraordinary circumstances. In case of a "major disaster," the DCA Commissioner will determine the extent of DCA involvement. The DCA Commissioner may waive the maximum grant amount and other requirements in case of a "major disaster."</p> <p>Applications can be submitted at any time and funds will be awarded to eligible applicants who meet the threshold described above, as long as funds remain in the set-aside amount. Applications must include: certification that other financial resources are not available to meet the identified needs; information relative to the situation posing a serious and immediate threat, and identification of the projects other sources of funding.</p> <p>Upon receipt of a request for assistance, DCA staff will review the application for completeness and degree of urgency. Staff may visit the locality to inspect the problem cited by the applicant and may consult with other appropriate state, federal or local agencies to determine the extent of the threat prior to funding decisions. After staff recommendations, the DCA Commissioner, using the same criteria and based on staff recommendations, will approve or deny the request and transmit the decision to the local government.</p>

<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>As this is a summary, application manuals and other state publications with program details can be found at the web link below:</p> <p style="text-align: center;"><a href="http://www.dca.ga.gov/communities/CDBG/index.asp">http://www.dca.ga.gov/communities/CDBG/index.asp</a></p> <p>An complete copy of the Method of Distribution can be found at:</p> <p><a href="http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp">http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp</a></p>						
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>N/A</p>						
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>N/A</p>						
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Up to \$500,000 from each federal fiscal year's allocation to DCA for CDBG will be set-aside for this program. In case of a "major disaster," the Commissioner will determine the extent of DCA involvement. The Commissioner may waive the maximum grant amount and other requirements in case of a "major disaster or other extraordinary circumstances.</p>						
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>The maximum grant request for the Immediate Threat and Danger Program is \$50,000. Note that the maximum grant amount for the Immediate Threat and Danger Program may be increased.</p>						
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<ul style="list-style-type: none"> <li>• Number of people assisted</li> <li>• Number of housing units assisted</li> <li>• Number of units demolished</li> </ul>						
<p><b>4</b></p>	<table border="1" style="width: 100%;"> <tr> <td data-bbox="215 1486 467 1528"> <p><b>State Program Name:</b></p> </td> <td data-bbox="467 1486 1437 1528"> <p>CDBG Loan Guarantee Program (Section 108)</p> </td> </tr> <tr> <td data-bbox="215 1528 467 1570"> <p><b>Funding Sources:</b></p> </td> <td data-bbox="467 1528 1437 1570"> <p>CDBG</p> </td> </tr> <tr> <td data-bbox="215 1570 467 1829"> <p><b>Describe the state program addressed by the Method of Distribution.</b></p> </td> <td data-bbox="467 1570 1437 1829"> <p>The CDBG Loan Guarantee Program (Section 108 Program) is an economic and community development financing tool authorized under Section 108 of Title I of the Housing and Community Development Act of 1974, as amended. The program provides a method of assisting non-entitlement local governments with certain unique and large-scale economic development projects that cannot proceed without the loan guarantee. In order to be eligible a project must meet all applicable CDBG requirements and result in significant employment opportunities and/or benefits for low- and moderate-income persons. Projects that are eligible for financing under existing federal, state, regional or local programs will generally not be considered for guarantee assistance unless the programs would fail to fully meet a projects need.</p> </td> </tr> </table>	<p><b>State Program Name:</b></p>	<p>CDBG Loan Guarantee Program (Section 108)</p>	<p><b>Funding Sources:</b></p>	<p>CDBG</p>	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The CDBG Loan Guarantee Program (Section 108 Program) is an economic and community development financing tool authorized under Section 108 of Title I of the Housing and Community Development Act of 1974, as amended. The program provides a method of assisting non-entitlement local governments with certain unique and large-scale economic development projects that cannot proceed without the loan guarantee. In order to be eligible a project must meet all applicable CDBG requirements and result in significant employment opportunities and/or benefits for low- and moderate-income persons. Projects that are eligible for financing under existing federal, state, regional or local programs will generally not be considered for guarantee assistance unless the programs would fail to fully meet a projects need.</p>
<p><b>State Program Name:</b></p>	<p>CDBG Loan Guarantee Program (Section 108)</p>						
<p><b>Funding Sources:</b></p>	<p>CDBG</p>						
<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>The CDBG Loan Guarantee Program (Section 108 Program) is an economic and community development financing tool authorized under Section 108 of Title I of the Housing and Community Development Act of 1974, as amended. The program provides a method of assisting non-entitlement local governments with certain unique and large-scale economic development projects that cannot proceed without the loan guarantee. In order to be eligible a project must meet all applicable CDBG requirements and result in significant employment opportunities and/or benefits for low- and moderate-income persons. Projects that are eligible for financing under existing federal, state, regional or local programs will generally not be considered for guarantee assistance unless the programs would fail to fully meet a projects need.</p>						

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p><u>Summary of Rating and Selection Process</u></p> <p>Upon receipt of a pre-application under this program, staff will review the pre-application for completeness and for evaluation against the various rating and selection factors. For purposes of this program, the rating and selection factors shall be those specified in this section and any additional and/or supplemental information, data, analyses, documentation, commitments, assurances, etc. as may be required or requested by DCA for purposes of evaluating, rating, and selecting applicants under this program. Applications that contain insufficient information or documentation to be evaluated may be returned to the locality without further review.</p> <p>The staff may conduct site visits and hold discussions with applicants and proposed sub-recipients for the purposes of confirming and evaluating information contained in the pre-application or application. The staff may consult with other appropriate government and private entities in the course of reviewing and evaluating information contained in pre-applications and applications.</p> <p>A) <u>Demographic Need</u>  B) <u>Program Feasibility</u>  C) <u>Program Impact</u>  D) <u>Program Strategy (120 points)</u>  E) <u>Bonus for Pledge of Assets and/or Credit Enhancement</u></p> <p><u>Final Application Funding Determination</u></p> <p>Final applications are invited only for those projects that meet the pre-application threshold requirements. The locality submitting the Section 108 final application must hold public hearing(s) in accordance with the requirements of HUD and Georgia's CDBG program.</p> <p>Final applications for the Section 108 Program must be submitted to DCA in conformance with CFR Part 570.704 and the format and applicable instructions specified by DCA and HUD. The final application review will ensure that all appropriate funding criteria have been considered, and the overall benefits to be achieved warrant the States concurrence, acceptance of the responsibilities outlined in CFR Part 570.710 and Pledge of Grants.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>As this is a summary of the Loan Guarantee Program (Section 108 Program), application manuals and other state publications with program details can be found at the web link below:  <a href="http://www.dca.ga.gov/communities/CDBG/index.asp">http://www.dca.ga.gov/communities/CDBG/index.asp</a></p> <p>A complete copy of the Method of Distribution can be found at:  <a href="http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp">http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp</a></p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>N/A</p>

	<b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b>	N/A
	<b>Describe how resources will be allocated among funding categories.</b>	DCA may set-aside a multi-year, cumulative total of up to twenty percent (20%) of its most recent CDBG allocations plus any CDBG program income for Pledge of Grants that will be used as security for notes and other obligations issued by units of non-entitlement local government pursuant to Section 108 of the Housing and Community Development Act of 1974, as amended.
	<b>Describe threshold factors and grant size limits.</b>	The maximum Loan Guarantee amount is \$5,000,000. In the interest of limiting exposure and promoting a diversified portfolio, DCA reserves the right to limit the amounts pledged to any one unit of local government or business interest.
	<b>What are the outcome measures expected as a result of the method of distribution?</b>	Number of jobs created/retained
5	<b>State Program Name:</b>	CDBG Redevelopment Fund Program
	<b>Funding Sources:</b>	CDBG
	<b>Describe the state program addressed by the Method of Distribution.</b>	Up to \$1,500,000 in CDBG funds will provide flexible financial assistance to local governments to assist them in implementing challenging economic and community development projects that cannot be undertaken with existing public sector grant and loan programs. The Redevelopment Fund will reward locally initiated public/private partnerships by providing financing to leverage private sector investments in commercial, downtown and industrial redevelopment and revitalization projects that need Redevelopment Fund investment to proceed.

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p><u>Summary of Rating and Selection Process</u></p> <p>A) <u>Factor 1: Demographic Need</u></p> <p>Demographic Need points will be calculated by DCA based on three factors.</p> <ul style="list-style-type: none"> <li>• <u>Absolute number of people in poverty</u>: Applicants will be compared in terms of the number of persons whose incomes are below the poverty level. Scores will be obtained by dividing each applicant's number of persons in poverty by the greatest number of persons in poverty of any applicant and multiplying by 40.</li> <li>• <u>Percent of people in poverty</u>: Applicants will be compared in terms of the percentage of population below the poverty level. Scores will be obtained by dividing each applicant's percentage of persons in poverty by the highest percentage of persons in poverty of any applicant and multiplying by 40.</li> <li>• <u>Per capita income</u>: Applicants will be compared in terms of their per capita income. Scores will be obtained by dividing each applicant's per capita income into the lowest per capita income of any applicant and multiplying by 40.</li> </ul> <p>B) <u>Factor 2: Feasibility</u></p> <p>Feasibility points will be based on an analysis of how each application addresses the following factors: eligibility of proposed activity; reasonableness of cost; compliance with applicable state and federal laws; project timetables; confirmation of all required resources; completeness of proposed plans and specifications; reasonableness of any sub-recipients proposed business plan(s) and financial projections; reasonableness of any site clean-up proposal and plan; and conformance with applicable underwriting and review requirements contained in 24 CFR Part 570.</p> <p>C) <u>Factor 3: Strategy</u></p> <p>Strategy points will be based on the following factors: an analysis of the severity of need; documentation that a projects public benefit will exceed project costs; documentation that the proposed strategy meets the eligibility criteria and a national objective of the CDBG Program; documentation that the project complies with all local ordinances, state law and state regulations.</p> <p>D) <u>Factor 4: Leverage</u></p> <p>Leverage points will be awarded based on a firm commitment of additional resources directly related to the project, including capital costs and new funds for operation of any proposed program(s). The leverage ratio of other private or public funds will be the criterion considered. A minimum leverage ratio of 1 to 1 must be documented in order to receive points under this criterion. A reasonable value must be assigned to donated and in-kind items. The leverage score will be calculated based on the total value of leverage for each applicant. Applications with no leverage will receive no points.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>As this is a summary of the Redevelopment Fund Program, application manuals and other state publications with program details can be found at the web link below:</p> <p><a href="http://www.dca.ga.gov/communities/CDBG/index.asp">http://www.dca.ga.gov/communities/CDBG/index.asp</a></p> <p>An complete copy of the Method of Distribution can be found at:</p> <p><a href="http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp">http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp</a></p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>N/A</p>

	<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>N/A</p>
	<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>Up to \$1,500,000 or three percent (3%) (whichever is greater) from each federal fiscal year's allocation to DCA for the CDBG Program will be set-aside for this program.</p> <p>Funds remaining in the set-aside at the end of the fiscal year may be returned to an "active status" and may be used to fund Redevelopment Fund applications under a subsequent fiscal year or transferred to any of the other funding categories or for state administration, subject to the limitations of the Housing and Community Development Act. In addition, the Commissioner of DCA may adjust the Redevelopment Fund program set-aside periodically during the 2014 Program Year based on demand for the set-aside.</p>
	<p><b>Describe threshold factors and grant size limits.</b></p>	<p>The grant amount is up to \$500,000. In cases of projects with exceptional public benefits or need, the Commissioner of DCA may raise the allowable grant amount.</p>
	<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<ul style="list-style-type: none"> <li>• Number of people assisted</li> <li>• Number of jobs created</li> </ul>
<p><b>6</b></p>	<p><b>State Program Name:</b></p>	<p>ESG Programs</p>
	<p><b>Funding Sources:</b></p>	<p>ESG</p>
	<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>Funding decisions will be based on a number of factors, including but not limited to, those stated below in the Rating and Selection section. Thresholds for program consideration generally include the eligibility of the described population to be served, the eligibility of described activities, minimum criteria for organizational capacity, community or service area need, HMIS performance, past or projected program performance, responsiveness to timeliness and information requested, as well as other relevant factors, as determined by DCA. Threshold considerations may also include any of the Rating and Selection criteria named in the section below.</p>
	<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>A competition for funds will be implemented that will include, but not be limited to, the threshold criteria named in the Method of Distribution section, as well as other considerations such as project location related to demonstrated need, participation in collaborative networks and planning processes, and cost benefit analysis and recidivism rates for currently funded programs, etc. Lower scoring applications may not be funded. For more detail on the criteria visit DCA webpage:  <a href="http://www.dca.ga.gov/housing/specialneeds/programs/esg.asp">http://www.dca.ga.gov/housing/specialneeds/programs/esg.asp</a></p>
	<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>N/A</p>

<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>The Georgia Balance of State Entitlement staff hosts annual discussions with the Continua of Care (CoCs) concerning the needs of each Continuum. The Continua are asked to rank the eligible activities according to their local need, and submit these to the Entitlement. This is reflected in the Entitlements scoring of applications and award recommendations.</p> <p>In addition, the Balance of State stakeholders such as the CoC leads, local government officials and non-profit organizations serving the homeless will meet with Entitlement staff to review the Entitlements vision, and plans for the forthcoming year. This half day workshop allows Continua to plan their interventions to complement those of the Entitlement.</p>
<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<p>N/A</p>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<ul style="list-style-type: none"> <li>• Emergency Shelter - \$50,000 per program or \$1,000/\$500 per average family/person per night</li> <li>• Transitional Housing - \$30,000 per program or \$700/\$300 per average family/person per night</li> <li>• Essential Services - \$75,000 per program</li> <li>• Short- and Medium-Term Rental Assistance and Stabilization Services - average costs per family/household will vary by region according to rent reasonableness and fair market rents for the area and approval by DCA</li> <li>• Project Homeless Connect - \$2,000</li> <li>• HMIS - \$25,000</li> </ul>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>As a threshold consideration, all applicants must demonstrate how their housing or service programs directly serve persons who are homeless, and demonstrate how the housing and services provided will improve housing stability for those persons. Applicants must describe homeless verification methods, and how they will track outputs and outcomes (stable housing) for persons served.</p>
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	<p>N/A</p>
<p><b>7</b></p>	<p><b>State Program Name:</b> HOPWA Programs</p>
<p><b>Funding Sources:</b></p>	<p>HOPWA</p>
<p><b>Describe the state program addressed by the Method of Distribution.</b></p>	<p>HOPWA funds are allocated to eligible states and Eligible Metropolitan Statistical Areas (EMSAs) that meet the minimum number of cumulative AIDS Cases. States and metropolitan areas coordinate use of HOPWA funds with their respective Consolidated Plans, a collaborative process, which establishes a unified vision for community development actions. In Georgia, HUD provides HOPWA formula funds to two (2) other government entities in addition to DCA. For more information, visit DCA website <a href="http://www.dca.ga.gov/housing/specialneeds/programs/hopwa.asp">http://www.dca.ga.gov/housing/specialneeds/programs/hopwa.asp</a></p>

<p><b>Describe all of the criteria that will be used to select applications and the relative importance of these criteria.</b></p>	<p>Applications will be solicited through a Notice of Funds Availability of State HOPWA Application Guidelines. This notice will be emailed to known HIV/AIDS service and housing providers, public health departments, local governments, and other interested parties. Faith-based organizations have full access to the selection process as described in regulations and within the application. The applicant must also provide required certifications and provide all supporting documentation requested by DCA. Each applicant must demonstrate to the satisfaction of DCA that it is in compliance with Federal, State and local laws and regulations, and that it is capable of carrying out applicable programs. DCA may require additional information during the review process and applicants are expected to comply with these requests. DCA will hold a <b>HOPWA Application Q&amp;A Session in Athens, Atlanta and Macon.</b></p> <p>NOTE: Federal FY2014 funding authority is still pending authorization by Congress. Award announcement may be delayed pending budget authorization by Congress.</p>
<p><b>If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)</b></p>	<p>N/A</p>
<p><b>Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)</b></p>	<p>Local government entities are eligible to apply for HOPWA funds. To the extent determined under State law by DCA, private, secular or faith-based nonprofit organizations are also eligible to apply for funds. Nonprofit organizations must demonstrate collaboration with local mainstream service providers and local homeless provider groups</p>



<p><b>Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)</b></p>	<ul style="list-style-type: none"> <li>• The HOPWA program is the only Federal Program dedicated to addressing the housing needs of persons with HIV/AIDS. DCA has implemented a number of changes to HOPWA reporting requirements that strengthen the focus on consumer outcomes, all of which complement the agency’s larger initiative to establish a priority for DCA – driven performance measures and funding decisions.</li> <li>• Absent disabilities, the HOPWA TBRA Program must be a time-limited comprehensive program not to exceed five years designed to prevent homelessness and to help low-income people with HIV and AIDS to live independently. <u>The HOPWA applicants must submit policies and procedures for this program during the application process.</u> Policies and procedures must provide consideration for persons with a disability or other extenuating circumstances that will require ongoing assistance beyond five years.</li> <li>• Consumers participating in the HOPWA Program must receive the support of a qualified case manager whose primary responsibilities are to assist clients with accessing a variety of services, including Housing Choice vouchers and support services. Provide clients with appropriate referrals. Assist clients in the development of a Housing Stability Plan. Follow-up with clients, as needed, maintains detailed case notes, records, correspondence and telephone log and utilize a case tracking system maintenance and follow-up. <u>Job descriptions must be submitted with your application.</u></li> <li>• Within fifteen (15) days of the start of any HOPWA assistance, the consumer with the help of the HOPWA case manager will develop and commit to an individualized Housing Plan. The primary goal of the Housing Plan is to assist the consumer in maintaining independence from HOPWA at the end of the time-limited assistance. Documentation of efforts to help the clients to maintain affordable housing must be maintained in the client’s file. The HOPWA provider reserves the right to refuse further assistance if the consumer does not demonstrate an effort to implement all or a portion of his or her Housing Plan. <u>Policies and procedures addressing this requirement must be submitted with the application.</u></li> </ul>
<p><b>Describe how resources will be allocated among funding categories.</b></p>	<p>There are no minimum and maximum funding amounts established for this program in FFY2014, and there are not predetermined funding amounts by type of assistance. Applicants are advised to scale their requests based on housing need for eligible persons, organizational capacity, funding history, the types of activities proposed, number of counties served, participation in state or regional referral networks, and other relevant factors as determined by the applicant and DCA. For HOPWA, as a first priority, funding will be limited to programs located within the State’s 127 county entitlement area. Subject to availability of funds, and on a second priority basis, programs operating within the Atlanta and Augusta EMSAs may be eligible to receive GHFA HOPWA funds.</p>
<p><b>Describe threshold factors and grant size limits.</b></p>	<p>Funding determinations are made using a “threshold” method for selecting grantees. Applicants must meet a capacity test, and funding decisions for all nonprofit agencies shall also be based upon the following factors: the complexity or nature of the request; organizational development and capacity; the extent to which the organization operates under the authority of a diversified, involved, volunteer, community-based board of directors; professional management; the consistency of the organization’s identity or its mission to the provision of HIV/AIDS (as applicable) services; the extent to which the organization utilizes networks to avoid duplication of housing and services; participation in appropriate Continuums of Care; sound operating procedures, accounting policy and controls; and organizational and financial policy, stability and capacity. An additional “threshold” measure applies under the HOPWA program. Under HOPWA, relative need is examined and new applicants are denied funding when they propose to duplicate services within a service area where HOPWA programs are already being carried out by eligible sponsors.</p>
<p><b>What are the outcome measures expected as a result of the method of distribution?</b></p>	

**Table 8 - Distribution Methods by State Program**

## **AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)**

**Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?**

Yes

### **Available Grant Amounts**

The State will allocate the most recent CDBG allocations plus any CDBG program income for pledge of grants. Local governments interested in obtaining Section 108 financing must cover their own application preparation and administration costs in order to be competitive. Certain underwriting and issuance costs are required by HUD in order to participate in the program. The maximum loan guarantee amount is \$5,000,000.

### **Acceptance process of applications**

Upon receipt of a pre-application under this program, staff will review the pre-application for completeness and for evaluation against the various rating and selection factors. Applications that contain insufficient information or documentation to be evaluated may be returned to the locality without further review. The staff may conduct site visits and hold discussions with applicants and proposed sub-recipients for the purposes of confirming and evaluating information contained in the pre-application or application. The staff may consult with other appropriate government and private entities in the course of reviewing and evaluating information contained in pre-applications and applications. The scores obtained for the various selection factors will be totaled and only those applicants with scores of at least 325 points will be considered for a Pledge of Grants. More details at: <http://www.dca.ga.gov/communities/CDBG/index.asp>

## **AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)**

**Will the state allow units of general local government to carry out community revitalization strategies?**

Yes

### **State's Process and Criteria for approving local government revitalization strategies**

The State of Georgia has not chosen to target particular geographical areas for special assistance under the CDBG Program. All non-entitlement communities are allowed to submit an application.

HOME Program Community Redevelopment activities may be eligible to receive points under the HOME Rental Housing Loan Program carried out in conjunction with the Low-income Housing Tax Credit Program. Points can be awarded to projects that are located within an area that has a Redevelopment Plan that has been adopted and formulated by the local Government and that clearly targets the specific neighborhood in which the project is located. Points will also be awarded if the proposed development site is located in a Qualified Census Tract and the development of which contributes to a concerted community revitalization plan or is located in a State Enterprise Zone.

CDBG Program - Five points apiece can be awarded for projects meeting the criteria for Revitalization Area threshold requirement, local redevelopment tools, investment partnerships, and collaboration.

## AP-50 Geographic Distribution – 91.320(f)

### Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

The State does not have any geographic set-asides for any of the four HUD programs covered under this plan. Most programs do, however, prohibit projects or activities from being funded in areas that receive direct entitlement funds from HUD. Within the HOME Program, only down payment assistance, tenant based rental assistance, rental housing development funding provided to CHDOs do not follow this requirement. Additionally, the State will award HOPWA resources in entitlement areas as a second tier priority.

### Geographic Distribution

Target Area	Percentage of Funds
Non-entitlement Areas within the State	63
Entitlement and Non-entitlement Areas within the State	37

Table 9 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The State does not assign funding allocation priorities based on a geographic method or dedicate a specific percentages or amounts of funding to particular targeted areas. However, the State will distribute development resources in proportion to development needs in the State to satisfy the community need, effort and preventive action to create and maintain decent affordable housing.

- For the CDBG program, the State does not anticipate any funding set-asides for specific geographic areas of Georgia. The CDBG Annual Competition does give bonus points to applicants proposing activities in an approved Revitalization Strategy Area. Depending on the competition, funding may not be allocated to these applicants but only to the extent the bonus points affect the CDBG geographic distribution of funded projects. Funding is limited to jurisdictions that do not receive direct CDBG entitlement funds from HUD.
- Under the HOME Program, there are also no geographic set-asides for specific geographic areas of Georgia. Funds are not provided for projects to be carried out in HOME participating jurisdictions with three exceptions. In the HOME Rental Housing Loan Program, Community Housing Development Organizations (CHDOs) only may be funded for developments within these areas. Recipients of Georgia Dream down payment assistance may also purchase homes in these areas as well. TBRA recipients may be seek housing in any community within Georgia.

For the ESG and HOPWA programs, the State does not anticipate any funding set-asides for specific geographic areas of Georgia. The State does not use allocation priorities on a geographic system, nor does the state dedicate specific percentages or amounts of funding to particular targeted areas. By formula, HOPWA funds are allocated to eligible states and Eligible Metropolitan Statistical Areas (EMSAs) that meet the minimum number of cumulative AIDS Cases.

# Affordable Housing

## AP-55 Affordable Housing – 24 CFR 91.320(g)

The one year goals vary by program and some of the data in the following tables may overlap due to some programs that assist households in addition to individuals. In FFY2014, the primarily program to focus on affordable housing is HOME; however, CDBG, ESG and HOPWA may address affordable housing during the program year to meet a specific community or resident need. The numbers below are based upon the anticipated completion numbers for projects in each of the categories.

One Year Goals for the Number of Households to be Supported	
Homeless	1,000
Non-Homeless	597
Special-Needs	120
Total	1,717

Table 10 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,170
The Production of New Units	85
Rehab of Existing Units	142
Acquisition of Existing Units	320
Total	1,717

Table 11 - One Year Goals for Affordable Housing by Support Type

### Narrative

A total of 1,717 households are expected to be assisted in FFY2014. Of this total, 1,000 homeless will receive rental assistance through ESG Rapid Re-Housing and 120 with HOPWA rental assistance.

The State anticipated 597 non-homeless households will receive assistance. These include 50 receiving HOME-funded TBRA, 70 in newly constructed multifamily housing, 15 in newly constructed single-family housing, 107 homeowners receiving rehabilitation assistance through CDBG and CHIP, 35 in newly constructed multi- and single-family housing, and 320 receiving HOME assistance to acquire single-family housing.

## **AP-60 Public Housing - 24 CFR 91.320(j)**

The State of Georgia does not operate any public housing units directly nor receive any funding to do so. The State does review the Annual and Five-Year Plans of public housing authorities throughout the state to determine consistency with Georgia's Consolidated Plan and issues certifications to these authorities upon request documenting this fact.

### **Actions planned during the next year to address the needs to public housing**

No actions are planned by the State to specifically address the needs of public housing residents to the exclusion of other classes. These residents are eligible to participate in any of the ongoing programs of the State based upon their eligibility as determined by program regulations.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Public housing residents are eligible to participate in the home buyer programs offered through DCA and its subrecipients as long as they meet all eligibility criteria. The State plans no actions on its part to involve these residents in management but encourages the various public housing authorities within the state to do this.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

The State agency monitors the performance of existing PHAs and provides technical assistance to troubled PHAs throughout the state.

## **AP-65 Homeless and Other Special Needs Activities – 91.320(h)**

The Georgia Department of Community Affairs (DCA) has established the primary goal of reducing the number of unsheltered homeless individuals and families. The information contained below outlines goals, strategies and performance measures to be utilized for all ESG sub-recipients.

Reduce the number of unsheltered individuals and families, as established in the Homeless Point in Time Count, within the BoS ESG Entitlement. Since 2011, the number of unsheltered households has decreased by 25%. This goal will continue to be achieved by placing emphasis on high utilization of emergency shelters and transitional housing beds. This will be measured in HMIS. In addition, the Entitlement will:

- Reduce length of stay for clients in emergency shelters and transitional housing programs. Length of stay should generally be no longer than 90 days for shelters and 1 year for Transitional Housing. Currently, length of stay for emergency shelter programs is 30 days on average and 190 days on average for transitional housing programs. This will be measured in HMIS.
- Increase placements into permanent housing for homeless individuals and families from Emergency Shelter and Transitional housing each year. This will be measured in HMIS.

Prevent individuals and families from becoming homeless – either unsheltered or sheltered. Follow-up checks will be made at 3 months and 6 months post discharge to ensure that households assisted do not become homeless.

Maintain or increase the percentage of individuals and families remaining housed for 3 months. In 2013, 91% of prevention and rapid re-housing participants leaving for permanent destinations remained for 3 months. This will be measured in HMIS by using our recidivism methodology.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

(See Below)

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

For each Street Outreach program, performance will be measured based on the following standards:

1. An increase in the number of contacts with unduplicated individuals made during outreach.
2. An increase in the percentage of households that access emergency shelter or transitional housing.
3. An increase in the percentage of discharged households that access permanent housing.
4. An increase in the percentage of households that increase cash and non-cash income during program enrollment.

### **DCA Objectives and Action Steps**

DCA anticipates Outreach services to provide services to 900 individuals or households during its next year. It anticipates in future years awarding more Grants and serving greater numbers.

### **In order to reach out to homeless persons (especially unsheltered persons) and assessing their individual needs, DCA will undertake the following:**

- Expand DCA's harm reduction program for statewide implementation to ensure persons who are chronically homeless have the widest range of interventions available to them;
- Continue to provide technical assistance in assisting street outreach programs establish

policy and procedure as outreach programs begin work. DCA acts as a facilitator when street outreach teams, including PATH teams find impediments to getting homeless people the services or resources they need such as Permanent Supportive Housing;

Target Street Outreach to be strongly focused on street based Engagement and Case Management that should lead to one goal, supporting homeless households in achieving some form of permanent, sustainable housing. To this end, DCA will prioritize funding towards Street Outreach teams that collaborate with Rapid Re-Housing programs to provide one seamless service.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

For each Emergency Shelter program, performance will be measured based on the following standards:

1. An overall bed utilization rate of 80%.
2. The average length of stay of the households served should be no longer than 60 days.
3. An increase in the percentage of discharged households that secure permanent housing at exit by 5% each year.
4. An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each Transitional Housing program, performance will be measured based on the following standards:

1. An overall bed utilization rate of 80%.
2. The average length of stay for households served should generally be no longer than nine months. An increase in the percentage of discharged households that secured permanent housing at exit by 5% each year.
3. An increase in the percentage of households that increase cash and non-cash income during program enrollment.

\*Programs serving the chronically homeless, or chemically dependent clients, or shelters with minimal barriers to entry may be held to different standards than programs providing other levels of assistance.

In addition, DCA will pursue the following overarching goals:

1. Provide housing necessary for Georgia's homeless to break the cycle of homelessness to provide housing to an estimated 18,000 homeless individuals (transitional and shelter) through implementation of Georgia's ESG Program
2. Provide decent affordable housing to an estimated 2,000 persons who would otherwise be living on the street or in shelters/transitional housing programs through implementation of the Rapid Re-Housing Program funded through Georgia's ESG Program
3. Continue to work with providers to increase the accessibility to the Rapid Re-Housing program for households with children throughout the State
- Through the administration of the Balance of State (152 County) Continuum of Care Plan, DCA will continue to monitor the housing stability of CoC funded transitional housing providers and provide technical assistance to agencies that fall below 70% housing stability (clients leaving transitional housing that move to a permanent destination)



**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

- Continue to educate DCA Grantees in the housing first model and encourage them to prioritize Rapid Re-Housing funds towards ending homelessness
- Provide technical assistance in the implementation of Outreach and Rapid Re-Housing grants towards increasing the number of homeless households served
- Target Prevention dollars to communities that are able to demonstrate most need
- Through the use of HMIS data, continue to monitor the length of time households are homeless, and then establish targets for agencies to assist households into permanent housing
- Continue DCA's research into recidivism, and establish further research to assist agencies at a program level towards reducing the level of recidivism
- Continue DCA's long term goal of increasing the number of Permanent Supportive housing units by 5% each year

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

DCA continues to evaluate policies across the State in order to help low-income individuals and families to avoid becoming homeless, especially extremely low-income individuals and families who are being discharged from publicly funded institutions and systems of care, such as healthcare facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions. Currently all ESG subrecipients are required to follow HUD eligibility guidelines regarding individuals and families being discharged from institutions to receive homeless services. Through the work with the Georgia Interagency Homeless Coordination Council and collaboration with particular agencies, the Council has worked on several initiatives to minimize the discharge of individuals from institutions into homelessness. The council includes representation from the Department of Corrections, State Board of Pardons and Parole, Department of Behavioral Health and Developmental Disabilities, and the Department of Community Health. In addition, DCA collaborates with both the Department of Corrections and the Department of Behavioral Health and Developmental Disabilities on two projects designed to transition individuals into the community from institutions. Planned actions for the next year are as follows:

- DCA will work with health agencies this year to develop formal policy that will promote appropriate discharge planning efforts to prevent being discharged from health care facilities to the shelters or street
- DCA will continue to provide permanent supportive housing options for placement in community based placement options. Shelter plus Care is a resource only for individuals who meet HUD eligibility criteria for admission into the program
- DCA will implement the new award for the HUD Section 811 PRA Demonstration Grant in order to provide project based rental assistance for an additional 150 units of permanent supportive housing in tax credit developed properties. This Section 811 PRA

program will target extremely low income persons covered by the Settlement Agreement and the Money Follows the Person Program

- DCA will continue to work to assist DBHDD in the implementation of the Transitional Action Plan, the newly developed process to promote appropriate discharge planning efforts to prevent persons in mental health facilities from being discharged to the shelters or street. The State's Interagency Council on Homelessness will be a resource to assist in collaborative efforts to ensure that effective use of resources will allow for proper residential and housing options appropriate to meet the individual's need
- DCA will continue to serve as an Advisory Member of the Healthy Transition Initiative Program to ensure that housing resources are available to those youth that are at risk of homelessness
- DCA will continue to partner with the State Board of Pardons and Paroles, and the Department of Corrections in the joint implementation of the "Re-Entry Housing Partnership" (RHP) program, with efforts this next year to expand RHP

## AP-70 HOPWA Goals – 91.320(k)(4)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	127
Tenant-based rental assistance	121
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	65
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	94
<b>Total</b>	<b>407</b>

## **AP-75 Barriers to affordable housing – 91.320(i)**

Many of the actions that present barriers to affordable housing are taken at the local level over which the state has no control. As a result, the actions noted below pertain mostly to education and raising public awareness among citizens and local officials.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Georgia has a strong commitment to making decent affordable housing available to all residents. There are many programs established to meet a significant portion of the housing needs throughout the state.

The State released a request for information from qualified consulting firms with experience in the coordination, development and delivery of Analysis of Impediments to Fair Housing Choice (AI). The State is gathering information to determine the feasibility and format needed to produce an updated five year AI within the next twelve (12) months. The State recognizes that the AI serves as the basis for fair housing planning, assists in building public support for fair housing efforts, and provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates. As a result, DCA intends to use the AI to identify barriers to affordable housing choice so that it can be proactive in fashioning ways to help promote fair housing choice and identify and prevent discriminatory effects on individuals in protected classes as defined by the Fair Housing Act.

To eliminate the affordable housing barriers, the State will continue to move in the direction to meet the needs of families requiring the federal programs offered. Those steps include, but are not limited to the list below:

- Collaborate with the other state agencies to address the needs of individuals with developmental disabilities to eliminate the barriers to accessing affordable housing opportunities
- Promote homeownership awareness and collaborate with a number of housing counseling agencies that work with specific non-English speaking populations
- Collaborate with nonprofit agencies, lenders, and mortgage insurance companies who offer borrowers an opportunity to reduce cost and become successful homeowners
- Provide funding homebuyer education and foreclosure mitigation counseling, including ensuring access to individuals of limited English proficiency
- Provide educational opportunities to communities throughout the state working to address housing issues through the Georgia Initiative for Community Housing by partnering with the University of Georgia, the Georgia Municipal Association, as well as funding partners, including Georgia Power
- Partner with housing developers and local governments to create aesthetically built homes that are decent and affordable
- Require funding recipients to create and maintain an Affirmative Fair Housing Marketing Plan identifying potentially underserved local populations and efforts to market to those constituencies and document a process to inform potential program participants of their fair housing rights
- Include a fair housing component in all grantee, developer and property manager training

## **AP-85 Other Actions – 91.320(j)**

The State plans a number of other actions designed to address gaps and weaknesses in the service delivery system, promote coordination, overcome obstacles, promote affordable housing, and work to meet the needs of its lowest-income citizens during this reporting period.

### **Actions planned to address obstacles to meeting underserved needs**

- Several obstacles exist that prevent the State from meeting some of its goals. One such obstacle relates to the home buyer down payment assistance program. Outreach to lenders continues to be a challenge with the ongoing changing market and mortgage product available to low-income households. It is difficult to recruit lenders to participate in the program. However, the State continues to meet with lenders to educate them about the program and will work to revise program procedures to meet of the home buyer.
- The State is challenged with providing the needed affordable rental units to the throughout the entire state. The State sponsored the Georgia Housing Search website that provides a real-time assessment of units that are available with details including addresses, numbers of bedrooms, security deposits required, proposed rents, and eligibility criteria. Developers are required to enroll their units on the website at the start of lease-up for properties funded with LIHTC and HOME funds.
- The State is challenged to expand housing opportunities for individuals with disabilities, ensuring that housing opportunities made available are integrated into the community. DCA will continue to implement its HOME-funded TBRA program and explore the removal of barriers for individuals with disabilities. Additionally, the State will work with other state agencies to remove barriers to access supportive services.
- Under the CHIP Program has become a primary source of affordable housing assistance with the local government and nonprofit organization and public housing authorities. Therefore is critical that the State continue to meet unmet housing needs throughout the state, particularly in rural areas. The State will continue to expand the housing eligible activities under the federal funded programs and coordinate with other resources.

### **Actions planned to foster and maintain affordable housing**

The State coordinates with other interagency meetings to plan and review collaborative efforts related to housing. Additionally, the State sends out email blasts and Constant Contact notices for upcoming events held be different stakeholders.

### **Actions planned to reduce lead-based paint hazards**

The State continues to partner with other state agencies and other external stakeholders to develop and to coordinate lead-based paint hazards strategies and monitor the grantees to ensure compliance with the HUD lead-based paint regulations. These regulations cover the CDBG, HOME, ESG, and HOPWA programs. The State provides homeowner awareness and education by referring funding recipients with the lead-based paint regulations of the EPA and those enacted by the State, including the licensing requirements for rehabilitation assistance.

### **Actions planned to reduce the number of poverty-level families**

The State continues as a partner on the Governor's Workforce Investment Board's (WIB) Coordinating Council that assesses job seekers skills to provide them with the certification needed to create job profiling for businesses economic development opportunities. The CDBG set-aside funds for the Employment Incentive Program awards grants that directly promote employment and creates new jobs designed to lift families out poverty. The Redevelopment Fund Program provided local governments access to flexible financial assistance to locally initiated public/private partnerships to leverage investments in commercial, downtown, and industrial redevelopment and revitalization projects that might not proceed otherwise due to the

number of challenges to be overcome.

The State assisted cities, counties, and development authorities through the Downtown Development Revolving Loan Fund, which provided financing to fund capital projects in core historic downtown areas and adjacent neighborhoods where the loans are expected to spur commercial redevelopment. The Opportunity Zone Program offered state job tax credits of up to \$3,500 per job created to new or existing businesses that create two or more jobs. The credits can be applied to the businesses' income tax liability or state payroll withholding.

The Appalachian Regional Commission provided funds for community and economic development in 37 counties in Georgia and worked to promote and preserve the cultural identity unique to the Appalachian Region of the United States.

### **Actions planned to develop institutional structure**

The largest challenge in the institutional delivery system is the 159 counties that must be covered by a limited number of staff members. The State is seeking ways to expand the different options available through technology to meet this challenge.

Another major gap is outreach strategies to nonprofit organizations to meet the restricted community housing development organization (CHDO) requirements to address the affordable housing needs in rural areas and underserved non-entitlement areas. The State continues to development training and encourages constituents and stakeholders to attend other training opportunities.

Following are some activities to be undertaken during the upcoming program year to address gaps in housing and services for the homeless:

- In tandem with the Balance of State Continuum of Care, DCA is currently incorporating elements of the Federal Strategic Plan through the use of state funds to support projects that implement programs serving persons who are chronically homeless.
- DCA is currently expanding its harm reduction program for statewide implementation to ensure persons who are chronically homeless have the widest range of interventions available to them.
- DCA continues to work with providers to build on the successful implementation of the Homeless Prevention and Rapid Re-Housing Program for households with children throughout the state. In addition, all DCA funded agencies are required to set goals targeted toward ending homelessness as quickly as possible and connecting families with mainstream services. DCA will continue to provide focused training and technical assistance to shelter and housing providers on the rapid re-housing model.
- Through the State Interagency Council on Homelessness, DCA works to decrease the number of homeless families statewide through state agency partnerships and policy change.
- DCA will also further data analysis begun in tracking the length of stay and in reoccurrence studies in order to assess systematic and programmatic barriers to families moving out of homelessness and link performance to funding and the rating of projects (where appropriate).

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The State will continue to take steps to collaborate with other government agencies, nonprofit organizations, housing developers, financial institutions, foundations and other providers to create effective solutions to the housing needs. The State participates in various forums, meetings, focus group discussions, and seminars across the region to address affordable housing, homelessness or the housing issues of special needs groups.

Additionally, the State leads the Georgia Interagency Homeless Coordination Council to address the issues concerning ways to end homelessness. The State actively participates in

the planning efforts with several agencies throughout the state, including but not limited to with the following: Mental Health Planning Advisory Council, Georgia State Trade Association of Not-For-Profit Developers (GSTAND), Association County Commissioners of Georgia (ACCG), Georgia Municipal Association and the University of Georgia's Housing and Demographics Research Center, Metro Atlanta's Regional Commission on Homelessness, DBHDD Coordinating Council, the Governor's Office of Transition Support and Reentry, Georgia Council on Developmental Disabilities, Georgia Rural Development Council, Conserve Georgia, and OneGeorgia Authority.

# Program Specific Requirements

## AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$738,599
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0
3. The amount of surplus funds from urban renewal settlements	\$0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	\$0
5. The amount of income from float-funded activities	\$0
<b>Total Program Income:</b>	<b>\$738,599</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	\$500,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%



## **HOME Investment Partnership Program (HOME)**

### **Reference 24 CFR 91.320(k)(2)**

**1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

No forms of investments other than those found in 92.205 will apply to the use of the State's HOME funds.

**2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

Georgia Housing & Finance Authority (GHFA) is a participating jurisdiction and a recipient of HOME Investment Partnerships (HOME) program funds to be used to expand the supply of decent, safe, sanitary, and affordable housing available to low-income and very low-income residents. GHFA has established these recapture provisions in accordance with the HUD guidance provided in CPD Notice 12-003 and 24 CFR §92.254 (a)(5)(ii). These provisions permit the original home buyer to sell the property to any willing buyer during the period of affordability while GHFA is able to recapture all or a portion (limited to "net proceeds" as defined below) of the HOME-assistance provided to the original home buyer. The key concepts in the recapture requirements are the Direct HOME Subsidy to the home buyer and net proceeds that are used to determine the amount of HOME assistance subject to recapture and the applicable period of affordability on the unit. "Direct HOME subsidy" is defined as the amount of HOME assistance that enabled the home buyer to buy the unit. The direct subsidy includes down payment assistance, closing costs, interest subsidy, or other HOME assistance provided directly to the home buyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy. "Net Proceeds" are defined as the sales price minus the superior loan repayment (other than HOME funds) and any closing costs. Under no circumstances can GHFA recapture more than is available from the net proceeds of the sale. Refer to the State's Recapture Policy for additional information.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

Recapture is an affordability enforcement mechanism where GHFA executes a written agreement with the home buyer that includes the amount of direct HOME subsidy that enabled the home buyer to buy the dwelling unit. GHFA requires that if a property is sold, either voluntarily or involuntarily (e.g., foreclosure) during the affordability period, all or a portion (limited to "net proceeds") of the HOME investment must be repaid. For instance, when a home buyer receives HOME down payment assistance to purchase a home, the direct HOME subsidy to the home buyer will result in a specified period of affordability, as set forth in Section II. If the home buyer sells the home before the period ends, GHFA will recapture, assuming that there are sufficient net proceeds, the entire direct HOME subsidy. The home buyer will receive the excess net proceeds. In addition, the full amount of the subsidy shall be recaptured in the event the home buyer fails to occupy the home as their principal place of residence during the period of affordability, but retains ownership. GHFA will use restrictions in the executed written agreement and security deed to enforce the recapture provision of the HOME program found at 24 CFR §92.254 (a)(5)(ii) determined during the subsidy layering review. In the event the full amount of the direct HOME subsidy is not recaptured the following calculation will be used.

**For more information on the following policy, refer to in the attachment:**

- Foreclosure, Transfer in Lieu of Foreclosure
- Enforcement
- Refinance Policy
- Subordination Policy
- Ongoing Monitoring

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows**

The State will not refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

### **Emergency Solutions Grant (ESG)**

**Reference 24 CFR 91.320(k)(3)**

- 1. Include written standards for providing ESG assistance (may include as attachment)**

(See Attachments)

- 2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

The CoC has not completed its implementation of the coordinated assessment system.

- 3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations)**

As noted in AP-30, ESG funds are available to nonprofit organizations (including community and faith-based organizations) and local government entities. Private and faith-based nonprofit organizations are also eligible to apply for funds. Nonprofit organizations must demonstrate collaboration with local mainstream service providers and local homeless provider groups. Applicants are expected to participate in continuum of care planning appropriate to the jurisdiction where their activities are located to the satisfaction of those jurisdiction(s).

Criteria for the Written Standards and Policies and Procedures can be found within the 2014 ESG Application Guidelines, and the full application guidelines can be found at:

<http://www.dca.state.ga.us/housing/specialneeds/programs/esg.asp>

- 4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The homeless participation requirement is not applicable to States.

**5. Describe performance standards for evaluating ESG.**

ESG programs with different eligible activities will require different assessment standards. DCA diligently works with sub-recipients to ensure a level of HMIS data completeness by which an accurate evaluation of program performance can continually be measured. Baselines for performance measure criteria, such as increases in cash income and non-cash benefits during program enrollment, have been established in the last year. DCA will review all available data annually to evaluate performance. Criteria for the performance standards for evaluating ESG can be found at:

<http://www.dca.ga.gov/housing/specialneeds/programs/esg.asp>

# Citizen Participation Summary

## PROPOSED ANNUAL ACTION PLAN FEDERAL FISCAL YEAR 2014/STATE FISCAL YEAR 2015 \*\*\*NOTICE OF PUBLIC COMMENT PERIOD\*\*\*

### **The public is encouraged to provide comments on the State of Georgia Department of Community Affairs Annual Action Plan**

The Annual Action Plan is required to receive federal funds for Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) Programs.

The Plan draft includes general priorities for the use of the above funds; goals of the priorities, citizen participation/consultation, housing needs assessment for the homeless, and the investment of resources to meet these needs. It also provides a strategy for meeting the identified needs, addressing barriers to fair housing and lead-based paint hazards, non-housing community development plan, and anti-poverty strategies.

The FFY2014/SFY2015 Annual Action Plan is the second year implementation of the current five year (2013-2017) Consolidated Plan. The draft specifically details how CDBG, HOME, ESG, and HOPWA annual funding allocations will be used to carry out the strategy of the Consolidated Plan.

**A copy of the draft Annual Action Plan will be available for public comment from April 10, 2014 through close of business on May 12, 2014.**

**Submit Comments** in writing to: December Thompson at DCA 60 Executive Park South Atlanta Georgia 30329 or by email to [housingplanning@dca.ga.gov](mailto:housingplanning@dca.ga.gov).

**View the Plan** at

<http://www.dca.ga.gov/communities/CommunityInitiatives/programs/ConsolidatedPlan.asp>.

Hardcopies may be downloaded or requested by contacting December Thompson at (404) 679-4840.

DCA complies with Title II of the Americans with Disabilities Act of 1990 and the Rehabilitation Act of 1973. Individuals with disabilities who are may need auxiliary aids or special modification to participate in the public comment process should call December Thompson at (404) 679-4840.

## Citizen Comment Summary

February 28, 2014

To the Georgia Department of Community Affairs:

As the attorney at the Georgia Legal Service Program (GLSP) responsible for coordinating and supervising the Program's housing work, I ask that you clarify statements contained in Georgia's Consolidated Plan covering Federal Fiscal Year (FFY) 2013 through FFY 2017 and Annual Action Plan Federal Fiscal Year 2014 (Plan) which misrepresent the nature of our work.

First, the Plan states that "Georgia Legal Services offers civil legal services to people living with AIDS in Atlanta, Augusta, Columbus, Gainesville, Macon, and Savannah." In the past these offices of GLSP received funding which allowed us to provide a wide range of legal services to this population. However, we no longer receive that funding. GLSP continues to provide legal assistance to all low-income Georgians, including those living with AIDS, but only if their legal problem falls within one of our designated case types. Further, our representation is not limited to those residing in cities. GLSP provides legal assistance to all counties outside the 5 county metro Atlanta areas. More information on the types of case we provide assistance with and our service area can be found at [www.glsp.org](http://www.glsp.org). To correct the statement in the Plan it should be amended to reflect that we provide legal assistance, limited by type of legal problem, to persons living with AIDS through the nonmetro Atlanta area.

Second, the Plan states "[h]omeless prevention programs and services outside of DCA's 8 ESG funded programs that are located throughout Georgia are as follows: Georgia Legal Services offer legal assistance and advocacy in cases of eviction, foreclosure, etc. within 11 regional offices." This overstates the type of cases in which GLSP provides legal representation. Only the Dalton and Gainesville Offices have funding which allows them to provide limited assistance to persons facing foreclosure and, currently, that funding has ended. Additionally, due to decreased funding, GLSP's housing work throughout the State is limited to accessing and preserving subsidized housing. Unfortunately, we are no longer handling private landlord tenant matters, including evictions.

I would like to comment on two issues. First, the Plan outlines the State's effort to affirmatively further fair housing. The Plan states:

The State educates property owners, housing agencies, and citizens about fair housing laws. To eliminate the affordable housing barriers, the State will continue to move in the directions to meet the needs of families in need for the federal programs offered to make their lives more enjoyable. It does so by publicizing DCA's programs and services and providing appropriate auxiliary aids and services to individuals with disabilities. By marketing, programs targeted to those with disabilities, matching persons with disabilities with accessible housing units, criteria for funding selection weighted toward serving those with disabilities, research and technical assistance to facilitate access and services for individuals with disabilities, and DCA's treatment of its own staff through its human resource procedures.

Based on the content of the Plan, we are concerned that the State's focus is too narrow. The Plan targets the States resources to meeting the fair housing needs of the disabled but does not address the needs of others groups facing discrimination based on race, color, national origin, religion, sex, disability, and familial status. Further, the Plan does not adequately address the housing needs of families with multiple children or the LGBT community. The State should supplement the Plan to address the needs of these groups. Additionally, the Plan should provide more detail on the efforts it takes to education all segments of the population on their fair housing rights. For example, the Plan states that the State will market its tax credit units to populations with disabilities but why does the State not expand its marketing effort to all protected groups? For example, the State should market its tax credit units to families receiving

## Citizen Comment Summary

housing choice vouchers by providing information on these units to voucher participants when they first receive their voucher.

Second, the Plan also fails to address the regional differences within the State. The map of poverty levels within the State, contained in the Plan, shows that poverty is concentrated in South Georgia, with the exception of the coastal area. The Plan fails to adequately answer the questions: Are there areas where households with multiple housing problems are concentrated? Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? Given that the State has chosen not to allocate specific funds based upon geographic priorities, the answers to these questions have added importance.

Your attention to these issues is appreciated,

Susan Reif  
Housing Attorney  
Georgia Legal Services Program  
104 Marietta Street, NW  
Suite 250  
Atlanta, Georgia 30303-2706  
404-563-7710 ext 1678  
404-463-1623 fax

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April 16, 2014

Carmen –

Atlanta Neighborhood Development Partnership (ANDP) is a non-profit Community Housing Development Organization that is a member of the NeighborWorks America network. We are currently focused on collaborations through lending, convening and real estate development to serve families and communities impacted by Georgia's foreclosure crisis. We primarily serve Metro Atlanta but also serve other areas of the state. We provide staff support to the Piece by Piece Regional Foreclosure Response Initiative, and we are working on rehabbing our 433rd vacant or foreclosed home since the crisis began.

While foreclosure rates have fallen recently across much of Georgia, large sections of the state continue to suffer from the serious aftermath caused by years of high foreclosure and resulting vacancies and housing price declines. Metro Atlanta has 10th highest vacancy rate among top 75 metropolitan areas (U.S. Census Bureau). Metro Atlanta is still among the three cities nationally with the highest share of homeowners dealing with negative equity. The others were Orlando and Las Vegas. Not surprisingly, the percentage of homes in a negative equity position correlates with prior foreclosure rates. (<http://www.ajc.com/news/business/fewer-metro-atlanta-homeowners-underwater-on-loans/nd3Wk/>). Currently 35% of metro Atlanta homeowners are underwater. Our review of available mapping shows that negative equity is an issue across Georgia.

Institutional investors are purchasing more than 25% of the available single family housing stock in metro Atlanta (RealtyTrac® January 2014 Residential & Foreclosure Sales Report). In fact, Atlanta metro had the second highest share of institutional investor purchases in the country (following Jacksonville, FL). Large firms like Blackstone, American Homes for Rent, Colony and others are purchasing homes at auction on the courthouse steps. Single-family home buyers are not able to compete in this market, reducing the availability of affordable homeownership options. Additionally, existing homeowners are not placing their homes on the market because they are still underwater.

## Citizen Comment Summary

We are finding that our homes - acquired and rehabbed with funding from NSP, HOME and other sources - move very quickly in the market. Generally, we have multiple offers at list-price within 24 to 72 hours of the initial MLS posting. This is despite a constrained credit environment. These fully-rehabbed, quality homes provide critically needed market comps for the surrounding neighborhoods. Given the limited number of comparable sales of rehabbed properties, a few sales of quality homes significantly lift overall market values. In short, these homes provide quality affordable housing for working families AND lift overall neighborhood values to reduce the number of homeowners that are underwater.

Importantly, we are leveraging HOME funds with other sources including debt and charitable equity. We are able to stretch limited governmental and other subsidy resources to rehab, and occupy vacant homes.

Homes purchased by institutional investors at auction generally are **not considered** by appraisers in setting values. While institutional investors typically invest \$10,000 to \$20,000 in rehab, this post-rehab value is not reflected in a new market sale and may not be reflected in local government property tax assessments (as a permit generally is not pulled or required).

ANDP strongly urges DCA to allow HOME funds to be used for the purchase and rehab of foreclosed or vacant single-family homes as an eligible use. Generally programs should require documented experience, leveraging of funds and a strong acquisition plan. To be successful, developers need not have land control but must be able to document first-look options and other abilities to acquire appropriate homes as part of the program.

Thank you,

**John O'Callaghan**

President & CEO

Atlanta Neighborhood Development Partnership, Inc

229 Peachtree Street NE, Ste 705

Atlanta, GA 30303-1605

O: 404-420-1591 | F: 404-523-4357

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## Citizen Comment Summary



Housing • Advocacy • Education • Networking

Georgia State Trade Association  
of Nonprofit Developers

**TO:** [housingplanning@dca.ga.gov](mailto:housingplanning@dca.ga.gov)  
**FROM:** Kate S. Little  
**DATE:** May 12, 2014  
**RE:** State of Georgia Annual Action Plan

In response to the request by the Georgia Department of Community Affairs for public comments on the State of Georgia Annual Action Plan (the Plan), the Georgia State Trade Association of Nonprofit Developers submits the following:

DCA notes in AP-75 Barriers to Affordable Housing of the Plan that a “major gap is outreach strategies to nonprofit organizations to meet the restricted CHDO requirements to meet address the affordable housing needs in rural areas and underserved non-entitlement areas.” G-STAND respectfully counters that the major gap is not outreach strategies, but under-resourced, understaffed, and under-supported nonprofit organizations. CHDOs face a number of challenges, and the continuing slow economic recovery and dwindling federal and philanthropic resources have served to weaken or decrease the number of organizations operating in Georgia. Along with experiencing reductions in donations and contributions, CHDOs have suffered from inefficiencies in scale and small revenue streams. CHDOs in rural areas have less access to resources and the specialized expertise needed for affordable housing development.

One measure that would go a long way to improving the state of nonprofit housing organizations is for DCA to commit to use 5% of its HOME allocation for CHDO general operating support as allowed by HUD regulations. This amount would be separate from and in addition to the 15% CHDO set-aside.

Providing operating support would give CHDOs much need resources to build their capacity by recruiting or retaining staff, participating in proven training programs (such those offered at the nationally recognized NeighborWorks Training Institute), or making technological advances through purchase of up-to-date equipment or software that would increase operational efficiencies. Building the capacity of qualified CHDO organizations will enable DCA to address the needs of the state’s most urgent housing priorities. By increasing the capacity of state-certified CHDOs to undertake local, smaller scale projects the resultant success will increase the number of housing units in rural and/or secondary markets, while providing an income stream to CHDOs -- a win-win for both the organization and DCA.

In addition to operating support, G-STAND recommends that DCA consider creating a more supportive programmatic framework, designing small-scale housing programs (both rental and for-sale) that would enable nonprofits to build their capacity, while simultaneously addressing the housing needs of rural communities and inner-city neighborhoods. DCA should also consider the amount of administrative fees that program participants can recoup to cover their cost of doing business. While recognizing that less money for overhead results in more money for sticks and bricks, nonprofits struggling to survive typically do not have excess funds to invest in housing programs, which should be self-sustaining. (If nonprofits do realize any profits from their operations, they invest those funds in other community services, such as safety programs, youth programs, and the like.) The reasoning behind such increase in allowable administrative costs is that they work in riskier areas, in lower-income inner-city neighborhoods



## **Citizen Comment Summary**

or rural areas that need affordable housing (but not necessarily large LIHC projects), but are unlikely to attract for-profit developers to produce such small scale affordable housing.

As part of the effort to create a more supportive programmatic framework, G-STAND also recommends that DCA reduce the costs and “brain damage” of dealing with complex application requirements by creating streamlined processes. Nonprofits generally don’t have the cash on hand to complete all of the pre-development activities required to prepare a competitive application. Smaller projects, maybe a phased application process, higher allowable administrative fees, operating support, etc. would all prove more effective than just more training opportunities and outreach strategies.

Thank you for the opportunity to comment.

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# Citizen Comment Summary

## Summary of Comments Received

### Federal Fiscal Year 2014/State Fiscal Year 2015 Annual Action Plan

Citizen participation is an integral part of the citizen participation process. In addition to holding public hearings to solicit feedback from the public as part of the Consolidated Plan development process, other meetings take place throughout the year where input is received by DCA that relates to programs, policies, and funding decisions.

#### **Atlanta Webinar February 20, 2014**

Attendees: 25

No comments

#### **Cordele, Georgia Public Hearing-Gillespie-Selden Institute - January 21, 2014**

Attendees: 5

No comments

#### **Conyers, Georgia Public Hearing-Olivia Haydel Senior Center – April 16, 2014**

Attendees: 30

No citizens attended this hearing so it was not held.

## **Georgia Department of Community Affairs 2013-2014 Affirmatively Furthering Fair Housing Report**

### **Impediment #1: The general public and local government officials lack knowledge about the requirements of the fair housing laws and resources available to remedy violations.**

1. DCA has created a domain name – fairhousinggeorgia.com – which directs users directly to DCA’s Fair Housing Statement web page that provides information on Fair Housing, Reasonable Accommodation, Language Access Resources, Filing a Fair Housing Complaint, and Grievance Procedures associated with DCA funded programs.
2. The Georgia Initiative for Community Housing (GICH) - a partnership of the Georgia Department of Community Affairs, the Georgia Municipal Association, and the University of Georgia Family and Demographics Research Center – provides a three year program of facilitated retreats and technical assistance to communities developing a strategy to address housing needs. As part of the September 2013 retreat, 10 communities heard a presentation on fair housing made by Mr. Lyonel LaGrone with Metro Fair Housing Services, Inc. Mr. LaGrone provided training of the fair housing law and responsibilities under the Fair Housing Act.
3. DCA formed a committee to promote Fair Housing in the month of April. The objective of this plan is to improve DCA's promotion of Fair Housing throughout Fair Housing month and delivery throughout the year, especially to those in under-served populations. Several objectives are either underway or being considered:
  - A Banner for FAIR HOUSING on DCA website in April
  - The Housing Outreach and Team Georgia Managers will deliver Fair Housing materials to consumers, developers, and other partners throughout the year
  - Ensure DCA Fair Housing message is being conveyed through each departments Constant Contact data base, and press release to our media outlets
  - Consider radio or newspaper advertisements in these areas of under-served populations
4. DCA distributes a tenant resource guide, the Landlord-Tenant Handbook developed in conjunction with Georgia Legal Services Program, Inc. A total of 625 copies were distributed during SFY2013. DCA also provides information to tenants through a designated email address at rentalhousing.com.
5. DCA disseminated the Fair Housing brochures, informational packets and or other promotional materials to area housing counseling agencies, home buyer classes and in other housing workshops and conferences that DCA sponsors.
  - CDBG grant recipients receive fair housing brochures, posters or other printed material with the request to display them in a prominent location for public access
6. CDBG Applicants’ Workshop held on December 11-13, 2013. Information presented at that workshop specifically provides Technical Assistance in the availability of funding, application process and requirements for all federal regulations related to projects using CDBG funds. Among topics covered are requirements for local governments to Affirmatively Further Fair Housing, including specific presentations regarding FHEO, Section 3, and Section 504 compliance. Materials presented at this workshop may be found at:  
<http://www.dca.ga.gov/communities/CDBG/programs/CDBGAppToolkit.asp>
7. CDBG Recipients’ Workshop held on September 5-6, 2013. Information presented at that workshop specifically provides Technical Assistance in the requirements for all federal regulations related to implementation of projects using CDBG funds. Among topics covered are requirements for local governments to Affirmatively Further Fair

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Housing, including specific presentations regarding FHEO, Section 3, and Section 504 compliance. Materials presented at this workshop may be found at: <http://www.dca.ga.gov/communities/CDBG/programs/CDBG.asp>

8. Fair Housing Training for ESG Grantees was conducted in May 2014 by Teresa Chappell of Georgia Commission on Equal Opportunity for areas pertaining to emergency shelter, transitional housing, rapid re-housing, hotel/motel vouchers and prevention funds. This is different from the accessibility trainings that are currently offered as these will speak to the state and federal laws to make sub-grantees aware of client rights and agency obligations for advocacy.
  - Additional training will occur on May 13<sup>th</sup> in Macon (35 recipients) and on May 23<sup>rd</sup> in Marietta (Atlanta MSA) (34 recipients).
  - On June 3, 2014 – Fair Housing Accessibility First Training promoted by HUD, and co-sponsored by DCA, the State ADA Coordinator's Office, Metro Fair Housing Services, State Fire Marshall, Statewide Independent Living Council, and the SOPOS Coalition. The event will promote compliance with the Fair Housing Act design and construction requirements. As of May 9, 2014, 60 participants registered. The training will be held at the Georgia Public Safety Training Center in Forsyth.
9. With CHIP, subrecipients are required to submit affirmative marketing plans for approval for all applicable housing activities

### **Impediment #2: People with disabilities have difficulty finding suitable, accessible housing.**

1. DCA's Georgia Dream program provides enhanced down payment assistance through the CHOICE initiative (assisting individuals with disabilities) and provided 55 loans, totaling \$387,500 in fiscal year 2013.
2. In 2001, DCA partnered with the Governor's Council on Developmental Disabilities (now known as the Georgia Council on Developmental Disabilities) to create and maintains a position at DCA focused on:
  - Creating opportunities for expanding knowledge and understanding about issues pertinent to housing for individuals with disabilities through information sharing and distribution, relationship building, training and networking for and with people at all points through the housing spectrum, including DCA leadership and staff, builders, developers, local and state government officials, housing planners, lenders, and organizations representing people with disabilities and their families.
  - Developing and coordinating programs and providing technical assistance designed to enhance awareness and understanding of the housing needs of individuals with mental, physical, and/or developmental disabilities and their families.
  - Additionally for FY 2013, the Disability Housing Coordinator participated in a wide-array of networking and meeting opportunities with organizations across Georgia, including:
    - Statewide Independent Living Council
    - Georgia Council on Developmental Disabilities, serving as the DCA Commissioner's representative to the Council since 2009.
    - Georgia Financial Literacy Consortium
    - Georgia Emergency Management Agency Disaster Response Team
    - Money Follows the Person Advisory Board
    - Mental Health Planning Advisory Council

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- Brain and Spinal Injury Trust Fund Commission
  - Olmstead Planning Committee
  - Georgia Alliance to End Homelessness
  - Georgia Department of Behavioral Health and Developmental Disabilities Coordinating Council
  - Atlanta Regional Commission Housing Forum
  - State Interagency Council on Homelessness
  - Health Transition Initiative Advisory Council
  - Metro Fair Housing, Inc.
  - Governor's Office of Transition, Support and Re-Entry Housing Committee
  - Cooperative Agreement to Benefit Homeless Individuals (CABHI) Cooperative Agreement Committee – focuses on homeless individuals with substance abuse and co-occurring issues of substance abuse and mental health
3. DCA established a partnership with the Brain and Spinal Injury Trust Fund Commission (BSITFC) to complete accessibility modifications using the resources of the BSITFC. During State FY2014, the partnership assisted 12 homeowners, providing \$107,309 in resources.
  4. DCA implemented the HOME-Funded Permanent Supportive Housing Program. Supportive housing provides a critical means for individuals with disabilities who are homeless to create the secure environment for their independence in the community. Since its inception, DCA has completed the construction of 685 units of supportive housing, with an additional 59 currently under construction following the closure of two construction loans in 2014.
  5. In 2012, DCA created a Strategic Housing Plan to Improve Housing Options for Persons with Disabilities Qualified under the State's Settlement Agreement and the Money Follows the Person Program. DCA contracted with the Technical Assistance Collaborative (TAC) to provide input and facilitate DCA in its crafting of a strategic plan for the use of its housing resources to expand housing options for people with disabilities eligible under either the State's Settlement Agreement with the U.S. Department of Justice and the Money Follows the Person Initiative administered by the Georgia Department of Community Health. As it developed this strategic plan, DCA solicited input from for-profit and nonprofit housing developers, service providers to individuals with disabilities, and state agencies (Department of Corrections, State Board of Pardons and Paroles) to garner input on issues affecting both population groups. Additionally, DCA sought input throughout the process from its state agency partners, the Georgia Department of Behavioral Health and Developmental Disabilities and the Georgia Department of Community Health, to ensure that its strategies would benefit the targeted population. DCA, DCH, and DBHDD officials continue to meet quarterly regularly to implement this strategy.
  6. In 2013, DCA was awarded \$4.2 million in resources through the Section 811 Project Rental Assistance Demonstration program to foster the transition of individuals from institutional settings to integrated housing opportunities. The State of Georgia's partnership between DCA, the Department of Community Health, and the Department of Behavioral Health and Developmental Disabilities will target individuals eligible under the State's Settlement Agreement with the US Department of Justice as well as individuals eligible under the Money Follows the Person Initiative. The State is currently taking steps to implement the program pending receipt of a Collaborative Agreement with HUD.

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The State is also submitting an application for funding to HUD in May 2014 that if successful, will expand the state's initiative from approximately 135 units to nearly 500.

7. Housing Persons with Disability Strategies within the Low Income Housing Tax Credit Program
  - *The QAP provides a point preference for Integrated Supported Housing.*
    - Example: Points will be awarded to an Application that agrees to accept government project-based rental assistance for up to 15% of the units for the purpose of providing integrated housing opportunities to a target population which includes individuals with mental illness, as defined in the Settlement Agreement between the State of Georgia and the Department of Justice (#1:10-CV-249-CAP) and to individuals eligible to participate in the Money Follows the Person program.
  - *The QAP provides a Threshold requirement that all funded Projects Market to Persons with Disabilities*
    - Example: This section is designed to foster development of affordable housing units for tenants with disabilities or homeless populations. All projects selected for funding (regardless of their tenancy) must demonstrate a willingness to initiate marketing of units to these populations. Each project selected for an award of credits must prepare and submit a Marketing Plan outlining how the project will market units to tenants with special needs. The Plan must be submitted prior to issuance of 8609s. At a minimum, Marketing Plans must include:
      - a. The Marketing plan must incorporate outreach efforts to each service provider, homeless shelter or local disability advocacy organization in the county in which the project is located.
      - b. Affirmatively market to persons with disabilities and the homeless.
      - c. Must establish and maintain relationships between the management agent and community service providers.
      - d. Include a referral and screening process that will be used to refer tenants to the projects, the screening criteria that will be used, and make reasonable accommodations to facilitate the admittance of persons with disabilities or the homeless into the project.
      - e. Requires marketing of properties 2-4 months prior to occupancy to underserved populations
      - f. Applications for affordable units shall be made available to public locations including at least one that has night hours.

\*The QAP requires that before an applicant submits an application; all projects owned by the applicant must be entered into Georgia Housing Search.

#### 8. Accessibility Requirements in the Low Income Housing Tax Credit Program

All projects that receive allocations or funding under the Plan must comply with all applicable Federal and State accessibility laws including but not limited to: The Fair Housing Amendments Act of 1988, Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, Georgia Fair Housing Law and Georgia Access Law as set forth in the 2014 Accessibility Manual. When two or more accessibility standards apply, the applicant is required to follow and apply both standards so that a maximum accessibility is obtained.

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1. Elevators must be installed for access to all units above the ground floor
2. Buildings more than two story construction must have interior furnished gathering areas in several locations in the lobbies and/or corridors
3. 100% of the units must be accessible and adaptable, as defined by the Fair Housing Amendments Act of 1988

Each project selected for allocation is required to retain a DCA qualified consultant to monitor the project for accessibility compliance. The consultants must perform a pre-construction plan review and inspect the project at least 3 times during construction to monitor grading operations, framing, and final compliance. DCA must be copied on all reviews/reports.

### **Impediment #3: For Hispanics, language barriers and unfamiliarity with the home buying process are catalysts for discrimination.**

1. DCA provides an on-line resource, GeorgiaHousingSearch.org website, which provides property managers with a tool to market affordable rental units and offers a convenient resource to prospective renters to locate affordable and accessible housing and obtain additional community resource information. This website is free, searches not only in English and Spanish but in over 80 languages, and the site is updated by owners/property managers at least bi-weekly with vacancy information.
  - DCA provided Spanish language materials and workbooks and offered Spanish translation compatibility on the GeorgiaHousingSearch.org website.
  - For the period of July 1, 2012 – June 30, 2013 there were 1,952,372 searches completed on Georgia Housing Search.
  - The total number of units on Georgia Housing Search at the end of this state fiscal year was 183, 243. At the beginning of this fiscal year, we had 175,284 units on the site and this represents an increase of 7,959 units added to the site over this period.
2. The State of Georgia has identified 18 counties where LEP populations exceed the Department of Justice's Safe Harbor 5% threshold<sup>1</sup>.

County	Total Population	Total LEP Population	Language	Language LEP #	LEP % Total Pop
Atkinson County	7,600	800	Spanish	800	10.1
Clayton County	238,600	25,600	Spanish		6.9
Cobb County	634,900	50,400	Spanish	34,300	5.4
Colquitt County	41,300	4,200	Spanish	3,900	9.5
DeKalb County	639,100	57,900	Spanish	33,900	5.3
Echols County	3,700	1,100	Spanish	1,100	30.2
Evans County	10,100	700	Spanish	700	6.9
Gilmer County	26,500	1,600	Spanish	1,600	6
Gordon County	50,600	4,100	Spanish	3,800	7.5
Grady County	23,000	1,400	Spanish	1,300	5.8
Gwinnett County	731,200	116,900	Spanish	70,900	9.7
Habersham County	39,900	2,700	Spanish	2,200	5.6

<sup>1</sup>A "safe harbor" means that if a recipient provides written translations under these circumstances, such action will be considered strong evidence of compliance with the recipient's written-translation obligations.

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County	Total Population	Total LEP Population	Language	Language LEP #	LEP % Total Pop
Hall County	163,700	24,500	Spanish	23,100	14.1
Murray County	36,900	2,600	Spanish	2,500	6.6
Polk County	38,000	2,400	Spanish	2,200	5.7
Telfair County	15,300	1,300	Spanish	1,200	8
Tift County	37,200	2,300	Spanish	2,000	5.3
Whitfield County	92,800	15,900	Spanish	15,200	16.4

- DCA continues to actively market its Georgia Dream first and second mortgage programs to real estate and mortgage companies operating in neighborhoods with high minority concentrations.

**Impediment #4: For area of racial and ethnic minority concentration and people facing conditions of persistent poverty.**

**Integration Strategies within the Low Income Housing Tax Credit Program**

- The QAP limits priorities for development in low income neighborhoods to those that have neighborhood revitalization efforts with a real chance of success.

Example: QAP requires an analysis of neighborhood revitalization efforts in Community Revitalization Plans

- The QAP creates incentives for locating projects in high opportunity neighborhood areas. Georgia is one of only 12 states to provide these incentives.

Example: The QAP gives points for projects that are located in Stable Neighborhoods. (Projects that are located in a census tract that have low poverty rates and is designated middle or upper income levels in the most recent FFIEC.)

QAP gives points to an Application proposing to preserve a Family property which is located in the attendance zone of a High-Performing School Zone (this is limited to elementary schools).

- Changed QAP provisions that blocked projects from being developed in high opportunity neighborhoods.

Example: Points for resolution of support eliminated. Local Government opposition that appears to be discriminatory or violate fair housing laws will not be grounds for failure of a project.

- The QAP creates incentives to target the lowest income Georgia residents.

Example: Applications that agree to set gross rents and income limits for at least 15% of the total residential units at or below 30% of 50% AMI shall be awarded three points in the Deeper Targeting category.

- Strategies within the Low Income Housing Tax Credit Program for Rural Incentives

- 30% of each year's award must be allocated to projects in rural areas
- Rural Projects are given preference for HOME Funds



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#### Other Activities:

1. Planning for community development activities
  - CDBG has two specific designations, Revitalization Area Strategy (RAS) and Opportunity Zones (OZ) that are designed to align with HUD's Fair Housing Guide. These incentives are designed to reward local governments that are implementing comprehensive community revitalization
  - CDBG also rewards communities that undertake additional community efforts along with their CDBG funding with an enhanced strategy score.
2. CDBG has partnered with the State ADA Coordinator's office to develop a pilot project starting with use of CDBG programs to ensure compliance with applicable ADA regulations. The ultimate goal of the PILOT project is to provide DCA a framework for providing greater access to affordable housing options to eligible Georgians with disabilities.
3. CDBG Staff provided assistance in writing and editing the DCA Effective Communication Policy and Language Access Plan.
4. CDBG staff provided Spanish translations of sample Public Hearing announcements for use by CDBG applicants for use in their Citizen Participation efforts.
5. CDBG staff attended specialized trainings on AFFH. These included trainings by the State's ADA coordinator, the Georgia Commission on Equal Opportunity and Motivation, Inc. (Section 3 Training).
6. CDBG has appointed two 504 coordinators.
7. CDBG has actively participated in continuous improvement teams designed to improve access to DCA's services and more specifically with preparing to update the AI and the department's Section 3 policies.
8. In accordance with HUD's Fair Housing Planning Guide (see Chapter 5: Detailed Discussion of AI Areas For Entitlement, State, and State-Funded Jurisdictions), the state's Method Distribution encourages neighborhood revitalization as an important aspect of fair housing choice in the following ways:
  - The Method of Distribution emphasizes meeting the public health and safety needs of low- to moderate-income people, leading to greater access to public services such as municipal utilities and other vital services such as health and mental health services.
  - The Method of Distribution provides an incentive through the Revitalization Area Services (RAS) designation for communities to plan holistically for the community development needs of low- to moderate-income people by encouraging partnerships with service providers, private organizations, and both public and private funders. See the following link for further details:  
<http://www.dca.ga.gov/communities/CDBG/programs/CDBGrevitApproval.asp>.
9. CDBG administers the Opportunity Zone program that provides state tax incentives for businesses in areas in need of revitalization, creating jobs in locations that are near to low- to moderate-income communities and alleviating transportation barriers to jobs.
10. CDBG encourages and provides advice and assistance the use of state redevelopment tools such as the Urban Redevelopment Law (O.C.G.A. 36-61), the State Enterprise Zone Law (O.C.G.A. 36-88) and others.
11. Compliance Monitoring Team activities:
  - Monitoring tools and program guides have been updated to include Fair Housing requirements. Grantees have been brought up to date on requirements as well

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12. DCA's new approach to continuous improvement and solving agency problems is a unified management system that brings leaders, managers and key staff together in teams to tackle specific issues or needs. DCA leadership has selected a set of related issues and needs that were identified during the recent Fair Housing Equal Opportunity (FHEO) audit of the agency programs and business processes. The following areas are stated below:

- Reaching Every Corner of Georgia
- Employment and Contract Opportunities
- Planning to Overcome Impediments to Fair Housing
- Continuous Improvement of Access to DCA Programs and Resources

13. A list compiled with the Fair Housing Training for staff and external clients has been provided for SFY2013.

What	When	Group/ Division	Notes/ Comments
2013 Applicant Workshop	11-Oct-12	CHIP	A hard copy of the list of attendees and presentation are available for review
2013 Recipient Workshop	26-Jun-13	CHIP	A hard copy of the list of attendees and presentation are available for review
Fair Housing Workshop (webinar)	23-Aug-13	Housing Counseling	A hard copy of the list of attendees and presentation are available for review
2013 Recipient Workshop	September 5-6, 2013	CDBG	<a href="http://www.dca.ga.gov/communities/CDBG/programs/CDBGApptoolkit.asp">www.dca.ga.gov/communities/CDBG/programs/CDBGApptoolkit.asp</a>
Fair Housing Training Workshop S+C Annual Conference	September , 2013	S+C	<a href="http://portal.dca.ga.gov/divisions/hfd/OSHI/Shared%20Documents/Forms/AllItems.aspx?RootFolder=%2Fdivisions%2Fhfd%2FOSHI%2FShared%20Documents%2FFair%20Housing%20Records&amp;View=%7b5706D331%2d5B2A%2d48F1%2d81B7%2d2367146E7AC6%7d">http://portal.dca.ga.gov/divisions/hfd/OSHI/Shared%20Documents/Forms/AllItems.aspx?RootFolder=%2Fdivisions%2Fhfd%2FOSHI%2FShared%20Documents%2FFair%20Housing%20Records&amp;View=%7b5706D331%2d5B2A%2d48F1%2d81B7%2d2367146E7AC6%7d</a>
Fair Housing at HOPWA Training	November 5-6, 2013	HOPWA	<a href="http://portal.dca.ga.gov/divisions/hfd/OSHI/Shared%20Documents/Forms/AllItems.aspx?RootFolder=%2Fdivisions%2Fhfd%2FOSHI%2FShared%20Documents%2FFair%20Housing%20Records&amp;View=%7b5706D331%2d5B2A%2d48F1%2d81B7%2d2367146E7AC6%7d">http://portal.dca.ga.gov/divisions/hfd/OSHI/Shared%20Documents/Forms/AllItems.aspx?RootFolder=%2Fdivisions%2Fhfd%2FOSHI%2FShared%20Documents%2FFair%20Housing%20Records&amp;View=%7b5706D331%2d5B2A%2d48F1%2d81B7%2d2367146E7AC6%7d</a>
2013 Applicant Workshop	December 11-13, 2013	CDBG	<a href="http://www.dca.ga.gov/communities/CDBG/programs/CDBG.asp">www.dca.ga.gov/communities/CDBG/programs/CDBG.asp</a>
QAP 2013/2014 Application incentives to target efforts to Affirmatively Further Fair Housing	20-Dec-13	MF	<a href="http://www.dca.ga.gov/housing/HousingDevelopment/programs/documents/2014QualifiedAllocationPlanforGovernorSignature_000.pdf">http://www.dca.ga.gov/housing/HousingDevelopment/programs/documents/2014QualifiedAllocationPlanforGovernorSignature_000.pdf</a>
2013 HOME MANUAL		DCA HFDD	Pages 21-23 regarding fair housing and equal employment opportunities

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<b>What</b>	<b>When</b>	<b>Group/ Division</b>	<b>Notes/ Comments</b>
RAD Fair Housing Training	17-Apr-14	MF	
Fair Housing Training Workshop	May , 2014	S+C	materials can be found at: <a href="http://portal.dca.ga.gov/divisions/hfd/OSHI/Shared%20Documents/Forms/AllItems.aspx?RootFolder=%2Fdivisions%2Fhfd%2FOSHI%2FShared%20Documents%2FFair%20Housing%20Records&amp;View=%7b5706D331%2d5B2A%2d48F1%2d81B7%2d2367146E7AC6%7d">http://portal.dca.ga.gov/divisions/hfd/OSHI/Shared%20Documents/Forms/AllItems.aspx?RootFolder=%2Fdivisions%2Fhfd%2FOSHI%2FShared%20Documents%2FFair%20Housing%20Records&amp;View=%7b5706D331%2d5B2A%2d48F1%2d81B7%2d2367146E7AC6%7d</a>
Translation Services	15-Mar-13	DCA Admin Services	Statewide translation (interpretative) services, documentation is available for review
Section 3 Training	15-Apr-13	Cross-divisional	A hard copy of the list of attendees and presentation are available for review
504 Self Assessment Training	16-Apr-13	Cross-divisional	A hard copy of the list of attendees and presentation are available for review
State ADA Training ( Best Practices)	29-Apr-13	Cross-divisional	Best practices training for staff that meet, greet or interact with persons that have a disability. A hard copy of the list of attendees and presentation are available for review.
Fair Housing Audit Training	6-May-13	Cross-divisional	Preparation for the DCA fair housing audit
GCEO Training	13-May-13	Cross-divisional	Training regarding the protected classes and how the GECO investigates fair housing complaints
Analysis of Impediments to Fair Housing	May 20 & 28, 2013	Cross-divisional	Overview of the AI, the purpose, the associated regulations and current results
Section 3 Training (w/ K. Swiney)	23-May-13	Cross-divisional	A hard copy of the list of attendees and presentation are available for review
DCA Unified Management Systems	Aug-13	Cross-divisional	Four teams identified during the Fair Housing Audit: Reaching every corner of Georgia, Employment and Contract Opportunities, Planning to Overcome Impediments to Fair Housing and Continuous Improvement of Access to DCA Programs and Resources. These groups are still active.
Fair Housing Training	17-Apr-14	CDBG	Staff attended training
AFFH Lunch and Learn	24-Apr-14	Cross-divisional	Staff attended the Lunch and Learn session held at DCA

## **MONITORING**

**Describe the standards and procedures that the state will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.**

### **CDBG Monitoring**

To insure that each recipient of CDBG funds operates in compliance with applicable federal laws and regulations, DCA conducts frequent on-site monitoring of every grant award. DCA follows a monitoring strategy that closely reviews government activities and provides extensive technical assistance to prevent compliance problems. All required compliance requirements are described in the CDBG Recipient's Manual.

Pre-funding site visits are made to each potential grant recipient. Once grants are awarded, DCA conducted an initial "start-up" visit to assess the capacity and needs of each recipient. In addition, all recipients are required to attend a workshop for extensive training and provided a program manual to utilize for implementing their projects. Recipients must constantly monitor performance to ensure that time schedules are being met, projected milestones are being accomplished, and other performance goals are being achieved in accordance with the approved application.

Each grant recipient is monitored several times each year by trained DCA staff. A monitoring report is completed for the following compliance areas:

- Environmental
- Eligibility
- Fair Housing
- Civil Rights and Equal Opportunity
- Financial and Audit
- Federal Labor Standards
- Acquisition and Relocation, Section 104(d)
- Interim and Final Audit
- Final Benefit Count
- Housing Rehabilitation Standards and Policies
- Lead Based Paint Hazard Reduction Regulations
- Citizen Participation

In the event that DCA staff identifies compliance problems, the Chief Elected Official is notified and a deadline is set for a response and possible corrective actions. DCA maintains a monitoring status system to insure timely resolution of findings. Prior to formal close-out of each grant, a final check is made to be sure all monitoring has been completed and any finding is resolved satisfactorily.

### **HOME Monitoring**

DCA has established standards and procedures for monitoring the federal funded housing and community development activities. These standards and procedures ensure long-term compliance with the applicable regulations and statutes. These include compliance reviews of applications, monitoring during project implementation and formal procedures for closing projects. DCA reserves the right to conduct a compliance review at any time during the term of the grant.

DCA conducts homeownership and home buyer monitoring prior to the loan closing, during construction/rehabilitation, and throughout the period of affordability for all the State programs. During the planning stage and construction phase, DCA reviews the projects to ensure the applicant meets all the applicable accessibility requirements. During the pre-construction

## MONITORING

conference, the owner will receive a complete package of HOME compliance materials and information on training opportunities.

All HOME rental developments receive on-site management review and physical inspection on an ongoing basis. Written reports are compiled and distributed that summarized the four major areas of the monitoring visit: quality of housing and service, financial statements, recordkeeping and files, adherence to program policies and procedures as detailed in 24 CFR Part 92.

### **Rental Housing Monitoring**

To facilitate this monitoring process for the state's HOME-financed rental housing programs, the State sponsors a compliance training seminar for HOME program participants, including such topics as: tenant applications, income limits, rent limits/utility allowance, income verifications, annual income and assets, income certifications/re-certifications, leases, occupancy status reports, annual reports, and the responsibilities of property owners.

The property owners are required to complete the Georgia HOME Annual Owner Certification each year validating the subject property meets compliance with all appropriate federal and state regulations. The owner submits a copy of the certificate to DCA prior to the beginning of lease-up or placing the first building in service. This certification process continues throughout the life of the period of affordability, compliance period or the term of the loan, whichever is longest.

In the past, DCA has conducted site visits annually for multifamily properties with 26 or more units and biannually for multifamily properties with 25 or fewer units. Under HUD's proposed HOME rule, the required standard is going to change. On-site inspections must be carried out within 12 months after completion and at least once every three years thereafter. In addition, the proposed HOME rule would require DCA to review the financial condition of each HOME rental project at least annually to determine the continued financial viability of the project and take corrective actions if needed. DCA will evaluate each property and determine, based upon their past performance and current financial reviews, the appropriate schedule for on-site visits. HUD's minimum requirements under the proposed rule will be met for all properties but, for those determined to be higher risks, more frequent on-site reviews will take place. For conformance, the State will begin inspecting the properties using HUD's minimum Uniform Physical Condition Standards (UPCS) as required in the proposed rule instead of the Housing Quality Standards that were used previously. DCA will continue to monitor each property for compliance with its executed land use restriction agreement. For all projects where funds are committed after the effective date of the final HOME rule, DCA will begin charging a reasonable monitoring fee to the owners of those projects during the period of affordability.

- a) **Subsidy Layering** – DCA conducts a subsidy layering review prior to the time of commitment for projects receiving tax credits from the state's low-income housing tax credit allocation to determine the amount of assistance needed for the project. This review will include an examination of the proposed sources and uses for each project to determine whether the costs appear to be reasonable, an assessment of the market conditions in the community, the housing development experience and financial capacity of the applicant, and all firm financial commitments for the project. This review will also determine if the project is in accordance with DCA's guidelines for a reasonable level of profit or return based upon the owner's investment in the project.
- b) **Environmental Review** – DCA requires a site-specific Phase I environmental assessment for all development proposals being considered for funding with HOME funds to address, asbestos, mold, lead-based paint, and lead in drinking water, radon, PCBs, floodplains and wetlands. The Applicant, as outlined in the HOME/HUD Environmental Questionnaire, must complete additional requirements

## MONITORING

- for HOME/HUD funded projects at the time of Application Submission, including, but not limited to, the Eight-Step process and HUD publication procedures.
- c) Site and Neighborhood Standards – Each property proposed for new construction must meet the requirements of site and neighborhood standards during the threshold review of information submitted (project location, racial composition of project area, visual review of area surrounding the site) and a physical site visit to determine any conditions present, which may be seriously detrimental to family life.
  - d) Labor Standards - projects involving the construction of affordable housing consisting of 12 or more HOME units requires that the labor standards regulations be followed: Davis-Bacon, Contract Work Hours and Safety Standards, Copeland Anti Kickback, and all other applicable regulations identified in the HUD Handbook #1344.1. This information is discussed during the pre-construction conference.
  - e) Section 3 – Section 3 of the Housing and Urban Development Act of 1968 requires that economic opportunities generated by HUD-funded programs including CDBG and HOME shall, to the greatest extent feasible, be given to low and very low-income persons and to businesses that provide economic opportunities for those persons. This information is discussed with contractors and subcontractors at pre-construction conferences if applicable and they are required to submit a plan showing how they propose to meet these requirements. Once approved, they are required to report all outreach actions they took to hire Section 3 residents and provided related data about those residents.
  - f) Affirmative Marketing – For developments with 5 or more units, the owners must adopt and conduct affirmative marketing procedures and requirements, provide information and otherwise attract eligible persons.
  - g) Uniform Relocation Act – Relocation requirements compliance is monitored during the construction and lease up phase of the project. Relocation plans and budgets are reviewed during the site visits. Voluntary acquisitions are also subject to the requirements outlined at 49 CFR 24.101, as outlined in HUD’s implementing instructions found in Chapter 5 of Handbook 1378.
  - h) Fair Housing, Equal Opportunity and Accessibility Laws – All federal, state and local laws relating to fair housing and equal opportunity, including but not limited to those listed below must be followed
    - Minority Business Enterprise
    - Section 504 of the Rehabilitation
    - Americans with Disabilities Act
  - i) Rent and Income – DCA assists owners/property staff with understanding the federal requirements and the correct procedures to handle essential requirements: rent restrictions, income limits, and physical requirements. On-site visits are conducted during the leasing phase and tenant files are review during the visit. HOME properties are visited annually during the period of affordability.

### Georgia Dream Homeownership Program Monitoring

DCA’s compliance underwriting decision is based on, but is not limited to, a review of the documentation in the underwriting package for satisfactory program compliance. DCA reviews the lender’s credit underwriting process before issuing an approval and commitment to purchase the loans. Packages will be reviewed to determine that the lender has properly applied DCA’s underwriting standards to determine the proposed amount of the down payment assistance to be provided to the borrower.

The lender’s underwriting package must include ownership interest documentation, household annual income source documentation and acquisition cost certification, recapture disclosure and acknowledgement provisions, appraisal, lead based paint and environmental checklist, subsidy layering documents, and home buyer counseling certification.

## MONITORING

All home buyers are contacted annually throughout HUD's period of affordability to ensure they are in compliance with the principal place of residence requirement.

### CHIP

State Recipients and Sub-recipients must constantly monitor their own performance to insure timeframes are being met and to control the quality of the product being delivered. Any problems, delays, or adverse conditions that will affect the state recipient's ability to meet its stated goals should be reported to DCA immediately.

The majority of information required by DCA for its annual reporting requirements to HUD will be submitted at the activity level as projects are completed. However, the state recipient or sub-recipient must provide additional program reports or information to DCA on an "as needed basis."

Because of its program set up and draw requirements, DCA will continually monitor each State Recipient and Sub-recipient's progress in carrying out their program activities. DCA will issue a notice to any State Recipient or Sub-recipient that is significantly behind on the program's implementation schedule described in the program description. Further, DCA maintains a dial scoreboard on its web site that tracks each State Recipient and Sub-recipients performance to expend funds in accordance with established deadlines in each grant agreement.

As a part of DCA's pre-set up process, recipients must submit verification of income, property ownership, owner occupancy, property type and value, property standards, loan and grant documentation, construction documentation, environmental screening, reconciliation of CHIP checking account, source documentation for all invoices and other financial management review. In addition, DCA monitors the following federal requirements:

- a) Subsidy Layering – DCA conducts a subsidy layering review at the time of project set-up. Prior to approving the set up of a project, proposed source of funding is examined and cost reasonableness is determined.
- b) Environmental Review – DCA requires each State Recipient and Sub-recipient to submit a site specific environmental assessment for all proposed project sites prior to approving a set up. The level of review required is predicated upon the type of activity proposed, but at a minimum will include historic preservation, lead-based paint, wetlands, floodplains, site and neighborhood, uniform relocation, and toxic sites. The pre-set up process allows DCA to monitor the clearance of environmental concerns prior to the commitment of HOME funds for that activity.
- c) Uniform Relocation Act – Compliance with acquisition and relocation requirements is monitored during the pre-set up phase of the project. State Recipients and Sub-recipients, when proposing down payment assistance activities, are monitored to ensure the property is acquired properly and does not trigger relocation requirements. Owner occupied rehabilitation is not eligible for relocation assistance under CHIP; however, if the level of work requires the family to temporarily vacate their residence, the state recipient or sub-recipient is responsible to cover relocation expenses. DCA monitors the recipient's process for relocating the affected families.
- d) Other Federal Requirements – DCA requires State Recipients and Sub-recipients to submit policies and procedures that document the recipient's process for compliance. Recipients are required to provide complete details of their contracting requirements, rehabilitation standards, Minority Business Enterprise and Women Business Enterprise Outreach Plan, Affirmative Fair Housing Marketing Plan, and Section 3 Plan. These requirements must be cleared prior to DCA entering into an agreement to commit funds to the recipient.

## **MONITORING**

After all project funds have been drawn, DCA may conduct an on-site Close-Out Review to monitor program and project records for compliance with HOME regulations including reconciliation of draw down records, outstanding monitoring issues, unused funds return, administrative draws, case file reviews, and record retention.

DCA staff will provide technical assistance during the program year at the request of State Recipients and Sub-recipients and/or their contracted administrators.

Periodically, DCA issues CHIP policy memoranda to all active State Recipients and Sub-recipients and administrators providing clarification of CHIP programmatic issues and/or provide updates.

### **TBRA**

All units proposed for lease by participants in the TBRA Program will be inspected prior to occupancy to ensure compliance with all Section 8 Housing Quality Standards (HQS) and a determination will be made to ensure compliance with Environmental Review requirements. Following the completion of the tenant's first twelve months in the program, re-inspections will be conducted to ensure continued compliance with HQS requirements. Re-inspections will be conducted at the same time that the household income recertification is carried out.

### **ESG Monitoring**

In accordance with program regulations all of the State's ESG sub-grantees will have an on-site review of their homeless housing and/or service program. Program monitoring is an ongoing process of reviewing a grantee's performance in meeting goals, identifying program deficiencies, and enhancing management capacity through technical assistance or other corrective actions.

The Department of Community Affairs (DCA)/Housing Trust Fund (HTF) and/or its assigns, will review the performance of each ESG recipient in carrying out its responsibilities whenever determined necessary, but at least annually. Current DCA policy requires an initial on-site visit to each new grantee. In conducting performance reviews, DCA staff will obtain financial and programmatic information from the grantee's records and reports and, when appropriate, its sub-recipients, as well as information from onsite monitoring—and electronic data sources. Where applicable, the DCA may also consider relevant information pertaining to the recipient's performance gained from other sources, including application for funding, reimbursement requests, audits and annual reports. Reviews to determine compliance with specific requirements of the ESG program will be conducted as necessary, with prior notice to the grantee.

If it is determined that the recipient, or one of its sub-recipients, has not complied with an ESG program requirement, DCA will give the ESG recipient grantee notice of this determination and an opportunity to demonstrate, within the time prescribed by the DCA and on the basis of substantial facts and data, that the grantee has complied with ESG requirements.

Remedial actions and sanctions for a failure to meet an ESG program requirement will be designed to prevent a continuation of the deficiency; mitigate, to the extent possible, its adverse effects or consequences; and prevent its recurrence. If the recipient fails to demonstrate to the DCA's satisfaction that the activities were carried out in compliance with ESG program requirements, the DCA will take one or more of the remedial actions or sanctions.



# MONITORING

## Performance Standards

DCA has established the primary goal of reducing the number of unsheltered homeless individuals and families in the Balance of State ESG entitlement. The information contained below outlines goals, strategies and performance measures to be utilized for all ESG sub-recipients.

## Overall Goals

1. Reduce the number of unsheltered individuals and families, as established in the Homeless Point in Time Count, within the BoS ESG Entitlement by 1% each year. This goal will be achieved by placing emphasis on high utilization of emergency shelters and transitional housing beds. This will be measured in HMIS.
  - a) Reduce length of stay for clients in emergency shelters and transitional housing programs in order to provide services to additional households. Length of stay should generally be no longer than 90 days for shelters and 1 year for Transitional Housing. This will be measured in HMIS.
  - b) Increase placements into permanent housing for homeless individuals and families from Emergency Shelter and Transitional housing by 5% each year. This will be measured in HMIS.
2. Prevent individuals and families from becoming homeless – either unsheltered or sheltered, by 3% each year. Follow-up contacts will be made at 3 months and 6 months post discharge. This will be measured in HMIS.
3. Increase the percentage of individuals and families remaining in permanent housing for 3 months by 2% each year. This goal will be achieved by increasing income or access to mainstream benefits for program participants while in the ESG program. This will be measured in HMIS.

## Performance Measurements

ESG programs with different eligible activities will require different assessment standards. A baseline for certain criteria, such as increase in cash and non-cash incomes over program enrollment, must first be established to measure performance. For categories with established baselines, standards are enumerated. DCA will review all available data annually to evaluate performance and adjust standards as appropriate.

\*For each **Emergency Shelter** program, performance will be measured based on the following standards:

1. An overall bed utilization rate of 80%.
2. The average length of stay of the households served should be no longer than 60 days for those exiting to permanent destinations.
3. An increase in the percentage of discharged households that secure permanent housing at exit by 5% each year.
4. An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each **Transitional Housing** program, performance will be measured based on the following standards:

1. An overall bed utilization rate of 80%.
2. The average length of stay for households served should generally be no longer than nine months for those exiting to permanent housing.
3. An increase in the percentage of discharged households that secured permanent housing at exit by 5% each year.

## MONITORING

4. An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each **Rapid Re-Housing** program, performance will be measured based on the following standards:

1. An increase in the percentage of discharged households that secured permanent housing at program exit by 2% each year.
2. An increase in the percentage of discharged households permanently housed three months after exit.
3. An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each **Homeless Prevention** program, performance will be measured based on the following standards:

1. An increase in the percentage of discharged households that maintained permanent housing at program exit by 3% each year.
2. An increase in the percentage of discharged households permanently housed three months after exit.
3. An increase in the percentage of households that increase cash and non-cash income during program enrollment.

For each **Street Outreach** program, performance will be measured based on the following standards:

1. An increase in the number of contacts with unduplicated individuals made during outreach.
2. An increase in the percentage of households that access emergency shelter or transitional housing.
3. An increase in the percentage of discharged households that access permanent housing.
4. An increase in the percentage of households that increase cash and non-cash income during program enrollment.

\*Shelters serving the chronically homeless, or chemically dependent clients, or shelters with minimal barriers to entry may be held to different standards than other emergency shelters.

### **HOPWA Monitoring**

DCA monitors the Grantee's participation in the Program to ensure compliance with program regulations promulgated by HUD at 24 CFR, Part 574 for HOPWA programs designed to benefit persons with HIV related needs. Effective oversight and monitoring recipients is an important function of DCA.

Efforts connected with HOPWA continue to be strengthening existing programs through, in part, diversification of housing programs within sponsor agencies, and renewed and targeted monitoring efforts. Grantees receiving HOPWA funding, will receive an on-site monitoring visit each contract year. After each monitoring visit is complete, DCA will send each HOPWA Grantee correspondence documenting findings and/or concerns, project accomplishments, areas of deficiencies and technical assistance needs, which are highlighted in the report and serves to confirm issues discussed during the on-site monitoring review process and to give grantees notice of deficient areas requiring attention.

DCA relies upon thorough application review and reimbursement of funds expended in lieu of advancing funds. Desk audits are often performed at DCA to test compliance. On-site

## **MONITORING**

monitoring, therefore, is largely limited to eligibility of beneficiaries and a comparison of program records with the programmatic claims of the applicant.

### **Minority and Women Business Outreach**

DCA makes every effort to encourage recipients to solicit the participation of minority-and women owned businesses (MBE/WBEs) in contracting under the HOME program. Recipients should include qualified MBE/WBEs on solicitation lists and solicit their participation whenever they are potential sources.

Through project monitoring and reporting, DCA staff review each recipient's documentation of efforts and results in securing contracts with MBE/WBEs. DCA staff also provides recipients with information during the various state sponsored workshops.

### **Section 3**

Section 3 applies to HOPWA projects for which the aggregate amount of covered funding exceeds \$200,000 and is used for activities involving housing construction, demolition, rehabilitation, or other public construction. In the event DCA provides funding to a subrecipient for one of these activities that qualifies, the recipient will be required to submit a Section 3 Plan showing how it plans to comply with the requirements and DCA staff will monitor their compliance with the Plan they submit as well as other requirements related to this issue.

# HOME RECAPTURE POLICY

## I. Background

Georgia Housing & Finance Authority (GHFA) is a participating jurisdiction and a recipient of HOME Investment Partnerships (HOME) program funds to be used to expand the supply of decent, safe, sanitary, and affordable housing available to low-income and very low-income residents.

GHFA has established these recapture provisions in accordance with the HUD guidance provided in CPD Notice 12-003 and 24 CFR §92.254 (a)(5)(ii). These provisions permit the original home buyer to sell the property to any willing buyer during the period of affordability while GHFA is able to recapture all or a portion (limited to “net proceeds” as defined below) of the HOME-assistance provided to the original home buyer. The key concepts in the recapture requirements are the Direct HOME Subsidy to the home buyer and net proceeds that are used to determine the amount of HOME assistance subject to recapture and the applicable period of affordability on the unit.

“Direct HOME subsidy” is defined as the amount of HOME assistance that enabled the home buyer to buy the unit. The direct subsidy includes down payment assistance, closing costs, interest subsidy, or other HOME assistance provided directly to the home buyer. In addition, direct subsidy includes any assistance that reduced the purchase price from fair market value to an affordable price. If HOME funds are used for the cost of developing a property and the unit is sold below fair market value, the difference between the fair market value and the purchase price is considered to be directly attributable to the HOME subsidy.

“Net Proceeds” are defined as the sales price minus the superior loan repayment (other than HOME funds) and any closing costs. Under no circumstances can GHFA recapture more than is available from the net proceeds of the sale.

## II. Period of Affordability

The period of affordability is determined by a schedule set forth in 24 CFR §92.254(a)(4). During the period of affordability, the home buyer must maintain the home as their principal place of residence.

Direct HOME Subsidy (per unit)	Period of Affordability
Under \$15,000	5 years
\$15,000 - \$40,000	10 years
Over \$40,000	15 years

## III. Recapture Requirements

Recapture is an affordability enforcement mechanism where GHFA executes a written agreement with the home buyer that includes the amount of direct HOME subsidy that enabled the home buyer to buy the dwelling unit.

GHFA requires that if a property is sold, either voluntarily or involuntarily (e.g., foreclosure) during the affordability period, all or a portion (limited to “net proceeds”) of the HOME investment must be repaid. For instance, when a home buyer receives HOME down payment assistance to purchase a home, the direct HOME subsidy to the home buyer will result in a specified period of affordability, as set forth in Section II. If the home buyer sells the home before the period ends, GHFA will recapture, assuming that there are sufficient net proceeds, the entire direct HOME subsidy. The home buyer will receive the excess net proceeds.

## HOME RECAPTURE POLICY

In addition, the full amount of the subsidy shall be recaptured in the event the home buyer fails to occupy the home as their principal place of residence during the period of affordability, but retains ownership.

GHFA will use restrictions in the executed written agreement and security deed to enforce the recapture provision of the HOME program found at 24 CFR §92.254 (a)(5)(ii) determined during the subsidy layering review. In the event the full amount of the direct HOME subsidy is not recaptured the following calculation will be used.

### Calculation of Net Proceeds and Recapture

Sales Price		\$
Superior Loan Repayment	-	\$
Closing Cost	-	\$
Net Proceeds	=	\$
Direct HOME Subsidy		\$
GHFA Recapture Amount (lesser of Direct HOME Subsidy or Net Proceeds)		\$
Home Buyer Proceeds (Net Proceeds – GHFA Recapture Amount)		\$

#### IV. Foreclosure, Transfer in Lieu of Foreclosure

If the unit is conveyed pursuant to a foreclosure or other involuntary sale, GHFA must attempt to recoup any direct HOME subsidy from net proceeds, as set forth in Section III that may be available through the foreclosure sale.

#### V. Enforcement

GHFA will ensure that the home buyer maintains the property as their principal residence for the duration of the applicable affordability period. If the home buyer fails to maintain the property as their principal place of residence, the recapture provision will be engaged.

All home buyers will be required to execute legal documents that will be recorded to secure the HOME funds (deed restrictions to enforce the affordability period and to ensure proper notification of any transfer of the property). In addition, all home buyers must execute and date a HOME written agreement that will include the recapture provision prior to or at the closing of the HOME assisted unit. The written agreement will include the requirements under this policy that will be enforced at the time of the property transfer.

#### VI. Refinance Policy

GHFA will require the home buyer to repay the HOME subsidy when refinancing the senior debt. In the event of a catastrophic expense related to property repairs, the home buyer may submit a request to GHFA to allow the refinance of the senior debt to take cash out to cover emergency property repair expenses provided there is sufficient equity in the property. In this instance, GHFA will subordinate to the refinance.

State Recipients or Subrecipients administering a home buyer assistance program funded by the Community HOME Investment Program (CHIP) are allowed to submit requests to GHFA for refinancing if specific life events occur that cause a financial

## HOME RECAPTURE POLICY

burden on the household, such as recessions, layoff, illness, injury or death. The home buyer must qualify for a fixed rate first mortgage loan and meet all the program requirements identified in the CHIP Program Description.

### **VII. Subordination Policy**

GHFA will agree to subordinate the HOME Subsidy only in conjunction with the servicer/insurer loss mitigation policies. The home buyer must minimally submit the following documentation: a written request for the subordination, copies of the pending/approved modification agreement from the senior lender (loss mitigation); or estimate of emergency property repair costs and proposed loan commitment. Other documentation may be required at GHFA's discretion.

In accordance with the CHIP Program Description, State Recipients or Subrecipients must monitor the HOME program requirements. They are allowed to submit subordination requests to GHFA for consideration based on the requirements identified in the CHIP Program Description and related program manuals to ensure that the home buyer's property remains affordable and sustainable throughout the period of affordability.

### **VIII. Ongoing Monitoring**

GHFA or its State Recipients or Subrecipients will conduct ongoing monitoring of the principal residency requirement during the period of affordability. More specifically, GHFA or its State Recipients or Subrecipients will conduct annual verification of the home buyer's principal residency through a variety of methods as identified in the program administrative procedures.



# CPMP State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

<input type="checkbox"/>	This certification does not apply.
<input checked="" type="checkbox"/>	This certification is applicable. See signature on the last page.

## STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** -- The State will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace** -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Jurisdiction

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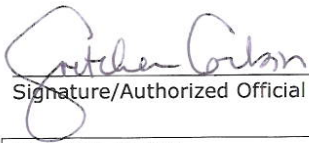
**Anti-Lobbying** -- To the best of the state's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of State** -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

 Signature/Authorized Official	<input type="text" value="5.19.14"/> Date
<input type="text" value="Gretchen Corbin"/> Name	
<input type="text" value="Commissioner, Department of Community Affairs (DCA)/Executive Director, Georgia Housing and Finance Authority (GHFA)"/> 60 Executive Park South Address	Title
<input type="text" value="Atlanta, Georgia 30329"/> City/State/Zip	
<input type="text" value="(404) 679-0585"/> Telephone Number	



- This certification does not apply.  
 This certification is applicable. See signature on the last page.

### Specific CDBG Certifications

The State certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is or will be following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

**Consultation with Local Governments** -- It has or will comply with the following:

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;
2. It engages in or will engage in planning for community development activities;
3. It provides or will provide technical assistance to units of local government in connection with community development programs; and
4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

**Local Needs Identification** -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objectives of Title I of the Housing and Community Development Act of 1974, as amended. (See 24 CFR 570.2 and 24 CFR part 570)

**Use of Funds** -- It has complied with the following criteria:

1. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2014, 2015, 2016, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments - The state will require units of general local government that receive CDBG funds to certify to the following:

It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed

**Jurisdiction**

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by a source other than CDBG funds.

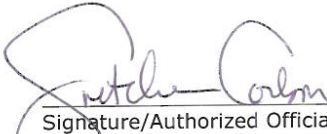
It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force --** It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws --** The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Compliance with Laws --** It will comply with applicable laws.

  
Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

This certification does not apply.  
 This certification is applicable. See signature on the last page.

**Specific HOME Certifications**

The State certifies that:

**Tenant Based Rental Assistance** -- If it intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the State's consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Appropriate Financial Assistance** -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

  
Signature/Authorized Official

5.19.14  
Date

Gretchen Corbin

Name

Executive Director, GHFA

Title

60 Executive Park South

Address

Atlanta, Georgia 30329

City/State/Zip

(404) 679-0585

Telephone Number

This certification does not apply.  
 This certification is applicable. See signature on the last page.

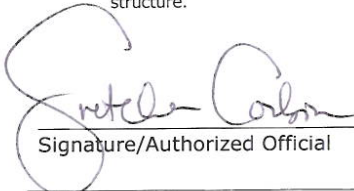
**HOPWA Certifications**

The State HOPWA grantee certifies that:

**Activities** -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

**Building** -- Any building or structure assisted under the program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

  
\_\_\_\_\_  
Signature/Authorized Official

5.19.14  
Date

Gretchen Corbin

Name

Executive Director, GHFA

Title

60 Executive Park South

Address

Atlanta, Georgia 30329

City/State/Zip

(404) 679-0585

Telephone Number

- This certification does not apply.  
 This certification is applicable. See signature on the last page.

### ESG Certifications

The Emergency Shelter Grantee certifies that:

1. The requirements of 24 *CFR* 576.21(a)(4) which provide that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services meet the following standards: (A) that the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) that the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) that there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) that the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
2. The requirements of 24 *CFR* 576.25(b)(2) concerning the submission by nonprofit organizations applying for funding of a certification of approval of the proposed project(s) from the unit of local government in which the proposed project is located.
3. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grant funds are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services, concerning the population to be served.
4. The building standards requirement of 24 *CFR* 576.55.
5. The requirements of 24 *CFR* 576.56, concerning assistance to the homeless.
6. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable Federal law concerning nondiscrimination and equal opportunity.
7. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
8. The requirements of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
9. (9) The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the Emergency Shelter Grants Program and that the address or location of any family violence shelter project assisted with ESG funds will not be made public, except with written authorization of the person or persons responsible for the operation of the shelter.
10. The requirement of that recipients involve, to the maximum extent practicable, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 576.56(b)(2).
11. The new requirement of the McKinney Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that State and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of State and local resources.

I certify that the State will comply with the requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of

**Jurisdiction**

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1988.

I certify that the State will comply with the provisions of, and regulations and procedures applicable under 24 *CFR* 576.57(e) with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related authorities as specified in 24 *CFR* Part 58 as applicable to activities of nonprofit organizations funded directly by the State. The State also agrees to assume the Department's responsibility and authority as set forth in 24 *CFR* 576.57(e) for acting on the environmental certifications and requests for the release of funds submitted to the State by local government recipients.

I certify that the State will ensure the provision of the matching funds required by 24 *CFR* 576.51 and 42 *USC* 11375, including a description of the sources and amounts of such supplemental funds, as provided by the State, units of general local government or nonprofit organizations.

I further certify that the submission of a complete and approved Consolidated Plan with its relevant certifications, which is treated as the application for an Emergency Shelter Grant, is authorized under State law, and that the State possesses legal authority to fund the carrying out of grant activities by units of general local government and nonprofit organizations in accordance with applicable laws and regulations of the Department of Housing and Urban Development.

  
\_\_\_\_\_  
Signature/Authorized Official

9.19.14  
Date

Gretchen Corbin

Name

Executive Director, GHFA

Title

60 Executive Park South

Address

Atlanta, Georgia 30329

City/State/Zip

(404) 679-0585

Telephone Number

<input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable. See signature on the last page.
----------------------------------------------------------------------------------------------------------------------------------------------------------------------

**APPENDIX TO CERTIFICATIONS**

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

**Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

**Drug-Free Workplace Certification**

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code)  
Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:
  - i. All "direct charge" employees;
  - ii. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and

**Jurisdiction**

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- iii. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan

  
Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number



**APPLICATION FOR  
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>2. DATE SUBMITTED</b> May 15, 2014	<b>Applicant Identifier</b>	
Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier	
		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier	
<b>5. APPLICANT INFORMATION</b>				
Legal Name: GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS		<b>Organizational Unit:</b> Department: GRANT ADMINISTRATION		
Organizational DUNS: 807479084		Division: COMMUNITY DEVELOPMENT & FINANCE		
<b>Address:</b> Street: 60 EXECUTIVE PARK SOUTH NE		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>		
City: ATLANTA		Prefix: MR	First Name: STEED	Middle Name
County: DEKALB		Last Name ROBINSON		
State: GA	Zip Code 30329	Suffix:		
Country: USA		Email: steed.robinson@dca.ga.gov		
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 58-1259426		Phone Number (give area code) (404) 679-3168	Fax Number (give area code) (404) 679-1583	
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/>		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) STATE GOVERNMENT Other (specify)		
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> TITLE (Name of Program): COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) 12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): ENTIRE STATE		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> FFY2014 STATECOMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM FOR NON-ENTITLEMENT SMALL COMMUNITIES		
<b>13. PROPOSED PROJECT</b> Start Date: 7/1/13		Ending Date: 6/30/15	<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant GA-ALL	
<b>15. ESTIMATED FUNDING:</b>		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>		
a. Federal	\$	36,929,936 <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$	<sup>00</sup>	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$	<sup>00</sup>	<input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$	<sup>00</sup>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>	
e. Other	\$	738,599 <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
f. Program Income	\$	<sup>00</sup>		
g. TOTAL	\$	37,668,599 <sup>00</sup>		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>				
a. Authorized Representative				
Prefix MS	First Name GRETCHEN	Middle Name		Suffix
Last Name CORBIN		c. Telephone Number (give area code) (404) 679-0585		e. Date Signed 5-19-14
b. Title COMMISSIONER, GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS		d. Signature of Authorized Representative <i>Gretchen Corbin</i>		

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**APPLICATION FOR  
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	<b>2. DATE SUBMITTED</b> May 15, 2014	Applicant Identifier
<b>5. APPLICANT INFORMATION</b>			<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
<b>Legal Name:</b> GEORGIA HOUSING AND FINANCE AUTHORITY (GHFA)			<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier
<b>Organizational DUNS:</b> 099306029			<b>Organizational Unit:</b> Department: HOUSING FINANCE & DEVELOPMENT	
<b>Address:</b> Street: 60 EXECUTIVE PARK SOUTH NE			<b>Division:</b> HOUSING FINANCE & DEVELOPMENT	
City: ATLANTA			<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b>	
Country: USA			Prefix: MS	First Name: LAUREL
State: GA			Middle Name	
Zip Code: 30329			Last Name HART	
Country: USA			Suffix:	
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 58-1222605			Phone Number (give area code) (404) 679-0580	Fax Number (give area code) (404) 679-0667
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/> <input type="checkbox"/>			<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) STATE GOVERNMENT Other (specify)	
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> 14-239 TITLE (Name of Program): HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)			<b>9. NAME OF FEDERAL AGENCY:</b> HUD	
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> ENTIRE STATE			<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> FFY2014 HOME INVESTMENT PARTNERSHIP PROGRAM	
<b>13. PROPOSED PROJECT</b> Start Date: 7/1/13			<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant GA-ALL	
Ending Date: 6/30/18			b. Project GA-ALL	
<b>15. ESTIMATED FUNDING:</b>			<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>	
a. Federal	\$	15,146,654 <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON	
b. Applicant	\$	<sup>00</sup>	DATE:	
c. State	\$	<sup>00</sup>	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
d. Local	\$	<sup>00</sup>	<input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
e. Other	\$	<sup>00</sup>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>	
f. Program Income	\$	5,000,000 <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
g. TOTAL	\$	20,146,654 <sup>00</sup>		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>				
<b>a. Authorized Representative</b>				
Prefix MS	First Name GRETCHEN		Middle Name	
Last Name CORBIN			Suffix	
<b>b. Title</b> EXECUTIVE DIRECTOR, GEORGIA HOUSING & FINANCE AUTHORITY (GHFA)			c. Telephone Number (give area code) (404) 679-0585	
<b>d. Signature of Authorized Representative</b> 			e. Date Signed 5.19.14	

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**APPLICATION FOR  
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<input type="checkbox"/> Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	<b>2. DATE SUBMITTED</b> May 15, 2014	Applicant Identifier
			<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
			<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier
<b>5. APPLICANT INFORMATION</b>				
Legal Name: GEORGIA HOUSING AND FINANCE AUTHORITY (GHFA)			Organizational Unit: Department: OFFICE OF PROGRAM & PUBLIC AFFAIRS	
Organizational DUNS: 099306029			Division: HOUSING POLICY & ADMINISTRATION	
Address: Street: 60 EXECUTIVE PARK SOUTH NE			Name and telephone number of person to be contacted on matters involving this application (give area code)	
City: ATLANTA			Prefix: MR	First Name: DON
County: DEKALB			Middle Name	
State: GA			Last Name WATT	
Zip Code 30329			Suffix:	
Country: USA			Email: don.watt@dca.ga.gov	
<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 58-1222605			Phone Number (give area code) (404) 679-0660	Fax Number (give area code) (404) 679-0669
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/>			<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) STATE GOVERNMENT Other (specify)	
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> 14-241			<b>9. NAME OF FEDERAL AGENCY:</b> HUD	
TITLE (Name of Program): HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS PROGRAM (HOPWA)			<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> FFY2014 HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS PROGRAM (HOPWA)	
<b>12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):</b> ENTIRE STATE			<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant GA-ALL b. Project GA-ALL	
<b>13. PROPOSED PROJECT</b> Start Date: 7/1/13 Ending Date: 6/30/16			<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b> a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE: b. No. <input type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372 <input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
<b>15. ESTIMATED FUNDING:</b>			<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b> <input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
a. Federal	\$	2,204,852. <sup>00</sup>		
b. Applicant	\$	. <sup>00</sup>		
c. State	\$	. <sup>00</sup>		
d. Local	\$	. <sup>00</sup>		
e. Other	\$	. <sup>00</sup>		
f. Program Income	\$	. <sup>00</sup>		
g. TOTAL	\$	2,204,852. <sup>00</sup>		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>				
a. Authorized Representative				
Prefix MS	First Name GRETCHEN		Middle Name	
Last Name CORBIN			Suffix	
b. Title EXECUTIVE DIRECTOR, GEORGIA HOUSING & FINANCE AUTHORITY (GHFA)			c. Telephone Number (give area code) (404) 679-0585	
d. Signature of Authorized Representative <i>Gretchen Corbin</i>			e. Date Signed 5/19/14	

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**APPLICATION FOR  
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

<b>1. TYPE OF SUBMISSION:</b> Application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>2. DATE SUBMITTED</b> May 15, 2014	Applicant Identifier
Pre-application <input type="checkbox"/> Construction <input checked="" type="checkbox"/> Non-Construction		<b>3. DATE RECEIVED BY STATE</b>	State Application Identifier
		<b>4. DATE RECEIVED BY FEDERAL AGENCY</b>	Federal Identifier
<b>5. APPLICANT INFORMATION</b>			
Legal Name: GEORGIA HOUSING AND FINANCE AUTHORITY (GHFA)		<b>Organizational Unit:</b> Department: OFFICE OF PROGRAM & PUBLIC AFFAIRS	
Organizational DUNS: 099306029		Division: HOUSING POLICY & ADMINISTRATION	
<b>Address:</b> Street: 60 EXECUTIVE PARK SOUTH NE		<b>Name and telephone number of person to be contacted on matters involving this application (give area code)</b> Prefix: MR First Name: DON Middle Name: Last Name: WATT Suffix:	
City: ATLANTA	State: GA	Zip Code: 30329	Email: don.watt@dca.ga.gov
Country: USA	<b>6. EMPLOYER IDENTIFICATION NUMBER (EIN):</b> 58-1222605		Phone Number (give area code): (404) 679-0660
		Fax Number (give area code): (404) 679-0669	
<b>8. TYPE OF APPLICATION:</b> <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision If Revision, enter appropriate letter(s) in box(es) (See back of form for description of letters.) Other (specify) <input type="checkbox"/>		<b>7. TYPE OF APPLICANT:</b> (See back of form for Application Types) STATE GOVERNMENT Other (specify)	
<b>10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:</b> TITLE (Name of Program): EMERGENCY SOLUTIONS GRANT PROGRAM (ESG) 12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.): ENTIRE STATE		<b>9. NAME OF FEDERAL AGENCY:</b> HUD	
<b>13. PROPOSED PROJECT</b> Start Date: 7/1/13		<b>11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:</b> FFY2014 EMERGENCY SOLUTIONS GRANT PROGRAM	
Ending Date: 6/30/15		<b>14. CONGRESSIONAL DISTRICTS OF:</b> a. Applicant GA-ALL	
<b>15. ESTIMATED FUNDING:</b>		<b>16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?</b>	
a. Federal	\$ 3,950,646 <sup>00</sup>	a. Yes. <input type="checkbox"/> THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON DATE:	
b. Applicant	\$ <sup>00</sup>	b. No. <input checked="" type="checkbox"/> PROGRAM IS NOT COVERED BY E. O. 12372	
c. State	\$ <sup>00</sup>	<input checked="" type="checkbox"/> OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW	
d. Local	\$ <sup>00</sup>	<b>17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?</b>	
e. Other	\$ 3,950,646 <sup>00</sup>	<input type="checkbox"/> Yes If "Yes" attach an explanation. <input checked="" type="checkbox"/> No	
f. Program Income	\$ <sup>00</sup>		
g. TOTAL	\$ 7,901,292 <sup>00</sup>		
<b>18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.</b>			
a. Authorized Representative			
Prefix MS	First Name GRETCHEN	Middle Name	
Last Name CORBIN		Suffix	
b. Title EXECUTIVE DIRECTOR, GEORGIA HOUSING & FINANCE AUTHORITY (GHFA)		c. Telephone Number (give area code) (404) 679-0585	
d. Signature of Authorized Representative <i>Gretchen Corbin</i>		e. Date Signed 5.19.14	

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