

Resources

Atlanta Regional Housing Forum

CARES FUNDING



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Topics of Discussion

What the State is doing to facilitate housing recovery, and how the CARES funding can help.

This document contains links to information for further research about the CARES Act and DCA's role.

About DCA

- The Georgia Department of Community Affairs (DCA) has been an advocate for our state's communities since its creation in 1977. In 1996, the Governor and General Assembly merged the Georgia Housing and Finance Authority (GHFA) into DCA, and the job of providing safe and affordable housing became part of the agency's mission.
- For four decades, DCA has helped communities spur private job creation, implement comprehensive plans, develop downtowns, generate affordable housing solutions and promote volunteerism.

CARES AWARDS

National CARES Awards

https://www.hud.gov/program_offices/comm_planning/budget/fy20/

Includes awards made to other Georgia entitlements

DCA CARES Awards Summary

Emergency Solutions Grants: \$15,920,176 (An additional \$29,498,276 was awarded on 6.9.20)=\$45,418,452

Housing Opportunities for Persons with AIDs: \$562,987

Community Development Block Grant: \$60,459,786

GEORGIA CARES ACT AWARDS

CPD FY2020 CARES Act Formula Grants

KEY	STA	NAME	04/02/2020 CDBG-CV1	05/22/2020 CDBG-CV2	05/22/2020 CDBG-CV3	04/02/2020 ESG-CV1	06/09/2020 ESG-CV2	04/02/2020 HOPWA-CV
130054	GA	Albany	\$523,987	\$0	\$0	\$0	\$0	\$0
130168	GA	Athens-Clarke County	\$829,383	\$0	\$0	\$0	\$0	\$0
130174	GA	Atlanta	\$4,209,808	\$0	\$0	\$2,163,228	\$10,965,024	\$3,317,389
130192	GA	Augusta-Richmond County	\$1,061,135	\$0	\$0	\$539,590	\$1,831,311	\$152,172
130444	GA	Brunswick	\$226,384	\$0	\$0	\$0	\$0	\$0
130750	GA	Columbus	\$981,189	\$0	\$0	\$0	\$0	\$0
130882	GA	Dalton	\$255,543	\$0	\$0	\$0	\$0	\$0
131314	GA	Gainesville	\$282,736	\$0	\$0	\$0	\$0	\$0
131566	GA	Hinesville	\$135,513	\$0	\$0	\$0	\$0	\$0
131968	GA	Macon	\$1,118,535	\$0	\$0	\$565,638	\$1,014,779	\$0
131998	GA	Marietta	\$317,434	\$0	\$0	\$0	\$0	\$0
132814	GA	Rome	\$258,026	\$0	\$0	\$0	\$0	\$0
132832	GA	Roswell	\$296,302	\$0	\$0	\$0	\$0	\$0
132890	GA	Sandy Springs City	\$384,260	\$0	\$0	\$0	\$0	\$0
132916	GA	Savannah	\$1,360,248	\$0	\$0	\$693,166	\$2,103,711	\$0
133354	GA	Valdosta	\$387,715	\$0	\$0	\$0	\$0	\$0
133432	GA	Warner Robins	\$393,076	\$0	\$0	\$0	\$0	\$0
139057	GA	Cherokee County	\$736,185	\$0	\$0	\$0	\$0	\$0
139063	GA	Clayton County	\$1,474,066	\$0	\$0	\$780,931	\$1,674,553	\$0
139067	GA	Cobb County	\$2,150,898	\$0	\$0	\$988,062	\$2,284,556	\$0
139089	GA	De Kalb County	\$3,094,658	\$0	\$0	\$1,593,790	\$3,818,678	\$0
139121	GA	Fulton County	\$1,098,603	\$0	\$0	\$574,624	\$1,955,204	\$0
139135	GA	Gwinnett County	\$3,242,023	\$0	\$0	\$1,619,024	\$3,319,598	\$0
139151	GA	Henry County	\$704,701	\$0	\$0	\$0	\$0	\$0
139999	GA	Georgia Nonentitlement	\$24,960,281	\$35,499,505	\$0	\$15,920,176	\$29,498,276	\$562,987

Where to Start...

- HUD CORONAVIRUS PAGE

- <https://www.hud.gov/coronavirus>

- A great place to start for further research on awards, funding priorities as set by HUD, and other information related to relief funds granted to government. Replays of webinars, presentations, and other information are readily available.

- DCA BLOG (Key Updates)

- <https://www.dca.ga.gov/newsroom/blog>

- Stay current with DCA. Blog will include funding updates.

- DCA Guide to Services (Agency Overview)

- <https://www.dca.ga.gov/about-dca/guide-services>

- Want to learn more about DCA fast? This guide gives a general overview of our services and programs.

DCA Entitlement Program Pages

ESG:

<https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/emergency-solutions-grants>

HOPWA:

<https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/housing-opportunities-persons-aids-hopwa>

CDBG:

<https://www.dca.ga.gov/community-economic-development/funding-programs/community-development-block-grants-cdbg>

ESG Details

Emergency Solutions Grant (ESG) - Provides shelter and housing with services and case management for low-income persons who meet HUD's definition of homelessness or are at-risk of becoming homeless.

ESG Eligible Activities

- Street Outreach
- Emergency Shelter (including Hotel/Motel Vouchers)
- Rapid Rehousing (moves homeless persons into housing with leases in their own names)
- **Homeless Prevention (pays rent and utilities in arrears)**
- Homeless Management Information System (HMIS)

<https://www.hudexchange.info/programs/esg/>

HOPWA Details

Housing Opportunities for Persons with AIDS (HOPWA) – Provides various types of housing assistance, supportive services, and case management for low-income persons living with HIV/AIDS, many of whom are also homeless.

- Short-Term Emergency Lodging (Hotel/Motel Vouchers)
- Facility-Based Housing
- Tenant-Based Rental Assistance
- Short-Term Rent, Mortgage, Utility Assistance
- Supportive Services (e.g. case management, transportation, food, mental health services, etc,)
- Resource Identification
- Housing Information Services

<https://www.hudexchange.info/programs/hopwa/>

CDBG Details



CDBG is still awaiting final guidance from HUD as to the allowable uses of these funds. CDBG is generally a flexible funding source that can be utilized by communities for a number of different purposes. DCA will have more information in the near future.

HUD's CDBG Program Page:

<https://www.hudexchange.info/programs/cdbg/>

Other Relevant Information...

HOMEOWNERSHIP

- DCA provides mortgages along with down payment assistance for low and moderate income first time homebuyers under the Georgia Dream program. Shelter in place, due to COVID-19, has had an adverse impact on home sales, lender operations, appraisal practices, and mortgage closings. HUD Mortgagee Letters, VA Circulars, and Fannie Mae Lender Letters provided valuable temporary appraisal and employment verification flexibilities to counter the impact of COVID-19 and shelter in place. By implementing the directives, lenders were assured FHA loans would be insured, VA loans guaranteed, and Fannie Mae loans purchased. Georgia Dream aligned our underwriting guides with the temporary flexibilities that have been extended until June 30, 2020.
- DCA services those loans which provides us with flexibility in working with our homeowners. Section 4022 of the CARES Act identifies regulatory and legislative actions that must be taken in assisting borrowers with their mortgages. The ACT provides for a forbearance, which will pause the borrower's mortgage payments and all fees for an initial period of six months with a potential extension to 12 months. DCA's servicing operation State Home Mortgage created an application form and a COVID specific email address for borrowers to request assistance. SHM is also fielding calls and is counselling borrowers on the COVID options.
- At the end of the forbearance period, all payments not made during the forbearance period will have to be repaid. Options for repayment are **a repayment plan, lump sum** payment or a **loan modification**.

Other Relevant Information

DCA Low Income Housing Tax Credit Developments

The CARES Act eviction moratorium is applicable to the entire Georgia multi-family portfolio. Under the CARES Act, for 120 days beginning March 25, 2020, owners of HUD-financed properties, or properties under which the Violence Against Women Act (VAWA) applies, may not evict a tenant for non-payment of rent. DCA previously adopted and implemented application of VAWA to the Georgia portfolio ([DCA LIHTC Compliance Manual](#), pg. 25). Although, VAWA is a HUD-based program requirement, VAWA applies to all Georgia LIHTC properties.

DCA Program Pages

- Homeownership

<https://www.dca.ga.gov/safe-affordable-housing/homeownership>

- Rental Housing Development

<https://www.dca.ga.gov/safe-affordable-housing/rental-housing-development>

- Rental Housing Assistance (Section 8)

<https://www.dca.ga.gov/safe-affordable-housing/rental-housing-assistance>

- Community and Economic Development

<https://www.dca.ga.gov/community-economic-development>

- Local Government Assistance

<https://www.dca.ga.gov/local-government-assistance>

- Homeless and Special Needs

<https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing>

Presenter Contact Information



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