## Programs and Resources for Housing Assistance in Georgia

## **Regional Housing Authorities**

Becoming familiar with your local, or regional Housing Authority is the best way to understand resources available regionally in Georgia.

Atlanta Housing Authority <a href="http://www.atlantahousing.org/">http://www.atlantahousing.org/</a>

Housing Authority of Fulton County <a href="https://www.hafc.org/">https://www.hafc.org/</a>

The Dekalb Housing Authority <a href="http://www.dekalbhousing.org">http://www.dekalbhousing.org</a>

Housing Authority of the City of Decatur <a href="http://www.decaturhousing.org">http://www.decaturhousing.org</a>

Housing Authority City of Americus http://www.americuspha.org/

Athens Housing Authority http://www.athenshousing.org

Augusta Housing Authority <a href="http://www.augustapha.org/">http://www.augustapha.org/</a>

Calhoun Housing Authority <a href="http://www.calhounhousingauthority.org/">http://www.calhounhousingauthority.org/</a>

Housing Authority of Savannah <a href="http://www.savannahpha.com/">http://www.savannahpha.com/</a>

College Park Housing Authority <a href="http://www.collegeparkhousingchoice.org/">http://www.collegeparkhousingchoice.org/</a>

East Point Housing Authority https://www.eastpointha.org/

Jonesboro Housing Authority <a href="http://jonesborohousing.com/">http://jonesborohousing.com/</a>

Marietta Housing Authority <a href="https://www.mariettahousingauthority.org/">https://www.mariettahousingauthority.org/</a>

Fairburn Housing Authority http://www.fairburnha.org/

McDonough Housing Authority https://mcdonoughha.org/

Senoia Housing Authority http://www.officialhousingauthority.com/georgia/senoia-housing-authority/

Gainesville Housing Authority <a href="https://www.gainesvillehousing.org/">https://www.gainesvillehousing.org/</a>

Housing Authority for the City of Norcross <a href="https://www.norcrossga.net/113/Housing-Authority">https://www.norcrossga.net/113/Housing-Authority</a>

Housing Authority of Newnan https://www.housingauthorityofnewnan.org/

Douglas County Housing Authority <a href="https://www.celebratedouglascounty.com/">https://www.celebratedouglascounty.com/</a>

Warner Robins & Houston County Housing Authority http://warnerrobinsha.com/

Roswell Housing Authority <a href="http://www.roswellhousing.org/">http://www.roswellhousing.org/</a>

Housing Authority of Lithonia (City Limits) http://www.officialhousingauthority.com/georgia/lithonia-housing-authority/

Dallas and Paulding Co. Housing Authority <a href="http://www.officialhousingauthority.com/georgia/dallas-county-housing-authority/">http://www.officialhousingauthority.com/georgia/dallas-county-housing-authority/</a>

Monroe Housing Authority <a href="http://www.monroeha.org/">http://www.monroeha.org/</a>

Brunswick Housing Authority (Glynn County) https://brunswickpha.org/

The Housing Authority of Columbus (Muscogee County) <a href="https://www.columbushousing.org/">https://www.columbushousing.org/</a>

Macon Housing Authority (Bibb County)https://www.maconhousing.com/

# The Georgia Department of Community Affairs

The Georgia Department of Community Affairs (DCA) <a href="https://www.dca.ga.gov/safe-affordable-housing">https://www.dca.ga.gov/safe-affordable-housing</a> is the main government agency that addresses housing issues through temporary and permanent housing programs and funds. State budget changes may impact availability of these services.

The Housing Assistance Division (HAD)



The Georgia Housing Choice Voucher Program, also known as Section 8, is a tenant-based <u>rental</u> <u>assistance program</u> that assists low income individuals and families in renting safe, decent and sanitary dwelling units in the private rental market. For more information on rental assistance, contact the Call Center at 1-888-858-6085. <a href="https://www.dca.ga.gov/safe-affordable-housing/rental-housing-w20assistance/rental-assistance-housing-choice-voucher/housing">https://www.dca.ga.gov/safe-affordable-housing/rental-housing-w20assistance/rental-assistance-housing-choice-voucher/housing</a>

The **Office of Homeless and Special Needs Housing (OHSNH)** provides programs for individuals who possess a form of mental or developmental disability to qualify for assistance. If you can, become familiar with options in your area before you need to refer someone. <a href="https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing">https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing</a>

**Covid-19 Resources:** <a href="https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/covid-19-resources">https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/covid-19-resources</a>

The Homeless Assistance Directory lists local homeless services and access points, <a href="https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/i-am-homeless-need-help">homeless-need-help</a>. If you are unable to identify resources using the link, contact the Balance of State's Toll Free Hotline at 1-844-249-8367, or email them at <a href="https://www.dca.ga.gov">Homeless-need-help</a>. If you are unable to identify resources using the link, contact the Balance of State's Toll Free Hotline at 1-844-249-8367, or email them at <a href="https://www.dca.ga.gov">Homeless-need-help</a>.

Georgia Balance of State (BoS) & Continuum of Care (CoC) -The U.S. Department of Housing and Urban Development's (HUD) Continuum of Care (CoC) program is designed to promote communitywide commitment to the goal of ending homelessness. The nine (9) continuum, the Georgia's Balance of State Continuum of Care (BoS CoC), is composed of representatives of relevant organizations organized within 152 of Georgia's 159 counties.

https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/georgia-balance-state-continuum-care

Balance of State Coordinated Entry System (CES): The Coordinated Entry System is an important process through which people experiencing homelessness can access the crisis response system in a streamlined way and get quickly connected to appropriate housing and mainstream services. Georgia has taken a regional approach to implement coordinated entry. Current CES access points within the BoS CoC are located in Banks, Bartow, Bibb, Colquitt, Glynn, Habersham, Hall, Liberty, Lumpkin, Rabun, Stephens, Thomas, Troup, White, and Worth counties. <a href="https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/georgia-balance-state-continuum-care/balance">https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/georgia-balance-state-continuum-care/balance</a>

The Home Access Program is designed to promote independence and allow persons with disabilities to reside in their homes with the appropriate home modifications and to avoid unnecessary entry into nursing homes. It also helps those in nursing homes transition back to their own homes. Those wishing to apply for a grant can contact the Brain and Spinal Injury Trust Fund Commission at dph-info-bsitf@dph.ga.gov or call 1-888-233-5760. The program allows grant awards of up to \$10,000 to improve the accessibility of an owner-occupied home in which an individual with disability resides. <a href="https://www.dca.ga.gov/safe-affordable-housing/home-access-program">https://www.dca.ga.gov/safe-affordable-housing/home-access-program</a>

**Housing Opportunities for Persons with AIDS (HOPWA)** is a federally funded HUD program that offers a variety of housing solutions and support services for low-income persons living with



HIV/AIDS. <a href="https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/housing-opportunities-persons-aids-hopwa">https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/housing-opportunities-persons-aids-hopwa</a>

The Georgia Housing & Finance Authority (GHFA) Permanent Supportive Housing (PSH)

Program (formerly known as Shelter Plus Care): Provides permanent housing in connection with supportive services to persons who have a disability and are experiencing homelessness. The program provides rental assistance funded by the Department of Housing and Urban Development (HUD) accompanied by a range of supportive services funded by other sources. The GHFA PSH Program is designed to serve a population that has been traditionally hard to reach - homeless persons with disabilities such as (but not limited to) serious mental illness, chronic substance abuse, and/or AIDS and related diseases. <a href="https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/ghfa-psh-formerly-known-shelter-plus-care">https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/ghfa-psh-formerly-known-shelter-plus-care</a>

**GA HUD 811** is a Permanent Supportive Housing (PSH) Program offering rental assistance and supportive services for people between the ages of 18 and 61 with long-term disabilities, who may have difficulty living successfully in the community and may become homeless or institutionalized without support. Housing supports include things like reminders to pay the rent, help to arrange medical appointments, and other services. Only people with disabilities who need these types of supports are eligible for HUD 811. The Georgia HUD 811 Program provides a set-aside of subsidized rental units at designated apartment buildings located around the state. <a href="https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/hud-811">https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/hud-811</a>

The Reentry Partnership Housing (RPH) Program: This is a means to provide housing to qualified individuals under parole or probation supervision of the Georgia Department of Community Supervision (DCS) who do not have valid residence plans. The goal of the RPH Program is to provide short-term housing for up to 6 months of assistance to help stabilize an individual's reentry process and enhance his or her ability to remain crime free. <a href="https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/reentry-partnership-housing-rph">https://www.dca.ga.gov/safe-affordable-housing/homeless-special-needs-housing/reentry-partnership-housing-rph</a>

#### **Home Ownership**

The Georgia Dream Home Ownership is a Federal Housing Administration (FHA) program that offers down-payment assistance primarily to first-time home buyers who qualify. \$5000 to 15,000 is available until funds are depleted. Every county does not participate in this program and funding amounts vary per county. The program offers multiple down payment assistance options. An on-line home-buyer education certification is required and is valid for up to one year. <a href="https://www.dca.ga.gov/safe-affordable-housing/homeownership/georgia-dream">https://www.dca.ga.gov/safe-affordable-housing/homeownership/georgia-dream</a>

There are income and home price limits, but they are fairly inclusive. For current information on income requirements visit <a href="https://www.dca.ga.gov/sites/default/files/incomelimitsfy20.pdf">https://www.dca.ga.gov/sites/default/files/incomelimitsfy20.pdf</a>

**HomeSafe Georgia** is for homeowners who have experienced job loss or a substantial decrease in income. It is a lengthy process, but there are some shortcuts if you are already in foreclosure. It is also a process that can be done almost exclusively online or over the phone if transportation is an issue. <a href="https://www.homesafegeorgia.com/">https://www.homesafegeorgia.com/</a>. HomeSafe Georgia implements two programs:



The **Underwater Georgia Program** provides assistance to homes having a negative equity or being upside down on the mortgage. The owners are paying more in mortgage than their home is worth. A one-time payment of \$50,000 is paid directly to the lender/servicer to reduce the mortgage balance. <a href="https://www.homesafegeorgia.com/">https://www.homesafegeorgia.com/</a>

**Mortgage Reinstatement** helps homeowners catch up delinquent mortgage payments caused by a qualifying financial hardship. For eligible homeowners, the program provides a onetime payment of up to \$50,000 submitted directly to the lender/servicer to help bring the loan current, so the homeowner can resume making timely payments. https://www.homesafegeorgia.com/

**Housing Counselor Resources and Training.** DCA provides Home Buyer Education to potential home buyers online through E-Home America www.eHomeAmerica.org/DCA

#### Legal Support to Respond to Evictions

County courts websites have information on how to respond to eviction notices which must be addressed with urgency. Local Magistrate Courts also post information (find your counties court online and call the clerk's office is needed) on how to deal with evictions. Additional organizations to contact for legal support:

- Georgia Legal Services- <a href="https://georgialegal.wpengine.com/">https://georgialegal.wpengine.com/</a>
- Georgia Legal Aide- <a href="https://www.georgialegalaid.org/issues/housing">https://www.georgialegalaid.org/issues/housing</a>
- Atlanta Volunteer Lawyers Foundation- <a href="https://avlf.org/">https://avlf.org/</a>

## Rent and Utility Assistance

**United Way** offers an online guide to local resources that can provide rental assistance. Individuals can search their address to find agencies that provide rental assistance. Some agencies target specific populations and have eligibility criteria. <a href="https://www.unitedway.org/local/united-states/georgia#">https://www.unitedway.org/local/united-states/georgia#</a>

**Salvation Army** provides emergency financial assistance including for rent and utility payments (for Georgia Power customers) through Project Share. <a href="https://salvationarmygeorgia.org/ways-we-help/emergency-financial-assistance/">https://salvationarmygeorgia.org/ways-we-help/emergency-financial-assistance/</a>

The **Georgia Low Income Home Energy Assistance Program (LIHEAP)** assists low-income Georgians with home energy bills. <a href="https://dfcs.georgia.gov/services/low-income-home-energy-assistance-program-liheap">https://dfcs.georgia.gov/services/low-income-home-energy-assistance-program-liheap</a>

### Coalitions and Other Resources

Georgia ACT: Advancing Communities Together whose mission is to "build, support, and inform a statewide network of thriving organizations, professionals, and individuals advancing equitable housing and community development." Individuals can opt to become members and will have training opportunities for advocacy. Guiding principles include a focus on "equal access to housing and communities of choice" and "development and preservation of affordable housing and healthy communities as well as financial inclusion for all families." https://georgiaact.org/



**Georgia Community Action Association** consists of 20 Community Action Agencies and 4 CSBG County Offices throughout the State of Georgia that serve all 159 counties with assistance to our most vulnerable populations. While each organization is uniquely different, they each help individuals and families find ways to matriculate out of poverty. <a href="https://georgiacaa.org/locator/">https://georgiacaa.org/locator/</a>

**Georgia Appleseed's Healthy Housing Project** increases access for low-income children and their families to safe, healthy rental housing. Their program engages with tenants directly, convenes a statewide **Healthy Housing Coalition**, advocates for legislative action to protect low-income tenants, and supports collaborative social innovation labs that develop and implement local solutions. <a href="https://gaappleseed.org/initiatives/healthy-housing">https://gaappleseed.org/initiatives/healthy-housing</a>

**Georgia Legal Aid** provides information and services regarding tenets' rights and other legal information for renters/homeowners. https://www.georgialegalaid.org/

The Georgia Alliance to End Homelessness advocates, collaborates, and helps individuals identify and obtain permanent and transitional housing, find emergency shelter and employment, and obtain the education necessary to become self-sufficient. https://www.gahomeless.org/

**The Latin American Association** (Rent & Utility Assistance): <a href="https://thelaa.org/focus-areas/family-well-being/">https://thelaa.org/focus-areas/family-well-being/</a>

**The Center for Pan Asian Community Services'** (CPACS) Housing Counseling Department provides housing counseling and education services to low-to-moderate income renters, homebuyers, or homeowners. Their bi-lingual housing counselors speak Burmese, Hindi, Korean, Nepali, and Urdu. <a href="https://cpacs.org/housing/">https://cpacs.org/housing/</a>

Habitat for Humanity Georgia <a href="https://www.habitatgeorgia.org">https://www.habitatgeorgia.org</a>

# Local Data on Housing

Federal Reserve Bank of Atlanta- Southeastern Rental Affordability Tracker:

https://www.frbatlanta.org/community-development/data-and-tools/southeastern-rental-affordability-tracker.aspx

Kids Count Data Center: https://datacenter.kidscount.org/data#GA/2/16/19/char/0

