

***STATE OF GEORGIA
CONSOLIDATED PLAN ANNUAL PERFORMANCE
REPORT***

JULY 1, 2004 - JUNE 30, 2005

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INTRODUCTION

OVERVIEW

In compliance with regulations from the U.S. Department of Housing and Urban Development (HUD), the State of Georgia has developed the Federal Fiscal Year 2000 (FFY2000) Interim Consolidated Plan for the State of Georgia. As required, this document outlines the State's housing and community development needs and the steps the State plans to take to address identified needs using its allocation of federal formula funds. The Consolidated Plan is divided into four sections: (1) an assessment of housing and homeless needs (2) an analysis of the state's housing market, (3) a five-year strategic plan, and (4) a one-year action plan. The State must revise the entire Consolidated Plan no less frequently than once every five years, with the action plan section updated annually. The FFY2000 Interim Consolidated Plan is the first full update of the Consolidated Plan since 1995.

The four federal programs covered by the Consolidated Plan include the Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant Program (ESGP), and Housing Opportunities for Persons with AIDS (HOPWA) programs. During State Fiscal Year 2005 (SFY2005), the period of July 1, 2004 – June 30, 2005, the Georgia Department of Community Affairs (DCA) was the recipient of the CDBG funds from HUD. The Georgia Housing and Finance Authority (GHFA) was the recipient of the State's allocation of HOME, ESGP, and HOPWA monies. However, DCA administered these funds under contract to GHFA.

The State of Georgia Consolidated Plan Annual Performance Report for FFY2004 funds is a three part document that has been prepared to assist the citizens of Georgia and HUD to monitor the State's progress in implementing its Consolidated Plan. Part I includes a summary of resources and programmatic accomplishments achieved in relation to the priorities and objectives stated in the State's Annual Action Plan for FFY2004 Consolidated Funds. Part II is a summary of other actions taken to implement its overall Consolidated Plan strategy as identified in the Annual Action Plan. Part III is an assessment of the State's efforts to meet its one-year priorities and objectives stated in the Annual Action Plan.

During SFY2005, the State received its allocation of FFY2004 consolidated formula funds; however, funds awarded or loan commitments made during this program year may utilize funds from FFY2004 or earlier funding years. The following table summarizes the State's efforts during the program year to meet the objectives identified in the FFY2000 Interim Consolidated Plan:

Table 1: FFY2004/SFY2005 Achievements

Objectives	Goal	Achieved
Rehabilitate or construct affordable rental housing units for low and moderate income households	845 units	203 units
Provide rental assistance to low or moderate income households	8,838 households	16,387 units
Assist low or moderate income home buyers achieve or maintain homeownership	1,034 households	551 units
Make funding awards to organizations that provide housing and supportive services necessary to break the cycle of homelessness.	10,200 homeless persons daily	12,561 households assisted daily
Make funding awards to organizations that provide housing and supportive services necessary for Special Need households to achieve decent, safe and sanitary living conditions.	429 households	904 households and 7,744 individuals

I. AVAILABLE RESOURCES & PROGRAMMATIC ACCOMPLISHMENTS

A. RESOURCES MADE AVAILABLE TO THE STATE

Consolidated Formula Funds

; HOME Investment Partnership (HOME)

The HOME program is designed to strengthen public-private partnerships to provide more affordable housing. Generally, the HOME program has three main purposes:

- (1) To expand the supply of decent, safe, sanitary and affordable housing with primary attention to rental housing for extremely low and low income Americans;
- (2) To mobilize and strengthen the abilities of states and units of general local government throughout the United States to design and implement strategies to achieve an adequate supply of decent, safe, sanitary, and affordable housing; and,
- (3) To provide participating jurisdictions, on a coordinated basis, with various forms of federal housing assistance, including capital investment, mortgage investment, rental assistance, and other needed federal assistance.

The State of Georgia and each of ten participating jurisdictions in Georgia received an annual formula allocation of federal HOME funds. The ten participating jurisdictions included the cities of Albany, Atlanta, Macon, and Savannah, as well as the counties of Clayton, DeKalb, and Gwinnett. Three consolidated governments – Athens-Clarke County, Augusta-Richmond County and Columbus-Muscogee County – also received HOME funds directly from HUD. In addition, two consortiums – the Georgia Urban County Consortium (composed of Cherokee and Cobb counties) and the Fulton County-City of Roswell – also received an allocation of HOME funds.

The State of Georgia was eligible to receive \$23,246,789 in FFY2004 HOME funds to implement affordable housing programs in Georgia. The following fourteen programs were operated in SFY2005 with this and previous years' allocations of HOME funds.

HOME Rental Housing Loan Program: This program provided construction to permanent loans for the construction or rehabilitation of affordable rental housing. A portion of the funds allocated to this program was made available solely to community housing development organizations (CHDOs).

During SFY2005, funds were competitively awarded to eligible for profit and nonprofit organizations. DCA completed three projects utilizing both Federal and State monies. These completed projects utilized \$5,585,516 in federal HOME funds that will create 184 rental units and \$280,586 in State funds. Additionally, one CHDO project totaling \$1,251,000 of Federal funds for the creation of 19 units of affordable rental housing was completed during SFY2005.

HOME CHDO Predevelopment Loan Program: This program offered interest-free loans to qualified nonprofit organizations for the preparation of complete and comprehensive applications for financing low to moderate income housing developments using DCA's HOME Rental Housing Loan, or Permanent Supportive Housing Loan programs.

During SFY2005, four loans under this program for a total of \$120,000 were closed.

HOME CHDO Operating Assistance Program: This program provided qualified state designated CHDOs with funding to maintain their operation and to develop their capacity to implement HOME-funded CHDO activities. Funds may be used for salaries, wages, benefits, and other employee compensation; employee education, training and travel; rent and utilities; communication costs; and equipment, materials and supplies. All activities under this grant must be linked to the deficiencies identified by the organization in their completed Capacity Assessment Tool.

During SFY2005, a total of \$80,000 in assistance was provided to three CHDOs under this program.

Permanent Supportive Housing Program: This program provided financial assistance to nonprofit developers of permanent housing for special needs households. Construction and permanent financing was available for the cost of constructing or rehabilitating rental housing for the homeless or those threatened with homelessness who also have a mental or developmental disability or are recovering substance abusers. The dwelling units must be affordable to low income households and at least 50% of the total units must be available to the non-elderly special need tenants. Supportive services that are applicable to the needs of the targeted special need population must be provided.

To implement this program, the State used a portion of its HOME-CHDO set-aside, its non-CHDO HOME allocation, and an allocation of funds through the State Housing Trust Fund for the Homeless. Recipients eligible to receive funding from the CHDO set-aside must be qualified by the State as a CHDO.

During SFY2005, DCA closed one loan using \$2,899,556 in HOME funds and \$878,144 in monies from the State Housing Trust Fund for the Homeless. In addition, DCA issued a preliminary commitment of \$2,007,500 to one additional project.

Georgia Dream Second Mortgage Program: This program offered deferred payment second mortgages to cover a portion of downpayment, closing costs, prepaid expenses and provided principal reduction for low – moderate income home buyers. Loans are generally used in conjunction with the State’s Georgia Dream First Mortgage Program.

This program was implemented using a combination of funds including federal HOME monies, state funds and the proceeds from the issuance of mortgage revenue bonds. During SFY2005, DCA completed 241 projects using a total of \$1,586,049 in federal assistance.

Rural Development Second Mortgage Program: This program offered deferred payment second mortgages to cover a portion of downpayment, closing costs and prepaid expenses and provided principal reduction for low income home buyers receiving first mortgage loans through the USDA – Rural Development Direct 502 Loan Program.

This program was implemented using a combination of funds, including federal and State HOME monies and the proceeds from the issuance of mortgage revenue bonds. During SFY2005, DCA completed one project using a total of \$5,000 in federal assistance.

Development-Based Georgia Dream Second Mortgage Program: This initiative offers deferred payment second mortgages to home buyers in selected developments in rural Georgia to cover downpayment, closing cost and prepaid items. This set aside program supported initiatives that target funds toward underserved populations and encouraged cooperative efforts resulting in partnerships between builders, developers, some of Georgia Dream participating lenders and the Georgia Housing and Finance Authority to increase affordable housing. Loans are generally used in conjunction with the State’s Georgia Dream First Mortgage Program. The balance of funds remaining after payment of these costs was used for principal reduction.

This program was implemented using a combination of funds, including federal and State HOME monies and the proceeds from the issuance of mortgage revenue bonds. There were no loans funded under this program utilizing federal HOME funds. The program was discontinued during the program year.

Georgia Dream: Choice Second Mortgage Program: This program provided deferred payment second mortgage loans to cover costs associated with down payment, closing cost, prepaid items and principal reduction for qualified individuals with disabilities and/or households with members who have a disability that, because of income considerations alone, cannot afford to purchase a home. Assistance under the CHOICE Program is based on the income level of the household and the location within Georgia where they would like to purchase a home. Loans are generally used in conjunction with the State's Georgia Dream First Mortgage Program.

This program was implemented using a combination of funds, including federal and State HOME monies and the proceeds from the issuance of mortgage revenue bonds. Eight loans totaling \$105,000 were funded under this program utilizing federal HOME funds.

Georgia Dream: EV (Efficient or Visitable) Second Mortgage Program: This program provided deferred payment second mortgage loans to encourage the construction of homes that are energy efficient as well as homes that are visitable by individuals with mobility impairments. Homes must be built in a manner that reduces energy, water usage and protects the environment, and incorporate several features that increase the seller's market and offer buyers a home easy for all to live in and visit. This program supported the State's commitment to advance quality growth objectives. The program offered loans for downpayment, pre-paid costs or principal reduction in the same manner as the other Georgia Dream programs. Loans must be used in conjunction with the State's Georgia Dream First Mortgage Program.

This program was implemented using a combination of funds, including federal and State HOME monies and the proceeds from the issuance of mortgage revenue bonds. One loan totaling \$7,500 was funded under this program utilizing federal HOME funds.

Georgia Dream: PEN Second Mortgage Program: This program provided deferred payment second mortgage loans to assist Georgia's heroes to purchase a home. This program is available to educators, nurses/health care providers and protectors (police officers, fire fighters or those in the correctional field). Eligible households may borrow \$7,500 at 0% interest to use towards the downpayment, closing costs, and other loan related expenses while contributing only 1% of the sales price to the purchase. Loans must be used in conjunction with the State's Georgia Dream First Mortgage Program.

This program was implemented using a combination of funds, including federal and State HOME monies and the proceeds from the issuance of mortgage revenue bonds. Fifty-three loans totaling \$397,500 were funded under this program utilizing federal HOME funds.

Single Family Development Program: This program provides gap financing to stimulate the expansion of affordable homeownership opportunities and the reinvestment in distressed neighborhoods. The program provides two forms of assistance: a home buyer subsidy and a development subsidy. The Home Buyer Subsidy is provided for down payment assistance in the form of a deferred payment second mortgage for eligible low-income home buyers. Loans must be used in conjunction with the State's Georgia Dream First Mortgage Program and do not have to be repaid until the property is sold, refinanced or no longer is used by the home buyer as their primary residence. The Development Subsidy is a grant to the Developer to cover the portion of the development cost that exceeds the appraised value of the property. This grant is only provided to the Developer after the unit has been sold to a qualified home buyer.

During SFY2005, this program was implemented using both Federal and State HOME funds. Awards were provided to eight projects using a total amount of \$430,742 in Federal HOME funds and \$359,296 in State funds. No projects were completed during SFY2005.

Home at Last Program (HAL): This program expands homeownership opportunities for households that receive Section 8 Rental Assistance in which the head of household, spouse or dependent has a disability. The program is designed to provide eligible households with the tools to transition from subsidized rental housing to homeownership, thereby stabilizing their overall-housing situation. The program enables the household to purchase a home utilizing the Section 8 Housing Assistance Payment (HAP) as income for the purpose of qualifying for a mortgage loan. Loans must be used in conjunction with the State's Georgia Dream First Mortgage Program and do not have to be repaid until the property is sold, refinanced or no longer is used by the home buyer as their primary residence. Eligible households may borrow \$20,000 at 0% interest to use towards the downpayment, closing costs, and other loan related expenses while contributing only 1% of the sales price to the purchase.

This program was implemented using a combination of funds, including federal and State HOME monies and the proceeds from the issuance of mortgage revenue bonds. One loan totaling \$20,000 was funded under this program utilizing federal HOME funds.

Rural Rental Housing Development Fund: This program provided funds to eligible public housing authorities for the construction of up to ten (10) units of rental housing targeted to low/moderate income families in rural areas of the State in which the larger HOME Rental Housing Loan Program projects are not economically feasible. Eligible nonprofits included qualified public housing authorities and their subsidiary nonprofit agencies. Funds may be used for land acquisition, construction and eligible soft costs.

During SFY2005, no loans were funded under this program using federal HOME monies. Production in the Rural Rental Housing Development Fund was suspended

as DCA and the U.S. Department of Housing and Urban Development sought to create a joint policy to enable local public housing authorities (PHAs) to pursue development activities in compliance with the HUD Inspector General's Audit of January 2004. DCA is awaiting HUD's authorization of a proposed Memorandum of Understanding to enable PHAs participating in this program to move forward with development activities.

Community HOME Investment Program (CHIP): This program offered funds to local governments for implementation of any approved, HOME eligible housing activity. Funds were made available in conjunction with DCA's CDBG program to enable communities to have access to funds for both housing and community development activities.

During SFY2005, funds were competitively awarded to non-entitlement local governments across Georgia. Nineteen local governments in Georgia were awarded \$5,202,223 in project funding and \$254,323 in administrative funding to implement local housing programs in their communities. This program completed 184 affordable housing units in these and other previously funded communities, totaling \$2,210,516 in funds during SFY2005.

; Community Development Block Grant (CDBG)

The CDBG program seeks to improve the living conditions and economic opportunities of Georgia's low and moderate-income families. To meet this goal, a minimum of 70% of all allocated CDBG funds must benefit low and moderate-income persons.

CDBG funds may be used for a variety of eligible activities, including housing improvements, public infrastructure improvements, such as water and sewer facilities, and economic development. Housing activities may involve costs associated with the reconstruction or rehabilitation of either homeowner or rental units.

During SFY2005, the State of Georgia and twenty entitlement jurisdictions in Georgia each received a formula allocation of federal CDBG funds. The twenty entitlement jurisdictions included the cities of Albany, Atlanta, Brunswick, Hinesville, Dalton, Macon, Marietta, Rome, Roswell, Savannah, Warner Robins and Valdosta; the counties of Clayton, Cobb, DeKalb, Fulton, and Gwinnett; and the three consolidated governments of Athens-Clark County, Augusta-Richmond County, and Columbus-Muscogee County and are not covered in this report. The State administered CDBG funds in the remaining, non-entitlement jurisdictions in Georgia.

DCA competitively allocated CDBG funds to eligible units of local government for project administration and implementation. Each unit of local government determined the type of eligible project for which assistance through the State's CDBG program is sought. Therefore, the type of projects receiving CDBG assistance is based on the self-identified needs of each community and varies from year to year.

During SFY2005, 122 CDBG grants totaling \$48,456,394 were awarded to units of local government.

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Emergency Shelter Grant Program (ESGP)

The ESGP is designed to improve the quality of housing and associated services that exist for persons who experience homelessness, to help make available additional emergency shelters and transitional housing facilities, to help meet the cost of operating these programs and of providing certain essential social services to homeless individuals so that these persons have access not only to safe and sanitary shelter, but also to the supportive services and other kinds of transitional assistance needed to achieve permanent housing. The program is intended to restrict the increase of homelessness through the funding of preventive programs.

During SFY2005, the ESGP provided financial assistance to shelters and homeless service providers to meet the emergency needs of homeless individuals and families. Applicants were eligible to use the ESGP funds for operational expenses, the provision of essential services, or the acquisition, rehabilitation, or construction of associated facilities. Each funding award is based on numerous factors including housing capacity, number of months open, number of homeless individuals served, coordination with other providers, cost effectiveness and administrative capacity. The State Housing Trust Fund for the Homeless provided the 50% non-federal funding match required by the federal ESGP regulations.

During SFY2005, DCA received \$2,004,224 in ESGP funds from the federal government. The State also received program income in the amount of \$7,500. ESGP funds received by grantees during this reporting period totaled \$4,003,985 in State and Federal ESGP funds. The amount of ESGP federal and state funding expended by the State for administration was \$353,327, bringing the total amount of ESGP funds expended during FFY2004 to \$4,357,312. With the 156 ESG grants funded during the fiscal year, a total of 41,582 persons received assistance with housing, a total of 80,623 persons received supportive services, and over 50,000 persons received homeless prevention assistance. On average each day 3,858 individuals were provided shelter or transitional housing, 8,703 persons received supportive services, and 335 persons received homeless prevention assistance.

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Housing Opportunities for Persons with AIDS (HOPWA)

The HOPWA program is a federally funded program that has been in operation since 1994. The program was borne out of Congress' desire to address the housing crisis associated with the AIDS epidemic and is designed to provide states and localities with the resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome and related diseases. In Georgia, the HOPWA program provides supportive housing opportunities for persons living with AIDS and related diseases through direct subsidies to organizations operating housing and service programs for this population.

During SFY2005, eligible applicants included qualified organizations whose missions incorporate the provision of housing and supportive services to persons with AIDS or

related diseases. To be considered “qualified,” an applicant must have demonstrated the capability and capacity to provide the level of support services required by these residents. The applicant must also have received written approval and support of the local government where the assisted housing is or would be located. Recipients must also have operated their programs in full compliance with the HUD regulations published at 24 CFR Part 574. Any housing assisted under this program was required to be restricted to occupancy by eligible persons with AIDS.

Applicants were eligible to use HOPWA funds for the following activities:

- Community-based housing;
- Short-term assistance for persons who are in danger of becoming homeless;
- Tenant-based rental assistance programs for eligible persons;
- Provision of supportive services to individuals with AIDS or related diseases;
- Rehabilitation or construction of a housing facility owned and operated by the applicant demonstrating organizational/financial capacity in providing supportive services; or,
- Acquisition of facilities providing housing and/or services to low income persons with AIDS or related factors.

The applicant determines the housing and service needs within their service area. The State’s goal is to assist designated sponsors with the expansion or enhancement of their organizational capacity and/or current programs.

During SFY2005, the State of Georgia received \$1,515,000 in federal FFY2004 HOPWA funds. HOPWA funds administered to project sponsors during this reporting period totaled \$1,877,990. The amount of HOPWA funds expended by the state for administration was \$42,145, bringing the total amount of HOPWA funds expended during FFY2004 to \$1,920,135. During the program year, 289 families and 1,220 individuals were provided needed housing assistance and an additional 1,119 individuals were provided supportive services through the State’s ten (10) project sponsors. The estimated number of persons that received housing information services from HOPWA project sponsors was 2,436.

DCA primarily uses Georgia’s allocation of formula HOPWA funds to serve counties outside of areas that HUD has designated to receive their own formula HOPWA program funds. Beginning in FFY2004, the Augusta MSA (Richmond, Burke, McDuffie, and Columbia Counties) became a HUD designated HOPWA formula grantee and the Atlanta MSA was increased by eight counties. DCA will primarily use Georgia’s allocation of formula HOPWA funds to serve the remaining 127 counties located outside of the Atlanta MSA and the Augusta MSA.

Other Federal and State Funds

; Low Income Housing Tax Credit/Georgia Housing Tax Credit

The Tax Reform Act of 1986 created the Low Income Housing Tax Credit to promote the development of rental housing for low income residents through tax incentives rather than direct subsidies. Under this program, taxpayers that develop and own qualified rental projects that reserve all or a portion of the units for low-income residents are eligible to receive a credit against federal income tax liability. Recipients must either: (1) have at least 40% of their units rented at all times to tenants with incomes that are 60% or less of the area median income or (2) have at least 20% of their units rented at all times to tenants with incomes which are 50% or less of the area median income. Program income requirements are set by the federal government, and adjusted for family size. During SFY2005, the program was competitively available to owners of projects involving new construction or the rehabilitation of existing units.

During the 2000 session of the State General Assembly, legislation was passed to create the Georgia Housing Tax Credit for qualified projects placed in service after January 1, 2003. This Credit is provided in an amount equal to the federal housing tax credit allowed. To be eligible to receive the Georgia Housing Tax Credit, the project must meet the qualifications for the federal Low Income Housing Tax Credit as defined in Section 42 of the Internal Revenue Code of 1986.

During SFY2005, DCA administered both the federal and the state program for the State of Georgia, allocating \$15,926,880 million in federal and state Housing Credit authority. This activity will produce 2,907 rental units.

; State Appropriation to the HOME Program

The State General Assembly annually appropriates funds towards the State's contribution to meet its 25% match obligation required by the federal HOME program regulations. Funds are annually awarded to eligible projects funded through the HOME Rental Housing Loan program, the Georgia Dream Second Mortgage program or the Single Family Development Program.

During SFY2005, DCA completed 132 Georgia Dream Second Mortgage projects using \$905,504 in state funds along with three Georgia Dream Development Based loans totaling \$22,500, three Georgia Dream leveraged with Rural Development totaling \$22,500, thirty five Georgia Dream PEN loans totaling \$263,579, and nine Georgia Dream Choice loans totaling \$127,500. Eight of the same projects assisted under the HOME Rental Housing Loan program also received a total of \$1,510,410 in state funds. The State also awarded \$359,296 to three projects under the the Single Family Development Program.

; Section 8 Certificates, Vouchers and Moderate Rehabilitation

The **Section 8 Rental Assistance** program enables public housing authorities to offer expanded opportunities for rental assistance to lower-income families by utilizing existing housing units. The program is tailored to meet the individual needs of families by offering each family the freedom to find a suitable unit and a landlord who will agree to accept the

Section 8 rent subsidies on behalf of the family and to also maintain their rental properties to the required Housing Quality Standards.

During SFY2005, DCA operated the Section 8 Rental Assistance program on behalf of the State of Georgia in 149 counties. Across the remainder of the State, local public housing authorities administer this program in the remaining 10 counties (Bibb, Chatham, Clayton, Cobb, DeKalb, Fulton, Glynn, Muscogee, Richmond, and Sumter counties).

During SFY2005, the State's Section 8 Rental Assistance program provided \$97,135,944 in assistance, benefiting 16,387 households.

; **HUD Shelter Plus Care Rental Assistance (S+C)**

The **Shelter Plus Care** program is designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities and their families. Persons served by this program primarily have disabilities associated with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases.

The program allows for a variety of housing choices that must be matched by sub-grantees, called "sponsors" under the S+C program, with a range of supportive services funded by sources other than the federal S+C monies. Program grants are used for the provision of rental assistance payments through four components:

- Tenant-based Rental Assistance (TRA)
- Sponsor-based Rental Assistance (SRA)
- Project-based Rental Assistance with rehabilitation (PRAW) or Project-based Rental Assistance without rehabilitation (PRA)
- Section 8 Moderate Rehabilitation Program for Single Occupancy Dwellings (SRO).

Since FFY1995, DCA has received \$25.1 million dollars in S+C commitments to assist 37 sponsors. Beginning in FFY1996, approximately \$5.7 million was received to assist two sponsors with project-based rental assistance on rehabilitated units for a 10-year period and to assist two sponsors with five-year commitments for project-based rental assistance without rehabilitation.

Grants awarded to DCA for sponsor-based rental assistance have been: FFY1999 for \$3.7 million, FFY2000 for \$3.3 million, FFY2001 for \$1.3 million, FFY2002 for \$2.5 million, FFY2003 for \$2.8 million, and the most recent awards for nine new projects in FFY2004 for \$5.8 million. In total, 48 S+C projects have been awarded.

In all, 975 homeless and individuals with disabilities are targeted to receive shelter and supportive services utilizing 778 housing units over five or ten year periods. An additional 319 family members will also benefit, raising the total estimated benefit to 1,290 persons per year.

; **Mortgage Revenue Bond Proceeds**

During SFY2005, DCA operated the **Georgia Dream First Mortgage** program using the proceeds generated from GHFA's issuance of mortgage revenue bonds. The Georgia Dream program offered below-market interest rate loans to qualified low and moderate-income home buyers. These fixed-rate mortgage loans were required to be either FHA or conventionally insured, or VA or RHS guaranteed if the loan-to-value ratio was greater than 80%. Program assistance was available on a first come, first served basis through a network of participating mortgage lenders. During SFY2005, this program provided \$48,465,895 in loans to assist 522 households achieve homeownership.

The State also used the proceeds of its mortgage revenue bonds to fund downpayment and closing costs through the State's Georgia Dream Second Mortgage programs. Ten loans were closed through the Rural Development Georgia Dream Second Mortgage program using a total of \$229,075 in bond funds. In addition, 32 Georgia Dream Second Mortgage program loans were closed totaling \$217,500.

; **State Housing Trust Fund for the Homeless**

In 1989 the Georgia General Assembly established the State Housing Trust Fund for the Homeless (Trust Fund). Administered by DCA, the Trust Fund serves as a conduit for federal Homeless McKinney funds and is responsible for administering grants and loans to local governments and private nonprofit organizations to assist low-income and homeless persons. During SFY2005, the Trust Fund awarded 156 grants to: 1) prevent new incidents of homelessness among vulnerable families, 2) acquire and rehabilitate homeless facilities, 3) provide a variety of supportive services such as food and counseling, 4) operate emergency shelters, transitional and supportive housing facilities, and 5) provide a variety of technical assistance programs designed to enhance the way organizations deliver services to benefit low-income and homeless persons.

The Trust Fund also provides funds to the **Permanent Supportive Housing Program**. This program provides financial assistance to developers of permanent housing for special need households. Construction and permanent financing is available for the cost of constructing or rehabilitating rental housing for the homeless or those threatened with homelessness who also have a mental or developmental disability or are recovering substance abusers. During SFY2005, the State closed one loan providing \$878,144 in Trust Fund monies.

Another activity, the **Homeless Assistance** program, promotes the availability of housing and essential services by contracting with organizations to provide shelter, transitional housing, and essential services. The production numbers for the Homeless Assistance program are included in the data reported for the ESG program.

The Trust Fund contracts with several technical assistance providers to implement its **Nonprofit Technical Assistance** programs. Specialized assistance is available to build internal administrative capacity and assessment of organizational needs.

Generalized assistance includes development workshops and other training opportunities. DCA provides overall administrative oversight of this program. The production numbers for the Homeless Assistance program are included in the data reported for the ESG program.

B. GEOGRAPHIC DISTRIBUTION OF ASSISTANCE AND INVESTMENTS

Because of the “first come, first served” use of the Georgia Dream, Home at Last, HOME CHDO Predevelopment Loan Program, HOME CHDO Operating Assistance Program and Permanent Supportive Housing Program funds and the competitive allocation process of the remaining programs, the geographic allocation of funds and assistance cannot be predetermined for a program year. However, their actual distribution can be provided for SFY2005.

The distribution between urban and rural areas has been determined based on the designation of a county within a metropolitan statistical area (MSA) as determined by the U.S. Bureau of the Census. Any county included within one of the state’s fifteen MSAs is classified as “urban.” These counties include: Baker, Barrow, Bartow, Bibb, Brantley, Brooks, Bryan, Burke, Butts, Carroll, Catoosa, Chatham, Chattahoochee, Cherokee, Clarke, Clayton, Cobb, Columbia, Coweta, Crawford, Dade, Dawson, DeKalb, Dougherty, Douglas, Echols, Effingham, Fayette, Floyd, Forsyth, Fulton, Glynn, Gwinnett, Hall, Haralson, Harris, Heard, Henry, Houston, Jasper, Jones, Lamar, Lanier, Lee, Liberty, Long, Lowndes, Madison, Marion, McDuffie, McIntosh, Meriwether, Monroe, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Pickens, Pike, Richmond, Rockdale, Spalding, Terrell, Twiggs, Walker, Walton, Whitfield and Worth.

In addition, the timing of the assistance is different between the HOME program and the remaining consolidated funding sources. Information on all of the HOME funded programs, except the CHDO Predevelopment Loan Program (CPLP) and the CHDO Operating Assistance Program (COAP), is provided for those projects where a Completion Report was provided to HUD during SFY2005. Information for the CPLP and COAP is provided based on the award of grants or loans to eligible applicants during SFY2005. Statistics for the CDBG, ESGP and HOPWA programs are based on project awards made during SFY2005.

The geographic distribution of assistance (units/grants/loans) by each consolidated formula program during SFY2005 is as follows:

Table 2: Geographic Distribution of Units/Grants/Loans

<u>Program</u>	<u>Urban</u>		<u>Rural</u>	
	<u>Amount</u>	<u>Percentage</u>	<u>Amount</u>	<u>Percentage</u>
HOME – Total	363 units	52%	329 units	48%
	4 loans	100%	0 loans	0%
	2 grants	67%	1 grant	33%
Georgia Dream Second Mortgage	176 units	73%	65 units	27%
Rural Development Dream Second Mortgage	0 units	0%	1 unit	100%
Development Based Georgia Dream Second Mortgage	0 units	0%	0 units	0%
Georgia Dream Choice Second Mortgage	4 units	50%	4 units	50%
Georgia Dream EV Second Mortgage	1 unit	100%	0 units	0%
Georgia Dream PEN Second Mortgage	45 units	85%	8 units	15%
HOME Rental Housing Loan	19 units	9%	184 units	91%
Permanent Supportive Housing Loan	0 units	0%	0 units	0%
Rural Rental Housing Development Fund	0 units	0%	0 units	0%
HOME CHDO Predevelopment Loan	4 loans	100%	0 loans	0%
HOME CHDO Operating Assistance	2 grants	67%	1 grant	33%
Home at Last Program	1 unit	100%	0 units	0%
Single Family Development Program	0 units	0%	0 units	0%
CHIP	117 units	64%	67 units	36%
CDBG	34 grants	28%	88 grants	72%
ESGP	108 grants	69%	48 grants	31%
HOPWA	8 grants	80%	2 grants	20%

The geographic distribution of investments during SFY2005 by each consolidated program is as follows:

Table 3: Geographic Distribution of Funding

<u>Program</u>	<u>Urban</u>		<u>Rural</u>	
	<u>Amount</u>	<u>Percentage</u>	<u>Amount</u>	<u>Percentage</u>
HOME – Total	\$4,152,840	37%	\$7,215,241	63%
Georgia Dream Second Mortgage	\$1,112,224	70%	\$473,825	30%
Rural Development Dream Second Mortgage	\$0	0%	\$5,000	100%
Development Based Georgia Dream Second Mortgage	\$0	0%	\$0	0%
Georgia Dream Choice Second Mortgage	\$62,500	60%	\$42,500	40%
Georgia Dream EV Second Mortgage	\$7,500	100%	\$0	0%
Georgia Dream PEN Second Mortgage	\$337,500	85%	\$60,000	15%
HOME Rental Housing Loan	\$1,251,000	18%	\$5,585,516	82%
Permanent Supportive Housing Loan	\$0	0%	\$0	0%
Rural Rental Housing Development Fund	\$0	0%	\$0	0%
HOME CHDO Predevelopment Loan	\$120,000	100%	\$0	0%
HOME CHDO Operating Assistance	\$55,000	69%	\$25,000	31%
Home at Last	\$20,000	100%	\$0	0%
Single Family Development	\$0	0%	\$0	0%
CHIP	\$1,187,116	54%	\$1,023,400	46%
CDBG	\$14,715,683	30%	\$33,740,711	70%
ESGP	\$3,923,527	98%	\$ 80,458	2%
HOPWA	\$1,635,643	87%	\$242,347	13%

C. LOCATION OF INVESTMENTS

Appendix I provides a listing by county of the amount of consolidated formula funds provided to projects within each county during SFY2005.

D. INVESTMENTS BY RACIAL/ETHNICITY CATEGORY OF HUD FUNDING

The following table highlights beneficiary households by racial and ethnicity status. Information is provided as available for each HUD funding source that provided affordable housing opportunities during SFY2005.

Data is included for Georgia Dream Second Mortgage Programs, Home at Last, Single Family Development Program, Rural Rental Housing Development Fund, Permanent Supportive Housing, CHIP, and HOME Rental Housing Loan projects in which a completion report was filed during SFY2005. Information for CDBG assistance is included for projects completed by grant recipients during SFY2005. Information regarding ESGP and HOPWA assistance equals the clients provided housing assistance during SFY2005. Section 8 assistance is provided for all clients served during the program year.

Table 4: Racial/Ethnicity Characteristics of Housing Beneficiaries of HUD Funding

<u>Program</u>	<u>White Non- Hispanic</u>	<u>Black Non- Hispanic</u>	<u>Hispanic</u>	<u>Asian/ Pacific Islander</u>	<u>Native American</u>	<u>Other*</u>
HOME – Total	263	363	50	2	4	12
Georgia Dream Second Mortgage	91	140	5	1	2	2
Rural Development Dream Second Mortgage	1	0	0	0	0	0
Development Based Georgia Dream Second Mortgage	0	0	0	0	0	0
Georgia Dream Choice Second Mortgage	1	7	0	0	0	0
Georgia Dream EV Second Mortgage	0	1	0	0	0	0
Georgia Dream PEN Second Mortgage	19	33	1	0	0	0
CHIP	52	88	44	0	2	0
Home at Last	0	1	0	0	0	0
Single Family Development	0	0	0	0	0	0
HOME Rental Housing Loan	99	93	0	1	0	10
Permanent Supportive Housing Loan	0	0	0	0	0	0
Rural Rental Housing Development Fund	0	0	0	0	0	0
ESGP	12,293	27,210	1,151	244	99	585
HOPWA	171	994	31	2	13	9
CDBG	12	113	19	0	0	0
**Section 8	2,479	13,876	243	32	22	0
Total	15,218	42,556	1,494	280	138	606
% of All Beneficiaries	25%	71%	2%	0%	0%	1%

NOTE: Percentages may not total 100% due to rounding.

* Also reflects vacant units.

** Section 8 figures are an estimated breakout of ethnic groups based on current tenant data. The tenants may identify with more than one racial category; therefore, the total number will not equal the total beneficiaries.

E. LEVERAGING

The State of Georgia met each program’s regulatory leveraging obligations during SFY2005 as follows:

; **HOME**: The State of Georgia utilizes State appropriations and the proceeds from the issuance of mortgage revenue bonds to meet the required 25% matching requirement under the HOME program. Other eligible sources for matching HOME funds are also used as available. A complete listing of the state’s match liability and specific contributions are provided in the HOME Annual Performance Report submitted under separate cover to HUD.

A copy may be obtained from the State by contacting the DCA's Housing Programs Coordinator at (404) 679-5293.

; **ESGP:** The Housing Trust Fund for the Homeless provides funds to meet the 50% matching requirement for the use of federal ESGP funds.

; **CDBG:** For the annual CDBG competition, DCA requires a local cash match for all non-housing CDBG projects. The required cash match is based on the amount of CDBG funds received as follows:

- 0% for amounts up to \$300,000 in CDBG funds,
- 5% for amounts from \$301,000 to \$500,000, and
- 10% of amounts over \$500,000

Note that the EIP, Immediate Threat and Danger, and Redevelopment Fund CDBG set-asides do not require a match. During FFY2004 \$739,655 in local CDBG cash match was provided by local units of government that received CDBG funds. In addition, all competitive CDBG applications receive up to 30 additional points in the rating system for provision of additional resources. While these are not always cash amounts, usually they are other loans, grants or local government cash and in-kind contributions. The FFY2004 CDBG competition leveraged \$30,129,005 in additional resources.

F. PROJECTS FUNDED WITH PROGRAM INCOME TO THE HOME PROGRAM

The State of Georgia expended \$881,625 in HOME Program Income to fund 141 Georgia Dream Second Mortgage projects, \$96,802 to fund two Rural Rental Housing Development Fund projects, \$1,504,759 to fund two Permanent Supportive Housing Program loans, and \$1,733,655 to fund nine HOME Rental Housing Loan projects. Total Program Income expended across all HOME funded programs was \$3,334,216.

Projects funded through the State's Rural Rental Housing Development Fund, Permanent Supportive Housing and the HOME Rental Housing Loan programs are listed below:

<u>Project Name</u>	<u>Program</u>	<u>Program Income</u>
Camilla Housing Authority	RRHDF	\$ 26,594
Ridgeview at Franklin	RRHDF	\$ 70,208
Grove Park Village	PSHP	\$1,477,643
Hearthstone Landing	PSHP	\$ 27,116
Bedford Place	HM Rental Housing Loan	\$ 200,000
Orchard Grove	HM Rental Housing Loan	\$ 248,741
Sunset Pointe	HM Rental Housing Loan	\$ 615,713
East Oaks	HM Rental Housing Loan	\$ 260,377
The Verandah	HM Rental Housing Loan	\$ 154,267
Pateville Estates	HM Rental Housing Loan	\$ 70,445
Antigua Place	HM Rental Housing Loan	\$ 7,000
Saratoga Court	HM Rental Housing Loan	\$ 5,200
Auburn Ridge	HM Rental Housing Loan	\$ 171,912

G. RELATIONSHIP OF INVESTMENTS TO GEORGIA'S AFFORDABLE HOUSING PRIORITIES

This section outlines the state's progress towards addressing the affordable housing priorities identified in the State's Annual Action Plan for FFY2004 Consolidated Funds.

Because of the structure of the various programs, such as the HOME program that allows for a two-year cycle to commit funds to individual projects, federal funding sources may represent funding years other than FFY2004. Therefore, the total amount of program funds committed to projects identified in this section does not equal the amount of FFY2004 program funds received from HUD.

In addition, the projected and actual household benefit figures associated with each objective only represent the assistance level produced from the State's consolidated formula allocation and other HUD assistance. Actual production statistics of other funding sources are provided separately for informational purposes, as available.

Data on beneficiaries of consolidated or other HUD funding are based on the following:

- Georgia Dream Second Mortgage (including Choice, PEN, EV, Rural Development and Development-Based), Single Family Development Program, Home at Last Program, CHIP, Permanent Supportive Housing Program, Rural Rental Housing Development Fund, and HOME Rental Housing Loan beneficiary households are included for those projects with a completion report filed during SFY2005.
- Section 8 Rental Assistance beneficiaries include those households receiving housing and/or utility assistance during SFY2005.
- ESGP beneficiary data represents a daily average number of individuals who received project shelter or assistance during SFY2005.
- HOPWA beneficiary data represents those households who received housing and/or supportive services during SFY2005.
- CDBG beneficiaries are included for all housing activity undertaken by grant recipients during SFY2005.
- Extremely low-income households include those households with a total income 0-30% of the median family income for their county.
- Low income households include those households with a total income 31-50% of the median family income for their county.
- Moderate income households include those households with a total income 51-80% of the median family income for their county.

Information on investments by either HUD or Other Source funding is based on the following:

- All information associated with investments of Georgia Dream First Mortgage program funds are based on loans closed during SFY2005.
- All information associated with the CHIP, Georgia Dream Second Mortgage (including Choice, PEN, EV, Rural Development and Development-Based Programs), Single Family Development Program, Permanent Supportive

Housing Program, Rural Rental Housing Development Fund or HOME Rental Housing Loan programs is included for those projects with a completion report filed during SFY2005.

- All information associated with Low Income Housing Tax Credit/Georgia Housing Tax Credit, HOPWA, ESGP or any other State Housing Trust Fund program are based on awards made during SFY2005.
- All information associated with the Section 8 Rental Assistance program is based on assistance provided during SFY2005.

The following pages of this section identify the number of units created towards meeting each of the State’s priorities in comparison with production projections stated in the Annual Action Plan for FFY2004 Consolidated Funds.

Priority: To increase the number of Georgia’s low and moderate income households who have obtained affordable, rental housing which is free of overcrowded and structurally substandard conditions.

Objective #1: Rehabilitate or construct affordable, rental housing units for 209 extremely low, 379 low and 257 moderate income households.

Total SFY2005 Household Benefit of HUD Funded Programs:

Extremely Low Income	10
Low Income	130
Moderate Income	63

SFY2005 Investment & Assistance by HUD Funded Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
HOME Rental Housing Loan	\$6,836,516	203 units

SFY2005 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Low Income Housing Tax Credit (State and Federal)	\$15,926,880	2,907 units

Objective #2: Provide 4,879 extremely low and 3,266 low-income households and 693 moderate income households with rental assistance.

Estimated Total SFY2005 Household Benefit of HUD Funded Programs:

Extremely Low Income	12,126*
Low Income	3,606*
Moderate Income	655*

FY2005 Investment and Assistance by HUD Funded Program:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
HOPWA	\$1,877,990	621 households
Section 8 Rental Assistance	\$97,135,944	16,387 households
Shelter Plus Care	\$2,050,492	534 households

** Does not include HOPWA or Shelter Plus Care households assisted.*

SFY2005 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
No Investment occurred through Other Programs during SFY2005		

Priority: To increase the number of Georgia's low and moderate income households who have achieved and are maintaining homeownership in housing free of overcrowded and structurally substandard conditions.

Objective #3: Assist 83 extremely low, 450 low and 501 moderate income households to achieve or maintain homeownership in housing free of overcrowded and structurally substandard conditions.

Estimated Total SFY2005 Household Benefit of HUD Funded Programs:

Extremely Low Income	97
Low Income	133
Moderate Income	321

SFY2005 Investment and Assistance by HUD Funded Program:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Georgia Dream Second Mortgage	\$1,586,049	241 households
Rural Development Dream Second Mortgage	\$5,000	1 household
Georgia Dream Choice Second Mortgage	\$105,000	8 households
Georgia Dream PEN Second Mortgage	\$397,500	53 households
Georgia Dream EV Second Mortgage	\$7,500	1 household
Development Based Georgia Dream Second Mortgage	\$0	0 households
CHIP	\$2,210,516	184 households
Home at Last	\$20,000	1 household
Single Family Development	\$0	0 households
CDBG Rehabilitation/Reconstruction	\$1,612,000	62 households

SFY2005 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Single Family Development	\$0	0 households
Georgia Dream First Mortgage	\$48,465,895	522 households
Georgia Dream Second Mortgage - State Match	\$418,731	84 households
Georgia Dream Second Mortgage - Bond Fund	\$217,500	32 households
Georgia Dream Choice - State Match	\$127,500	9 households
Georgia Dream EV - State Match	\$0	0 households
Georgia Dream PEN - State Match	\$263,579	35 households
Rural Development Georgia Dream Second Mortgage - Bond Funds	\$229,075	10 households
Rural Development Dream Second Mortgage - State Match	\$22,500	3 households
Development Based Georgia Dream - State Match	\$22,500	3 households

Note: Georgia Dream Second Mortgage Programs borrowers may have also received assistance through DCA's Georgia Dream First Mortgage program.

Priority: To increase the access of Georgia's homeless to a continuum of housing and supportive services which address their housing, economic, health and social needs.

Objective #4: Provide housing and supportive services necessary for Georgia's homeless to break the cycle of homelessness to a daily average of 10,200 individuals.

Estimated Total SFY2005 Benefit of HUD Funded Programs:

Average Daily Households Served- 3,858*
Housing
Average Daily Households Served- 8,703*
Services

* Figures include only ESGP assisted households

SFY2005 Investment and Assistance by HUD Funded Program:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Emergency Shelter Grant / Transitional Shelter Program	\$4,469,908	194 awards * 3,858 daily housed* 8,703 daily services* 335 daily homeless prevention
HOPWA	\$ 1,877,990	10 awards 621 individuals housed 599 people in 289 families housed 1,119 individuals received supportive services
Permanent Supportive Housing Program	\$0	0
Shelter Plus Care	\$2,050,492	534 units assisted 9 new awards made during FFY2004

* ESGP figures include both state and federal funds allocated to the Program.

SFY2005 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
No Investment occurred through Other Programs during SFY2005		

Priority: To increase the access of Georgia's Special Needs populations to a continuum of housing and supportive services which address their housing, economic, health, and social needs.

Objective #5: Make funding awards to organizations or households that assist 429 Special Need households with the housing and supportive services necessary to achieve decent, safe and sanitary living conditions.

Estimated Total SFY2005 Organizational Benefit of HUD Funded Programs:

Special Need Assisted Households	904
Special Need Assisted Individuals	7,744

SFY2005 Investment and Assistance by HUD Funded Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Georgia Dream Second Mortgage	\$18,825	4 elderly households
Georgia Dream Choice Second Mortgage	\$85,000	8 households including a person with a disability
HOME Rental Housing	\$ 1,963,702 (est.)	56 elderly households
CHIP	\$636,736	33 elderly households
Permanent Supportive Housing	\$0	0 households
ESGP	Not Available	3,965 elderly households
HOPWA	\$1,877,990	3,779 individuals
CDBG Rehabilitation/Reconstruction	\$ 0	0 elderly households
Shelter Plus Care	\$2,050,492	803 households including a person with a disability

* - Under the ESG program, "Elderly" represents anyone at or above 60 years old.

SFY2005 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Tax Credits	\$2,500,000	404 elderly households
Georgia Dream Choice Second Mortgage Program- State Match	\$127,500	9 households including a person with a disability
Georgia Dream First Mortgage	\$ 543,796	8 elderly households

H. HOUSEHOLDS AND PERSONS ASSISTED THROUGH THE STATE'S HOPWA PROGRAM

Amount and Type of Assistance Provided

The HOPWA program provided the following assistance levels during SFY2005:

Housing Assistance to Individuals

Number of persons (adults and children) with HIV/AIDS who received housing assistance:	621
Number of other persons in family units who received housing assistance:	599
Total number of persons who received housing assistance:	1,220

Housing Assistance to Families

Number of families assisted:	289
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Persons Assisted with Supportive Services Only

Number of persons (adults and children) with HIV/AIDS who received supportive services only:	722
Number of other persons in family units who received supportive services only:	397
Total number of persons who received supportive services only:	1,119

Persons Receiving Housing Information Services

Estimated number of persons who received housing information services:	2,436
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I. TOTAL HOUSEHOLDS AND PERSONS ASSISTED

As shown in HUD Exhibit C on page 27, the HOME, CDBG, ESGP and HOPWA program funds administered by the State assisted 43,556 low and moderate income households across Georgia during SFY2005.

Assistance by Income Level:

Approximately 14% of the non-elderly renter and owner households assisted were extremely low income (0 - 30% MFI), 35% were low income (31% - 50% MFI), and 51% were moderate income (51 - 80% MFI).

Assistance by Racial/Ethnicity Category:

Approximately 71% of all households assisted under the HOME, CDBG, ESGP and HOPWA programs, or 30,901 households, were of a minority racial or ethnic group. Non-Hispanic black households comprised over 71% of all minority households assisted. Slightly more than 29% of all households assisted were non-Hispanic white households.

HUD Exhibit C
Summary of Housing Accomplishments

Name of Grantee: State of Georgia State: Georgia Program Year: SFY2005
(FFY2004)

Priority Need Category	Actual Units
Renters	
0-30% MFI	10
31 – 50% MFI	130
51-80% MFI	63
Vacant	0
Total	203
Owners	
0-30% MFI	97
31 – 50% MFI	133
51-80% MFI	321
Total	551
Homeless (ESGP) *	
Individuals	24,061
Individuals in Families	17,521
Total	41,582
Non-Homeless Special Needs (HOPWA)	
Individuals	621
Individuals in Families	599
Total	1,220
Total Housing	43,556
Non-Homeless Special Needs ** (Elderly: HOME, CDBG)	
	4,058

* Homeless Families and Individuals assisted with shelter or transitional housing.

** Elderly households are also counted in the above categories and are therefore separated here.

TOTAL HOUSING	43,640
Hispanic	1,251
Non-Hispanic	41,419
<i>White</i>	<i>12,739</i>
<i>Black</i>	<i>28,680</i>
Native American	116
Asian/Pacific Islander	248
Other ;	601

; - Includes vacancies

Note: Information is included for ESGP, HOME, CDBG, and HOPWA funded projects only.

J. THE RELATIONSHIP OF COMMUNITY DEVELOPMENT BLOCK GRANT INVESTMENTS TO GEORGIA’S COMMUNITY DEVELOPMENT PRIORITIES

This section describes the use of FFY2004 CDBG funds as well as the accomplishments of the CDBG Program during the period July 1, 2004 and June 30, 2005. The following subsection describes the relationship of these accomplishments to the goals and objectives stated in the Consolidated Plan for FFY2004 Funds.

As anticipated in the Annual Action Plan for FFY2004 funds, the State received a CDBG allocation of \$47,131,155. The Annual Action Plan proposed the following allocation of these funds:

Table 5: FFY2004 – Anticipated Funding and Allocation of CDBG Funds

Award From HUD:		\$47,131,155
Less Set-Aside For:	State Administration	\$1,042,623
	Immediate Threat and Danger Program	\$500,000
	Employment Incentive Program	\$7,000,000
	Set-aside for Technical Assistance	\$471,312
	Redevelopment Fund	\$1,500,000
Remainder:	Amount Available for Regular Competition	\$36,617,220

Source: Annual Action Plan for FFY2004 Consolidated Funds

During this Program Year, the State awarded 122 CDBG grants for all categories of CDBG funding totaling \$48,456,394 in CDBG funds. This amount includes monies from the FFY2004 allocation as well as funds available from past allocations or funds deobligated from previous grantees. The distribution of these funds by type of project is displayed in Table 6.

Table 6: Analysis of CDBG Competition for Program Year 2004 (7/1/04 – 6/30/05)

Type of Projects	Requests	%	Awards	%	Amount Requested	%	Amount Awarded	%
Multi Activity	7	4%	2	3%	\$4,340,638	5%	\$1,600,000	4%
Economic Development	1	1%	0	0%	\$500,000	1%	\$0	0%
Housing	9	5%	6	8%	\$3,820,099	4%	\$2,687,939	7%
Public Facilities	174	91%	71	90%	\$79,331,005	90%	\$33,712,169	89%
Totals	191	100%	79	100%	\$87,991,742	100%	\$38,000,108	100%

Type of Applicants	Requests	%	Awards	%
City	126	66%	48	61%
County	64	34%	30	38%
Joint	1	1%	1	1%
Regional	0	0%	0	0%
Totals	191	100%	79	100%

Public Facilities Projects	Requests	%	Awards	%
Water	42	24%	15	21%
Sewer	23	13%	10	14%
Water & Sewer	5	3%	1	1%
Drainage	5	3%	1	1%
Streets & Drainage	40	23%	19	27%
Recreational Facility	1	1%	0	0%
Multi Infrastructure	20	11%	8	11%
Neighborhood Facilities	11	6%	5	7%
Senior Center	6	3%	3	4%
Youth Center	2	1%	1	1%
Domestic Violence Center	4	2%	1	1%
Daycare/Head Start	2	1%	2	3%
Health Center	5	3%	2	3%
Mental Health Center	2	1%	1	1%
Learning Center	4	2%	1	1%
Mental Retardation Center	2	1%	1	1%
Totals	174	100%	71	100%

Grand Totals	Requests	Awards	Requested Average Amounts	Awarded Average Amount
	191	79	\$460,690	\$481,014

* All percentages have been rounded to the nearest percent therefore the total sum may not exactly equal 100%.

The Action Plan for FFY2004 also set-aside CDBG funds for the delivery of technical assistance, and state administration of the CDBG Program. The expenditure of these funds also overlaps the Program Year.

The technical assistance funds are used for the delivery of technical assistance to CDBG recipients or applicants. These activities included housing workshops for CDBG recipients and a series of economic development training classes carried out under contract with the National Development Council, as well as state administration costs associated with actual on-site technical assistance activities, such as helping grantees understand federal regulatory requirements and training on the HUD lead-based paint hazard reduction regulations. Much of this type of technical assistance is delivered on-site with grantees.

Relationship to Consolidated Plan Priorities and Objectives

As stated in the Annual Action Plan for 2004 CDBG funds, the State has established both a long-term and short-term objective. In measuring the State's success in meeting these objectives, it should be noted that the State is in the role of deciding what local governments receive funds and does not mandate the type of projects funded.

The primary long term objective of the State of Georgia's CDBG Program is ***to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low income and moderate income persons.*** [The short-term objective is to make CDBG funds available to local governments to address their locally identified needs. Locally elected officials through consultation with local residents identify these needs].

Table 6 summarizes the FFY2004 CDBG awards made as of June 30, 2005. The table breaks out the types of activities funded. Since the average duration of each project from grant award to project closeout is nearly two years, the measurement of actual accomplishments will be reported over several report periods. Available data indicates that nearly 90% of all persons to benefit will be low and moderate-income persons. The Table shows that the CDBG Program is used to meet a wide variety of locally identified needs.

Table 7 reports on accomplishments during this performance period and summarizes the number of persons benefiting from CDBG grants completed during the reporting period. While most of these grants were not funded with FFY2004 funds, the table shows again that local governments use the funds for a wide variety of purposes primarily benefiting persons of low and moderate-income.

TABLE 7: Community Development Block Grant Accomplishments SFY2005

<i>Activity</i>	<i>Units</i>	<i>Persons</i>	<i>LMI Persons</i>
Housing Rehabilitation/Reconstruction	62	142	142
Water Facilities	15	7,943	7,862
Sewer Facilities	13	8,150	6,403
Streets &/or Drainage	18	5,121	4,986
Youth Facilities/Shelters	4	715	710
Head Start/Daycare Facilities	2	120	120
Facilities for Disabled	3	261	261
Health Facilities: Mental	1	231	215
Health Facilities: Physical	5	9,130	8,345
Adult Learning Centers	2	263	195
Senior Centers	8	924	924
Multi-Purpose Centers	9	1,104	938

Based on the information reported above on the use of State CDBG funds, there is a very strong relationship between the uses of CDBG funds to the identified CDBG Program Objective. Funds have been provided to local units of government based on locally identified needs to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunities. A wide variety of locally identified needs are being met. The major limitation in meeting these needs is the availability of adequate funds to meet those needs.

The priority of principally benefiting low income and moderate income persons is met because over 90% of the program beneficiaries will be documented to be from low and moderate income families. Because of the success of the CDBG Program in meeting its objective, presently the State does not plan or anticipate any major changes in the program objective or basic program design.

While there has been an over 10-year downward trend in local governments requesting CDBG funds for housing rehabilitation, the past two years saw a slight increase. The decline in the use of CDBG for housing rehabilitation and reconstruction can be partially attributed to the State's decision in 1997 to establish the Community Home Investment Program (CHIP). This Program makes HOME funds available to CDBG eligible communities. Many communities have chosen to apply for CHIP funds to provide for housing activities and CDBG funds to provide for public facility improvements within the community, often in the same neighborhoods. DCA made this access to both funding sources much easier for local governments by establishing a single application process.

Minimizing Displacement: While not required by HUD regulations on the CAPER, HUD has asked that the State describe the steps it takes to minimize displacement. The only time displacement occurs under the State CDBG program is when a dilapidated occupied house is to be demolished. In the very rare instances this event occurs, DCA monitors the grantee very closely and provides technical assistance to ensure that the activity is in full

compliance with the Uniform Act as well as Section 104(d) of the Housing and Community Development Act. This includes relocation assistance for displaced persons and the one-for-one replacement of the dwelling unit.

Description of CDBG Housing Rehabilitation Programs: While not required by HUD regulations for the CAPER, HUD has asked that a description of local CDBG rehabilitation efforts be included in the CAPER.

Currently, the State has 20 active housing programs and 18 multi-activity programs (that include housing) funded with CDBG funds. Each of these 38 programs are designed and operated locally to meet locally identified needs. The State monitors these programs and provides technical assistance to ensure the local programs meet HUD and State requirements.

Generally each program offers a mix of low interest loans and forgivable loans to address code violations and deteriorated conditions. Some programs also offer limited assistance for general property improvements. Forgivable loans are usually offered to cover a substantial portion of the rehabilitation cost with owners required to participate to some extent. Owner participation typically ranges from 10% to 30% for CDBG and 25% to 50% for CHIP. Most programs limit assistance to owner occupied housing. All beneficiaries must be below the established low and moderate-income levels for the locality.

All Grantees Met a National Objective: The Housing and Community Development Act of 1976 lists three National Objectives for the CDBG Program: Job Creation, Meeting Urgent Needs and Benefit to Low and Moderate-Income Persons. All CDBG grants made by DCA meet at least one of these Objectives. In addition the overall low and moderate-income benefit level is nearly 90%, far exceeding the required 70%.

Compliance with Program Requirements: DCA has established a compliance program for CDBG that regularly monitors on-site all grantees for compliance with all requirements using a set of written compliance standards and checklists. In addition, two annual CDBG Workshops are designed to assist grantees comply with requirements. More information is available in the DCA CDBG Recipients Manual.

Comprehensive Planning: All local governments are required by state law to have a DCA approved Comprehensive Plan. Conformance with the local plan is one of the factors considered in the ranking of applications for CDBG assistance.

Jobs Made Available To But Not Taken by Low and Moderate-income Persons: All jobs created by CDBG economic activities are made available to low and moderate-income persons, but not all jobs are taken by low and moderate-income persons. Data included in the PER indicates that overall nearly 85% of jobs created were taken by low and moderate-income persons. All businesses assisted with CDBG funds must sign a contract that a minimum of 51% of jobs created will be filled by low and moderate-income persons or funds must be repaid to the State. DCA and the assisted businesses work with a number of other programs, such as the Georgia Department of Labor, to ensure this goal is met.

Description of any activities that serve a limited clientele not falling within one of the categories of presumed benefit: This would include activities such construction of public health facilities, Head Start facilities and Boys and Girls Club facilities. DCA requires that such facilities collect family income information from all persons benefiting to document that at least 70% of the persons do have a low or moderate-income level. Generally these activities achieve a benefit level exceeding 95% LMI.

Source(s) of Program Income: The only Program Income received by the State is funds from discontinued CDBG capitalized local economic development Revolving Loan Funds.

Progress report on HUD approved neighborhood revitalization strategies: During this reporting period, there are no HUD approved neighborhood revitalization strategies approved for nonentitlement CDBG eligible communities.

II. SUMMARY OF OTHER ACTIONS UNDERTAKEN

A. AFFIRMATIVELY FURTHERING FAIR HOUSING

The Georgia Commission on Equal Opportunity administers and implements the Georgia Fair Housing Law, as amended. HUD formally notified the State in January 1996 that the State's fair housing law and policies to administer the law are substantially equivalent to those created under the federal Fair Housing Act. Based on this determination, HUD refers all complaints alleging a discriminatory housing practice within the jurisdiction of the State to the Georgia Commission on Equal Opportunity. HUD will review the performance of the State every five years to determine continued qualification for this certification.

During SFY2005, the State of Georgia continued to fund operation of a Tenant /Landlord Hot Line through a contract with Georgia Legal Services Program, Inc. (GLSP). Additionally, a brochure on commonly asked questions is available through GLSP and is also accessible through the DCA web page.

The State completed an Analysis of Impediments to Fair Housing Choice in Georgia (AI). The document was submitted to HUD on September 30, 2003 and was subsequently approved by HUD. The study was completed to be in compliance with requirements of the Housing and Community Development Act, as amended, and with the Consolidated Plan implementing regulations. DCA sought input from a number of outside sources including the Georgia Commission on Equal Opportunity, local government officials, disability advocates, real estate agents, affordable housing developers, housing counselors, and fair housing advocates.

DCA continues to implement policies and procedures in order to mitigate and eliminate the identified impediments to fair housing choice. DCA, in conjunction with other agencies, addresses these impediments in several innovative ways:

- DCA provides information on tenant/landlord laws to the general public and outreach and education activities in Georgia from the HUD fair housing/fair lending funds; supports financial literacy through the Money Smart Financial literacy curriculum to increase fair housing and homeownership education in the rural parts of Georgia; provides brochures and/or other promotional material, in English and Spanish; and conducts and sponsors various landlord workshops and other housing conferences in conjunction with the GCEO.
- DCA's Office of Affordable Housing continues their efforts to train landlords under IRC Section 42 of the IRS Code, which prohibits landlords of Tax Credit properties from refusing to lease to a holder of a Section 8 voucher or certificate and provides a monthly Tax and HOME credit seminar training. Staff conducts regular property visits and random phone calls to continue efforts to ensure compliance of low-income tax credit properties.
- DCA implemented and utilizes the Rental Access Network, which provides an on-line resource for property managers to market units with accessible features for individuals with disabilities and provides a convenient resource to prospective renters to locate affordable and accessible housing.
- DCA partners with the Governor's Council on Development Disabilities to fund a position at DCA to promote and expand affordable housing options for people with disabilities. DCA supports the Easy Living Program across the state and offers enhanced downpayment assistance for units that have received the Easy Living Seal of Approval.
- DCA provides supportive services to the Center for Pan Asian Services, which serves as an information and referral agency for housing. The center implements community service projects offering courses in comprehensive housing counseling, pre-purchase counseling and house buying workshops to maximize independence and enhance quality of life for the Asian community.
- DCA's Office of Homeownership conducts home buyer education workshops and provides materials in Spanish; funds a bilingual position at DCA to promote and market DCA's home buyer programs in Spanish-speaking communities; has major portions of the DCA web site available for viewing in Spanish; and continues to increase the number of bilingual staff at DCA through Spanish language training education.
- DCA, along with Rural Development Centers, provides brochures and/or other fair housing materials to local governments in the comprehensive planning workshops.

B. ASSESSMENT OF THE STATE'S AFFIRMATIVE MARKETING ACTIONS AND OUTREACH TO MINORITY AND WOMEN-OWNED BUSINESSES

Assessment of Affirmative Marketing Efforts

Affirmative Marketing Efforts

Concerted efforts continue to be made to inform local governments, nonprofits, for-profit developers, public housing authorities and others about the affirmative marketing requirements of the HOME program.

The CHIP program requires each State Recipient and each owner of five or more rental or homeowner housing units to develop and implement an Affirmative Fair Housing Marketing Plan (AFHMP) and a Minority Business Enterprise/Women Business Enterprise Outreach Plan (MBE/WBE). DCA reviews and approves all AFHMP and MBE/WBE plans before any written agreements are signed or funds are disbursed.

The AFHMP requires the State Recipient and any owner of five or more rental or homeowner housing units to adopt the plan outlining marketing procedures and requirements which both provide CHIP program information and attract eligible persons (low income homeowners, buyers or tenants) in the housing market area to the CHIP program. This marketing must be done without regard to race, color, national origin, sex, region, familial status or disability. DCA also requires that State Recipients and developers provide an annual assessment of the AFHMP.

The CHIP program requires that the State Recipients adopt a MBE/WBE Outreach Plan setting forth procedures to ensure the inclusion, to the maximum extent possible, of minorities and women, and entities owned by minorities and women, in CHIP funded projects. DCA also requires that the State Recipient provide an annual assessment of the MBE/WBE Outreach Plan.

DCA also makes a special effort to inform minority groups of HOME program opportunities by requiring that each recipient of HOME funds through the HOME Rental Housing Loan, Rural Rental Housing Development Fund, Single Family Development, and Permanent Supportive Housing Loan programs develop and implement an Affirmative Fair Housing Marketing Plan. This plan outlines actions the developer will take to attract to the project eligible persons from all racial, ethnic and gender groups, especially those households least likely to apply for the housing without special outreach.

The affirmative marketing plan must meet each of the following criteria:

- specify a method by which the owner will inform potential residents about fair housing laws;
- require the use of the Equal Housing Opportunity (EHO) logo or slogan in any press releases or written materials distributed by or on behalf of the owner;
- require the recipients of HOME funds to maintain records of efforts under the affirmative marketing plan and the results of said efforts; and,
- require the owner to assess annually their affirmative marketing efforts and describe the method of self-assessment used.

The State will not release funds for projects unless this plan has been reviewed and approved by DCA.

The State monitors the implementation of Affirmative Marketing Plans developed by HOME recipients to ensure full compliance with the State’s affirmative marketing goals. DCA conducts routine site visits to funded projects. An integral part of the visit is the on-site review of documentation of the project’s participation in the Affirmative Marketing Plan. Documentation of phone calls, form letters, and questionnaires ensure that the required marketing efforts are taking place.

Each General Partner of a HOME funded rental housing development must sign an Annual Owner Certification that attests that the property is adhering to HOME program requirements. The recipient must attach a copy of their current Affirmative Marketing Plan with the required documentation. The certification is another mechanism for DCA to utilize in monitoring the Affirmative Marketing efforts of grantees.

Minority Participation

During SFY2005, the State’s HOME-funded programs significantly benefited minority Georgians. As shown in Table 8, in most cases, the percentage of minority households benefiting from Georgia’s HOME-funded programs is higher than both the percentages of minority households in the state’s population and the percentage of minority low and moderate-income households.

Table 8: Minority Concentration of Selected Household Types

Population Group	Percentage of Population Group who are Minority Households
Comparison Groups:	
All Georgia Households	29%
Low and Moderate Income Households	38%
Program Beneficiaries:	
Georgia Dream Second Mortgage Recipients	62%
Rural Development Georgia Dream Second Mortgage Recipients	0%
Development Based Georgia Dream Second Mortgage Recipients	0%
Georgia Dream Choice Second Mortgage Recipients	88%
Georgia Dream EV Second Mortgage Recipients	100%
Georgia Dream PEN Second Mortgage Recipients	64%
CHIP Recipients	73%
Home At Last Recipients	100%
Single Family Development Recipients	0%
HOME Rental Housing Loan Recipients	51%
Permanent Supportive Housing Recipients	0%

NOTE: Information on program beneficiaries includes only those projects where a completion report was filed to HUD during SFY2005.

Thus, Georgia's use of HOME funds is addressing the needs of minority households in the state.

Assessment of Outreach to Minority and Women-Owned Businesses

During SFY2005, DCA reported to HUD the total investment of \$11,862,667 in contracts to projects funded through the CHIP and HOME Rental Housing Loan programs. This investment accounted for 155 contracts entered into for associated projects. Forty three (43) projects (9%) were completed by minority and women-owned businesses. DCA's MBE/WBE Outreach Plan ensures the inclusion, to the maximum extent possible, of entities owned by women/minorities. The maintenance of records on the actual involvement includes real estate firms, construction companies, appraisal/management firms, financial institutions, underwriters, and providers of legal services. Further information during SFY2005 has been included in DCA's HOME Annual Performance Report.

In SFY2005, the State followed formalized procedures to encourage greater implementation of the State's outreach activities. The participation of Section 3 businesses in projects receiving funding through any of the State's consolidated programs is strongly encouraged by DCA.

C. ACTIONS TAKEN TO ADDRESS THE NEEDS OF HOMELESS PERSONS AND THE SPECIAL NEEDS OF PERSONS WHO ARE NOT HOMELESS

Assisting the Homeless

The State develops an annual Continuum of Care Plan for the "Balance of State." This document serves as the state's blueprint for providing a series of comprehensive and progressive care to homeless individuals and families such that they become self-sufficient and permanently housed. The plan outlines specific projects and activities that the Trust Fund will undertake in the coming year. In addition to being used as a planning tool, the continuum of care document is also a means that many Georgia communities can use to access federal SuperNOFA funding from HUD. Each year since 1998, the Trust Fund and its many community partners have developed a plan that has generated \$40,468,795 for 95 transitional housing, mental health programs, day facilities, child-care and a host of other programs. The State administered several programs during SFY2005 to benefit the homeless, including the Emergency Shelter Grant Program (ESGP), the Nonprofit Technical Assistance, the Housing Opportunities for Persons with AIDS (HOPWA), and the Shelter Plus Care (S+C) Programs. Once ESGP funds are awarded to each nonprofit agency, the State provides administrative workshops and training, and each program is monitored.

During SFY2005, the **Emergency Shelter Grant** program provided financial assistance to shelters and homeless service providers to meet the emergency needs of homeless individuals and families. Applicants were eligible to use the ESGP funds for operational expenses, the provision of essential services, or the acquisition, rehabilitation, or construction of associated facilities. The State Housing Trust Fund for

the Homeless provided the 50% non-federal funding match required by the federal ESGP program regulations.

The first line of defense against homelessness is the Homeless Prevention Program. The State awarded \$435,000 to 34 organizations around the state to help them stabilize families that experience a temporary economic setback. Prevention funds are used to pay past due mortgage payments, rents, and utility bills. Homeless Prevention funds can also be used to pay deposits or legal assistance.

Data on the persons served through Homeless Prevention Programs around the State has been separated out from the data on homeless persons served through Supportive Service Programs for the first time this year. Through these programs, a daily average of 335 individuals was provided homeless prevention assistance. During the operating period, agencies throughout the state reported providing homeless prevention assistance to over 50,000 eligible persons. The majority of persons who received this type of assistance were persons in families (87%).

Emergency Shelters are the points of entry for thousands of persons that have become homeless. Families living in emergency facilities receive food, shelter and essential services designed to stabilize them for a period of thirty to sixty days. Emergency shelter staff guide clients through the maze of social services available to them, including social security, Temporary Aid to Needy Families (TANF), employment training and other resources designed to return them to permanent housing. The next phase along the continuum of care is Transitional Housing. Families in transitional housing typically have private to semi-private living quarters. The daily regimen in these facilities is more relaxed than in shelters, but greater responsibilities are placed on the families to adhere to a plan for self-sufficiency. Families typically stay in transitional housing for up to twenty-four months. In FFY2004, the Trust Fund assisted its grantees in providing 4,819 bed spaces in emergency shelter and transitional housing facilities.

Supportive Services

In addition to housing, the State awarded money to organizations that provide services designed to address issues that may have contributed to the family's homelessness. The range of services include things such as housing counseling, childcare, education, employment training, financial counseling, legal aid, childcare, mental health counseling, primary health care, and substance abuse therapy.

In SFY2005, DCA made 156 ESGP funding awards to organizations that provide housing and other supportive services necessary to break the cycle of homelessness. Through this program, a daily average of 3,858 individuals was provided housing and a daily average of 8,703 persons received only supportive services.

During SFY2005, DCA collected the following client data from ESGP grantees. This data is a requirement of the Integrated Disbursement Information System (IDIS) from which Federal ESGP dollars are dispersed.

Of the 41,582 clients who received housing (emergency or transitional), their characteristics are shown below:

<u>Characteristic</u>	<u>Number</u>	<u>Percentage</u>
Victim of Domestic Violence	14,847	35.70%
Runaway/Throwaway Youth	285	.70%
Chronically Mentally Ill	9,094	21.90%
Developmentally Disabled	1,726	4.20%
HIV/AIDS	4,639	11.20%
Alcohol Dependent	16,431	40.00%
Drug Dependent	16,756	40.30%
Elderly	1,424	3.40%
Veterans	2,517	6.10%
Physically Disabled	1,604	3.90%
Other	162	.40%

Since many homeless clients have dual issues, the total will not equal 100%.

Of the 80,623* clients who received supportive services, the number below have the following characteristics:

<u>Characteristic</u>	<u>Number</u>	<u>Percentage</u>
Victim of Domestic Violence	6,528	8.10%
Runaway/Throwaway Youth	2,981	3.70%
Chronically Mentally Ill	9,931	12.30%
Developmentally Disabled	5,564	6.90%
HIV/AIDS	5,971	6.90%
Alcohol Dependent	13,161	16.30%
Drug Dependent	12,279	15.20%
Elderly	2,541	3.20%
Veterans	4,386	5.40%
Physically Disabled	2,210	2.78%
Other (Recurring Homelessness, Chronically Homeless, mentally disabled)	1,080	1.10%

NOTE: Since many homeless clients have dual issues, the total will not equal 100%.

* Demographics on clients that received homeless prevention assistance are not included in this number. Due to the nature of the service, many of the nonprofit agencies that provided homeless prevention did not collect this information.

Training

Providers of homeless assistance require ongoing training to stay abreast of innovative social work strategies as well as resources for funding, staff and volunteers -- that's why the Trust Fund invested some \$63,400 for a broad range of training opportunities in FFY2004. Sixteen organizations in Georgia participate in the **Best Practices Technical Assistance Program** as trainers. This innovative project is devised to have

local organizations with expertise in one or more areas of homeless facilities and services to provide peer training to other homeless service providers. The objective of this program is to ensure that homeless service providers have access to tools and resources that will enable them to provide a high quality of services to persons in need of assistance.

Training under this program occurs year round in all regions of the state. The **Regional Homeless Resource Fairs** are designed to facilitate communication between homeless and mainstream providers and effectively coordinate services offered to homeless families. The fairs serve as a means by which providers, funding agencies, homeless persons, local government representatives, etc... can work to form trust and personal relationships that enhance collaboration. Attendees also benefit from sharpening their skills on organizational development, fundraising, etc... Many of these fairs are conducted in conjunction with VA “stand downs” in order to encourage participation by homeless persons. DCA staff attend and provide information on this CoC, the Statewide HMIS collaborative, the ESG program, DCA/GHFA’s affordable housing programs, and other topics. Fair participants have opportunities to attend workshops on a variety of topics such as tips for start-up organizations, standards of care and policies and procedures for operating homeless housing. Using State HTF dollars, DCA is able to fund and support local sponsors of regional homeless resource fairs in all of Georgia’s 12 regions. During FFY2004, fairs were held as follows: November 22 (Columbus region), February 9 (Athens region), June 11-12 (Valdosta), and June 23 (Atlanta region). The Trust Fund staff also provides ongoing training to grantees and persons that are interested in starting new homeless projects. The Trust Fund staff performs site-visits to agencies around the state, and during those visits, a range of one-on-one technical assistance support is offered.

Other Training provided through HMIS

In the 2002 Balance of State Continuum of Care, DCA was awarded funds from HUD for a comprehensive, state-wide Homeless Management Information System (HMIS) initiative. The purpose of HMIS, as mandated by Congress, is to generate an unduplicated count of each continuum of care’s homeless population. As data is accumulated a much more comprehensive picture of the homeless population’s needs and demographics will develop, and we will be able to see how those needs and demographics change over time. This data will allow agencies to better allocate resources and serve their communities in their mission, and the State’s, to end homelessness. Through this HUD grant, DCA has provided funding to eligible agencies to assist with hardware procurement, internet connection fees, and supportive software to make this project successful. During SFY2005, \$71,394 was expended to 47 different organizations through DCA’s HMIS grant making it possible for many agencies to become active with HMIS or increase their level of participation. Significant progress has been made in the last 12 months, both in the number of agencies and in the quality of data input into the statewide implementation of the Pathways Community Network’s HMIS. Pathways list 186 member agencies in Georgia, which represents a net increase of 7 agencies over last year’s statewide membership. Fifty-one of these agencies (27%) do not receive direct funding from

HUD or DCA. Thirty of these agencies work predominantly or exclusively with a protected class clientele (clients are HIV positive, fleeing domestic violence, etc.). Each of Georgia's continuums has a substantial number of homeless service providers using the HMIS system and more are expected to join over the next 12 months. There is representation from many sectors of the homeless service/shelter system – information and referral, emergency shelters, transitional housing, HOPWA providers, domestic violence shelters, and service-only agencies.

Acquisition & Rehabilitation

Each year, the State helps local governments and nonprofit organizations acquire land and buildings, or make substantial repairs to facilities used to house or provide services to homeless persons. As there is a growing need for emergency shelter space, the State Housing Trust Fund makes the largest sum of its development budget available to organizations seeking to develop additional space for shelter beds. The Trust Fund awarded \$84,000 for one acquisition and rehabilitation project in SFY2005. During this same period, the State reimbursed over \$278,000 for five other acquisition and rehabilitation projects through this program.

Special Needs

Recognizing that some homeless individuals may never become completely independent of charitable assistance from the public and private sector because of the complex nature of their homelessness the Trust Fund has provided funds to aid people that require long-term social and psychological support.

These individuals suffer from a range of medical issues to include physical disabilities, mental illnesses, and/or chemical addictions. To keep such persons housed and treated, a comprehensive support mechanism is needed. The Trust Fund operated two such programs in SFY2005, Housing Opportunities for Persons with AIDS, and the Shelter Plus Care program.

Housing Opportunities for Persons With AIDS (HOPWA)

The HOPWA program serves individuals and families affected by HIV/AIDS. Because this disease often leaves individuals and families financially devastated due to accumulating medical bills and lost wages due to sickness, the State's HOPWA Project Sponsors make rental assistance and supportive services available to eligible persons. For persons impacted by HIV/AIDS, this is a very important phase on the continuum of care. In FFY2004, the State administered \$1,877,990 in HOPWA funds to assist ten (10) Project Sponsors located throughout Georgia in serving persons affected by HIV/AIDS. Of the HOPWA funds expended, \$823,142 provided 521 units of housing to 621 persons with HIV/AIDS along with 599 additional family members and \$955,920 provided supportive services only to 722 persons with HIV/AIDS, and 2,436 persons with HIV/AIDS received housing information. Project Sponsors received \$98,928 in HOPWA administration funds. An important note is that six HOPWA Sponsors also received \$374,407 in Shelter Plus Care (S+C) funds for the rental assistance of homeless persons with both a disability and with HIV/AIDS, and they maintained 46 units of Rental Assistance through the S+C Program during this

operating period. For participants whose housing is provided through the S+C Program, they also receive supportive services that are provided through the HOPWA Program.

In all, a total of 621 persons with HIV/AIDS along with 599 additional family members were housed in the 567 HOPWA-supported units.

In addition to housing, some of the services provided through the HOPWA Program were case management, outreach, health/medical services, alcohol and drug abuse services, employment assistance, education, nutritional services/meals, permanent housing placement, resettlement assistance, emergency shelter vouchers, life management skills, legal services, mental health services, and transportation. Appendix II provides information on the number of units provided to persons with HIV/AIDS using HOPWA funds during SFY2005 and a comparison to planned actions, as approved in the Consolidated Plan Annual Action Plan for this operating year.

During FFY2004, the State of Georgia had sponsors with HOPWA-developed community housing in the larger communities of Macon and Savannah through the Project Sponsors Central City AIDS Network, Inc. and Union Mission (Savannah), Inc. In addition to community housing and services programs, they offer rental and emergency housing assistance programs. Action Ministries, Inc. also operated community based housing in Carrollton, Dalton, Gainesville, LaGrange, and Rome, and they provided services and short term rent, mortgage and utility assistance.

Also during this contract year AIDS Athens, Inc., Amethyst Project, Inc., Coastal Area Support Team, Inc., and South Georgia Coalition to End Homelessness, Inc. offered service and scattered site programs located in the smaller communities of Athens, Statesboro, Brunswick, and Valdosta. During FFY2004, the State administered HOPWA funds to Comprehensive AIDS Resource Encounter, Inc. in Jesup and the surrounding 4 counties. Lastly, this year the final reimbursement from a FFY2003 HOPWA grant award was sent to St. Stephens Ministry of Augusta, Inc. (Data for all of the clients that received housing and/or services through this agency was included in last year's annual reports)

The State continually strives to find agencies to initiate programs for persons with HIV/AIDS in rural areas where the need is unmet and to assist designated sponsors with the expansion or enhancement of their organizational capacity and/or current programs. This year the State conducted a three-day statewide HOPWA meeting. During this meeting, organizations with HOPWA programs assess their programs, consider new information about HIV/AIDS, and develop annual HOPWA goals.

Once HOPWA funds have been awarded to a Project Sponsor, the State provides grant management oversight, which includes technical assistance and training as well as monitoring of each HOPWA funded agency. During FFY2004, the State conducted monitoring visits for the HOPWA Program to eight Project Sponsors.

To the extent that persons with HIV/AIDS are classified as “homeless” by HUD’s definition, housing and services are also available to persons with HIV/AIDS under the ESG Program. According to the State’s ESGP grantees, a total of 4,639 persons receiving emergency or transitional housing through the ESG Program reported to have HIV/AIDS during this reporting period.

What follows is a list of the ten (10) Project Sponsors who drew down HOPWA funds during the period of July 1, 2004 through June 30, 2005, the amount each sponsor received during this period, and the service the sponsor provided.

<u>Project Sponsor</u>	<u>Funds Expended</u>	<u>Service Provided with the State’s HOPWA Funds</u>
1. Action Ministries, Inc.	\$89,832	Housing & Supportive Services
2. AIDS Athens, Inc.	\$103,579	Housing & Supportive Services
3. Amethyst Project, Inc.	\$195,776	Housing & Supportive Services
4. Central City AIDS Network, Inc.	\$510,768	Housing & Supportive Services
5. Coastal Area Support Team, Inc.	\$224,273	Housing & Supportive Services
6. Comprehensive AIDS Resource Encounter, Inc.	\$46,571	Housing & Supportive Services
7. Homeless Resource Network, Inc.	\$64,800	Housing & Supportive Services
8. South GA Coalition to End Homelessness, Inc.	\$321,372	Housing & Supportive Services
9. St. Stephens Ministry of Augusta, Inc.	\$35,540	Housing & Supportive Services
10. Union Mission (Savannah), Inc.	\$285,479	Housing, Services, and Construct / Development
Total Amount Expended:	\$1,877,990	

Project sponsors throughout the State experienced a number of barriers to operating the HOPWA Program this year. Several of the State’s project sponsors reported that a lack of safe, affordable housing is a problem when trying to find housing for participants who are becoming more independent. In some areas finding affordable housing that meets the Fair Market Rent (FMR) standards in units suitable to pass Housing Quality Standards (HQS) is especially a challenge for some of the project sponsors. Urban revitalization has also contributed to an inventory reduction of PHA units in some areas making it more difficult to move clients into other programs. Sometimes clients are reluctant to seek services through the local health department due to a perceived lack of confidentiality and lack of services. Credit histories, criminal backgrounds or history of substance abuse can interfere with obtaining housing from Public Housing Authorities and landlords, although some project sponsors have been working closer with a realtor company to assist with the housing placement of some consumers. Some other barriers continue to be rising utility costs, lack of dental services and a lack of educational programs on the prevention of HIV/AIDS. Transportation in the rural areas has also continued to be a barrier for many participants, and some sponsors reported that it can be difficult to interview people and obtain the necessary documents for this program. The lengthy VA process to receive services for veterans who need home health care was reported to be a barrier for clients as well as getting clients connected to a third party who can help them with the appeal process for Social Security.

A lack of support services or treatment facilities for substance abuse treatment, mental health treatment, and/or employment training continues to be a barrier in many rural counties as well as a lack of AIDS specific support services. And finally, some project sponsors report that a lengthy appointment process can also be a challenge when clients need immediate mental health treatment.

There were no specific actions in response to the barriers listed, and the State has no recommendations for the HOPWA Program at this time.

Shelter Plus Care (S+C)

Since 1998, the State has been the primary applicant to HUD for Shelter Plus Care Housing. This program provides permanent housing and on-going treatment for homeless persons with disabilities and their families. Persons served by this program primarily have disabilities associated with serious mental illness, chronic problems with alcohol and/or drugs, and acquired immunodeficiency syndrome (AIDS) or related diseases. Sixteen Community Service Boards that fall under the purview of the Georgia Department of Human Resources deliver services under the S+C program. Their trained staff identifies appropriate housing and provides on-going treatment. Program grants are used to provide rental assistance payments through four eligible components:

- Tenant-based Rental Assistance (TRA)
- Sponsor-based Rental Assistance (SRA)
- Project-based Rental Assistance with rehabilitation (PRAW) or Project-based Rental Assistance without rehabilitation (PRA)
- Section 8 Moderate Rehabilitation Program for Single Occupancy Dwellings (SRO).

During SFY2005, DCA provided assistance through thirty-seven sponsors for 534 housing units using \$2,050,492 in program funds. Over 800 disabled homeless persons were provided housing through this program.

Permanent Affordable Housing

The final housing solution for most homeless families is permanent affordable housing. By leveraging funds with the Georgia Department of Community Affairs and the U.S. Department of Housing and Urban Development, the Trust Fund has helped organizations through the Permanent Supportive Housing Program to acquire land, renovate and build multi-family and single-family units for persons that are low-income. To support the development of affordable housing projects, the Trust Fund made a preliminary commitment to one applicant for assistance under this program.

Assisting Other Special Need Households

The State administered several programs during SFY2005 to benefit other special need households, in addition to DCA's HOPWA program. While not solely dedicated to assisting special need households, DCA's Section 8, Georgia Dream Mortgage Program, CHIP, Rural Rental Housing Development Fund, and HOME Rental Housing

Loan programs provided assistance to households that include an individual who is elderly or has a disability. Full descriptions of these programs and their level of assistance to these special need groups can be found in Section I of this document. DCA also made available an online housing search tool, the Rental Access Network that provides property managers with the ability to market available rental units (including those designed with features to make the units accessible for individuals with disabilities) to prospective tenants across the state of Georgia.

The increased loan amount available through DCA's Georgia Dream program as a result of our partnership with the Georgia office of USDA – Rural Development also has resulted in greater assistance to borrowers in rural Georgia. DCA entered into an agreement with USDA-RD during SFY1997 to provide up to \$10,000 as a subordinate mortgage loan to USDA-RD's Direct 502 loan. The Georgia Dream Second mortgage loan may be used by the borrower to cover a portion of the borrower-paid closing costs and prepaid expenses and/or to reduce the principal amount of the first mortgage.

DCA improved and increased access for homeownership for qualified individuals with disabilities and/or households with members, who have a disability by providing the Georgia Dream Choice Mortgage Program because of income considerations alone, cannot afford to purchase a home. The Georgia Dream Second mortgage loan may be used by the borrower to cover a portion of the borrower-paid closing costs and prepaid expenses and/or to reduce the principal amount of the first mortgage. Assistance under the CHOICE Program is based on the income level of the household and the location within Georgia where they would like to purchase a home. Loans are generally used in conjunction with the State's Georgia Dream First Mortgage Program.

DCA has entered into contract with the Statewide Independent Living Council to develop a Zero Step Entry Power Point Presentation to increase builder participation in the Easy Living Home Program, which encourages construction utilizing the concept of visitability for everyone.

D. ADDRESSING OBSTACLES TO MEETING THE NEEDS OF THE UNDERSERVED

Addressing the Obstacles

The State has recognized in its Consolidated Plan that many obstacles connected to affordable housing issues relate to public perceptions and market factors. However, the State can take actions to address issues pertinent to its regulatory control. Actions taken by DCA during SFY2005 included:

- Implementing federal fair housing requirements in association with all HUD-funded housing activities.
- Providing housing information to first-time home buyers, including: Consumer Education Seminars that promote a basic awareness of the advantages and responsibilities of homeownership.

- Developing and helping to facilitate a training course “Best Housing We Can Have” in joint partnership with the Georgia Municipal Association through a contractual agreement with Common Focus.
- Pursuing federal regulatory changes that will enable the State to more efficiently provide assistance to underserved households.
- Examining other State measures that may remove obstacles to the provision of affordable housing opportunities for low and moderate income Georgians.
- Continuing to require and to monitor the performance of local governments funded through the State’s CDBG program to promote fair housing.
- Using mortgage revenue bonds and the Low Income Housing Tax Credit/Georgia Housing Tax Credit to foster and maintain affordable housing opportunities in Georgia.
- Supporting the efforts of service providers through the Housing Trust Fund to assist the homeless.
- Implementing the Continuum of Care plan to meet the housing needs of families that are homeless or at risk of being homeless in rural areas of Georgia.
- Continuing to assist designated HOPWA project sponsors with the expansion or enhancement of their organizational capacity and/or current programs.
- Continuing to encourage nonprofit agencies in the southern and southwestern area of the state to initiate HOPWA programs to meet the needs of persons with HIV/AIDS in rural areas.
- Continuing implementation of a Housing Counseling Program funded through a combination of funds from HUD and the Georgia Housing and Finance Authority that offers pre-purchase and post-purchase counseling services through a partnership with eight regional Consumer Credit Counseling Services (CCCS) and thirty-one nonprofit agencies across Georgia.
- Offering Spanish language brochures and workbooks for DCA’s home buyer programs to enable Georgia’s Hispanic population better access to this assistance.
- Making special efforts to work with rural communities in Georgia to encourage the development of affordable housing for the region’s workforce population.
- Continuing DCA’s Rural Rental Housing Development Fund to provide education on the housing development process to participating Public Housing Authorities.
- Continuing to make available the Rental Access Network to provide property managers the ability to market available rental units (including those designed with features to make the units accessible for individuals with disabilities) to prospective tenants across the state of Georgia.
- Offering training to nonprofit developers on how to develop single family housing for homeownership.
- Developing a Zero Step Entry Power Point Presentation geared toward developers and contractors to dispel myths and misconceptions in developing a cost efficient and aesthetically pleasing no step entry product.

Assisting Households with a Disproportionate Housing Need

The State has recognized in its Consolidated Plan the existence of a disproportionate need for housing on the part of some Hispanic, black, and elderly household types. The State continued to provide incentives through its various programs that encourage the development of affordable housing opportunities for households of these groups.

The State continued to actively market its Georgia Dream first and second mortgage programs to real estate and mortgage companies operating in neighborhoods with high minority concentrations. The Program has started a collaboration with designated Cities in Georgia creating a partnership entitled "DreamCity", which is a unique, ground breaking collaborative effort designed to increase affordable homeownership in Georgia's cities. The program combines the resources of the Georgia Dream below market interest rate first mortgage and 0% second mortgage financing with the existing resources of the cities, homeownership opportunities under these partnerships have become even more affordable for Georgia's first time homebuyers.

DCA offers Spanish language brochures and workbooks for DCA's home buyer programs to enable Georgia's Hispanic population better access to this assistance

A Homeownership Marketing Coordinator fluent in Spanish was employed in an effort to reach the Hispanic population that does not speak English.

E. ELIMINATING BARRIERS TO AFFORDABLE HOUSING

During SFY2005, DCA continued important program modifications to help eliminate barriers to affordable housing and open the access to decent, safe, sanitary, and affordable housing for Georgia's most under-served households.

As part of its funding round awarded during SFY2005, the OAH awarded extra points in the project scoring process to projects serving non-elderly special need households, including the homeless. To receive these points, at least thirty percent of the total project dwelling units must be restricted to Special Needs Housing and the development must provide three amenities applicable to the targeted population.

Supportive services applicable to the needs of the designated special need tenants must also be provided by an experienced, licensed provider of such services.

The Office of Homeownership within DCA has developed a written brochure in Spanish that describes the Georgia Dream first and second mortgage programs for potential low-income buyers. A Spanish version of the Housing Counseling Workbook entitled "Su Casa Propia" is also available.

DCA's Permanent Supportive Housing Program offers construction and permanent financing to develop affordable rental housing with supportive services available to the targeted tenant population. The State also will convert the required number of tenant-based rental assistance to project-based rental assistance within funded developments. Adding this project-based rental assistance makes these units affordable to the targeted residences.

DCA's Rural Rental Housing Development Fund also provides critical educational instruction to representatives of small, local public housing authorities on the housing development process. In many rural Georgia communities, no private sector developers are creating affordable rental housing. Because of their skills in managing rental units, many small housing authorities can fill that gap. Once the educational component to the RRHDF program is completed, participants submit a funding application to DCA for the construction and permanent financing of up to ten rental units.

DCA's HOME CHDO Predevelopment Loan Program offers interest-free loans to qualified nonprofit organizations for the preparation of complete and comprehensive applications for financing low to moderate income housing developments using DCA's HOME Rental Housing Loan or Permanent Supportive Housing Loan programs.

DCA's HOME CHDO Operating Assistance Program provides qualified state designated CHDOs with funding to maintain their operation and to develop their capacity to implement HOME-funded CHDO activities.

DCA is sponsoring on-going training to nonprofit developers on how to begin developing single family housing for homeownership. The training includes an overview of program requirements and the application process for DCA's Single Family Development Program. The program, entitled "Opening Doors through Single Family Housing Development," provides information on how to develop and preserve affordable single family housing within local communities.

DCA has made available the Rental Access Network to provide property managers the ability to market available rental units (including those designed with features to make the units accessible for individuals with disabilities) to prospective tenants across the state of Georgia.

DCA continues its partnership with the Georgia Municipal Association and the University of Georgia's Housing and Demographics Research Center for the Georgia Institute for Community Housing to offer communities a three-year program of collaboration and technical assistance. This program offers a series of facilitated retreats allowing communities to fashion solutions to their housing needs, the opportunity to attend related workshops, to receive technical assistance. The program provides an opportunity for the community housing teams to engage in cross-community sharing and collaboration.

The Atlanta Community Based Training Consortium (ACT), in collaboration with DCA, conducted an educational and informative Affordable Housing and Nonprofit Management Conference: "More than Bricks and Mortar." The conference centered around three developmental tracks: Organizational Development, Neighborhood Development and Housing Development. The twelve workshops allowed the conference participants to engage the panel speakers in-depth about specific activities unique to their organizations.

F. OVERCOMING GAPS IN INSTITUTIONAL STRUCTURE AND ENHANCING COORDINATION

The State also continued to take steps during SFY2005 to meet its priority: *To increase coordination, strengthen linkages and encourage the formation of partnerships between Georgia's private sector housing developers, financial institutions, nonprofit organizations, public sector agencies, foundations, and other providers.* The State's efforts included:

- Continuing to implement the Community HOME Investment Program (CHIP) to provide eligible local governments with access to both HOME and CDBG funds through a single, coordinated application process for the implementation of approved and eligible housing and community development activities within their communities.
- Continuing the State's informal efforts to work with other governmental agencies, nonprofit organizations, housing developers, financial institutions, foundations and other providers to create effective solutions to the housing needs of Georgians.
- Continuing the State's participation in various forums and networks from across the state which address affordable housing, homelessness or the housing issues of special needs groups.
- Continuing Georgia Dream first and second mortgage programs through a network of private sector, participating lenders and in cooperation with thirty-one nonprofit housing counseling agencies.
- Participating and facilitating homebuyer/educational fairs attended by people interested in buying their first home.
- Making available DCA's Internet web site to increase access to information on Georgia's affordable housing and community development needs and to promote the availability of its programs with its current and future partners.
- Continuing of DCA's Community Housing Initiative to support local officials and leaders achieve their community goals, strengthen downtown revitalization, rejuvenate deteriorating or blighted neighborhoods, and create economic benefits and a stronger tax base through the use of established DCA resources and programs.
- Offering educational training to local officials through DCA's "Best Housing We Can Have" class to heighten awareness of housing issues in their communities. This class is offered in cooperation with the Georgia Municipal Association. Approximately 46 individuals were trained this year.
- Continuing implementation of a Continuum of Care Plan and established network of providers.
- Continuing the State's response to AIDS by collaborating with Ryan White Consortiums, GA Department of Community Health, the City of Atlanta, and the Statewide HIV Prevention Program on our commitment to providing safe, decent, and affordable housing for our most vulnerable citizens living with HIV/AIDS and their families.
- Contracting with Statewide Independent Living Council to develop a PowerPoint presentation describing construction techniques to build an aesthetically pleasing, cost efficient no-step entry.

- Continuing to facilitate a proactive dialog about preventing and eliminating homelessness, the Trust Fund regularly convenes meetings of the *State Homeless Advisory Council*. The council is composed of twenty-five representatives from the homeless service provider community, local government providers, nonprofit organizations, ecumenical community and many others interested in addressing issues of homelessness.
- Continuing DCA's collaboration with the Collaborative Initiative to Help End Chronic Homelessness. This past year, DCA Commissioner Mike Beatty co-chaired along with DHR Commissioner B.J. Walker on the Governor's Interagency Homeless Coordination Council. Ongoing work is focused on ending chronic homelessness; policies that will eliminate discharging clients back into homeless situations; improving state agency coordination; improving access to SSI with a consideration given to presumptive eligibility; evaluation of fiscal effectiveness; effective homeless prevention policies; and coordination strategies that will best achieve the Council and the Governor's goals for ending chronic homelessness in Georgia by 2012. The Council has now convened a Policy Academy on Families and Children and will soon convene another Academy on SSI Benefits.
- Continuing to participate in mainstream planning efforts throughout the State. DCA has membership on the Georgia Mental Health Planning Council. DCA also regularly attends the (supportive) Housing Forum meetings facilitated, by the Metro Atlanta Food Bank. DCA participates in the meeting of the Georgia State Trade Association of Not-For-Profit Developers (GSTAND) and DHR's Housing Coalition. In the past year a collaboration utilizing DCA/GHFA Section 8 vouchers for non-homeless persons exiting institutions grew from this work. DCA staff also participates regularly and are members of the Governor's Council on Developmental Disabilities.
- Continuing DCA's collaboration the Mayor's (Atlanta) Homeless Commission. Staffed by the United Way of Metropolitan Atlanta this vision is to address needs in the larger metro region. Twenty-five (25) of the counties in the 28-county Atlanta MSA are within this balance of state CoC plan. The Commission is currently working with the Georgia Legislature to establish a state homeless authority. The Balance of State CoC counties of Clayton, Douglas, and Rockdale have joined in this regional effort. Extending from this effort is the Metro Atlanta United Way's Supportive Housing Council. This group is specifically working to establish new resources for housing chronic homeless persons in the metro Atlanta area.
- Continuing to participate in local homeless coalition and CoC planning meetings throughout the state. Examples include the Chatham-Savannah Authority for the Homeless, the Valdosta, Columbus, Macon, Athens and Augusta Homeless Coalitions, United Way of Metro Atlanta's Commission on Homelessness, and others. In addition, DCA participates with entitlement jurisdictions as they do their HUD consolidated planning around "homelessness." A significant effort this past year included attendance at a meeting of Dalton providers to address emerging issues of homelessness within its Hispanic/Latino population.
- Continuing participation in mainstream planning efforts throughout the State. A significant new development within the past year is DCA's participation in two of Governor Perdue's "New Georgia" Task Forces – the Prison Re-entry Policy Team,

and the Community Care for Behavioral Health and Developmental Disabilities Policy Team.

- Providing pre-purchase and post-purchase Housing Counseling programs through Consumer Credit Counseling agencies across the State of Georgia. Eighteen Housing Counseling Agencies were assisted and \$281,300 was awarded to those agencies. Thirty one Agencies provided home buying education enabling 2,884 individuals to complete the course. These agencies were awarded \$49,470.
- Continuing DCA's partnership with ten local public housing authorities through Georgia HAP Administrators, Inc., a nonprofit that received the contract to provide Section 8 HAP Contract Administration services to HUD in Georgia.
- Implementing the Housing Georgia 2004/Magnolia Awards for Excellence in Housing event to enable Georgia's affordable housing community to come together to celebrate extraordinary achievements in housing. Awards were given in six categories and award finalist made presentations describing their achievements to conference participants.
- Initiating a collaboration between the Georgia Dream Homeownership Program and designated cities to create a partnership entitled "DreamCity," which is an unique, ground breaking collaborative effort designed to increase affordable homeownership in Georgia's cities. The program combines the resources of the Georgia Dream below market interest rate first mortgage and 0% second mortgage financing with the existing resources of the cities. This partnership makes homeownership opportunities even more affordable for Georgia's first time home buyers.
- Beginning work to create a Coastal Comprehensive Master Development Plan (CCMDP). The tentative date of completion is February 2007. The CCMDP will address the often competing interests of tourism, economic development, environmental management, housing and transportation. The overall objective is to identify a vision for the coastal area that will promote sustainable future development without compromising the region's valuable, but also vulnerable, natural environment.
- DCA's Team Georgia staff members, state agency partners and Middle Georgia RDC staff sponsored a retreat facilitated by People **Looking Ahead Now** (PLAN), a group consisting of elected officials, government staff and community leaders that meet quarterly for a retreat to work on community improvement goals. Team Georgia staff members and agency/RDC partners served both as facilitators and resource persons, providing an opportunity for PLAN sub-groups to develop specific action plans, and at the same time, determine exactly how state resources could be used to accomplish community goals.

G. FOSTERING AND MAINTAINING AFFORDABLE HOUSING

All of the programs implemented by DCA using any of the consolidated program funds are designed to foster and maintain affordable housing opportunities across Georgia. The programs and production activity described in Section I serve as evidence of the state's commitment to this objective.

H. RESULTS OF ON-SITE INSPECTIONS OF AFFORDABLE RENTAL HOUSING ASSISTED WITH HOME

During SFY2005, DCA followed its established HOME Audit Policies and Procedures to monitor developments funded through its HOME Rental Housing Loan, Permanent Supportive Housing and Rural Rental Housing Development Fund programs. Currently, DCA regularly monitors 118 properties and will continue this effort through the expiration of each property's period of affordability. In an effort to ensure that the property owners understand on-going compliance requirements, notification of upcoming training and detailed HOME management packages (including all required Compliance Forms) are given to the participants at the Pre-Construction Conferences.

Individual "hands-on" project-specific training is offered to each staff at each development prior to the start of lease-up. The owner, management company, and on-site manager are encouraged to attend the training. During SFY2005, DCA provided training to 61 staff members of HOME funded developments. DCA also continues to attend industry held training to further enhance DCA's ability to serve the HOME funded rental projects.

DCA continues to place emphasis on reviewing Affirmative Fair Marketing and accessibility issues. Updates of the Marketing Plan are reviewed and Self-Evaluation/Transition Plans for accessibility are requested.

An Annual Owner Certification of Compliance with HOME rules and regulations was instituted in SFY1999 and is now an on-going requirement. All HOME property owners are required to submit this certification to DCA each February.

I. EVALUATING AND REDUCING LEAD-BASED PAINT HAZARDS

In 1994, three State agencies came together to develop a coordinated strategy to address Georgia's lead-based paint hazards. These agencies are (1) the Georgia Department of Human Resources (DHR), Division of Public Health, through implementation of the CDC funded Georgia Childhood Lead Poisoning Prevention Program, (2) the Georgia Department of Natural Resources which is responsible for certification of lead abatement contractors and professionals and implementation of Georgia's "Lead Poisoning Prevention Act of 1994, as amended," and (3) the Georgia Department of Community Affairs (DCA) which administers the HUD funded Community Development Block Grant (CDBG) and other housing programs.

The efforts of these agencies continued during the current report period. The following are some of the more significant accomplishments during SFY2005:

- The DHR, Public Health Division continued to implement the Georgia Childhood Lead Poisoning Prevention Program (CLPPP). The Division of Public Health provides the following services using CDC funds: 1) Identification of sources of exposure through the use of public health environmentalists; 2) Medical case management and treatment through local health departments of children identified

with elevated blood lead levels; and 3) Community education through the provision of public and professional information relating to the lead hazard issue.

- The Department of Natural Resources continued to identify and certify lead abatement contractors, workers, risk assessors, inspectors and firms, and continued to inspect lead abatement work at job sites.
- DCA continued to actively address the need for lead based paint control and abatement by requiring local governments to budget funds for lead control and/or abatement when submitting an application for funding in which rehabilitation activities are anticipated to be performed.
- DCA has continued to train lead abatement contractors and risk assessors working with local housing rehabilitation recipients. Several sessions were held and a majority of the attendees achieved certification under the DNR regulations. A majority of the new certifications were issued to small and/or minority firms or individuals.

J. IMPROVING PUBLIC HOUSING AND RESIDENT INITIATIVES

DCA does not have an ongoing financial relationship with local public housing authorities in regards to traditional public housing. However, DCA continues to implement the Rural Rental Housing Development Fund to provide funds to eligible public housing authorities for the construction of up to ten (10) units of rental housing targeted to low/moderate income families in rural areas of the State in which the larger HOME Rental Housing Loan Program projects are not economically feasible. Selected participants also received training and technical assistance on the housing development process in an effort to build the capacity and number of rental housing developers in rural Georgia.

K. ACTIONS TO REDUCE THE NUMBER OF POVERTY LEVEL FAMILIES

While a solution to assisting the significant number of Georgians living in poverty is beyond the scope of the four HUD formula programs, the implementation of the housing and community development programs as described in Section I has assisted in the alleviation of some of the conditions of poverty manifested in poor or overcrowded housing, lack of jobs and deteriorated neighborhoods.

The grants the State made to local governments and nonprofit service providers helped persons and families in poverty.

During FFY2004, CDBG set-aside funds for the Employment Incentive Program resulted in the award of 27 grants utilizing \$7,255,622 in federal funds for the creation of new jobs for lower income persons as well as job training. The additional income generated by the creation of new jobs should help lift families above the poverty level.

DCA is committed to the betterment of rural Georgia. DCA hosts a biennial event Celebrating Rural Georgia (CRG). The event is a unique collaboration of public and private organizations committed on a biennial basis. Our partners include state agencies, colleges from throughout Georgia's university system, nonprofit community groups, city and county organizations, environmental advocates, economic development organizations, agricultural support groups and many others. The Georgia

Rural Development Council provides staff support to assist CRG partners in their efforts to celebrate and share rural success stories, best practices and resources.

DCA and the Georgia Department of Economic Development sponsored a Regional Advisory Council (RAC) Summit. RAC leaders, representing both public and private-sector interests, from all state service delivery regions were in attendance. Formed in 1998, the purpose of each RAC is to promote regional approaches to community and economic development, to propose and offer, where appropriate, educational programs for local leaders and encourage private-public partnerships to address regional challenges. Continuing and future RAC focus areas include Safe and Affordable Housing, Sustaining Existing Businesses, Help for Entrepreneurs, Local Government Assistance, Heritage Tourism and Community and Economic Development.

L. CARRYING OUT THE ACTIONS IDENTIFIED IN THE STATE'S CONSOLIDATED PLAN

The actions identified in Part I and Part II of this performance report indicate the State's commitment to carrying out the activities identified in its Annual Action Plan for FFY2004 Consolidated Funds. DCA has administered all of the consolidated resources that it planned to receive from HUD and moved to implement its housing and community development activities with the goal of meeting the priorities established in the State of Georgia's Consolidated Plan.

In addition, the State acted to assist other entities seeking funds for projects that also further these priorities. During SFY2005, the DCA approved Certifications of Consistency with its Consolidated Plan and included 38 additional proposed projects, including:

- Application to HUD by the ABP Associates for Housing Development Corporation of Macon and Taylor to develop 28 independent living units for the elderly.
- Application to HUD by the ABP Associates for Housing Development Corporation of Macon and Taylor to develop 28 independent living units for very low income elderly in Butler, Georgia.
- Application to HUD by the The Caring Place to develop 30 efficiencies independent living units for the elderly in Reynolds, Georgia.
- Application to HUD by the The Caring Place to develop 30 efficiencies independent living units for the elderly in Henry County, Georgia
- Application to HUD by Bulloch Shelter for the Lafayette Housing to develop 10 one bedroom independent living units to serve persons with disabilities in Lafayette, Georgia.
- Application to HUD by VOA Southeast for the Lafayette Housing to develop 10 one bedroom independent living units to serve persons with disabilities
- Application to HUD by Ginger Hicks Associates for Walton Rehabilitation Hospital to develop 20 one bedroom independent living units for the elderly in Thomson, Georgia.

- Application to HUD by the E.E. Smith Company for United Church Homes of Kennesaw, Georgia to develop 28 one bedroom independent living units for the elderly in Kennesaw, Georgia.
- Application to HUD by the CONSOC Housing Consultants for AHEPA National Housing Corporation to develop 50 one bedroom independent living units for the elderly in Columbia and Richmond counties.
- Application to HUD by DASH to develop 30 one bedroom independent living units for seniors in LaGrange, Georgia.
- Application to HUD by the Housing Consultants for Community Alert to develop 50 one bedroom independent living units for the elderly in Pine Mountain, Georgia.
- Application to HUD by the Center for Housing Alternatives for Cobb Association for Retarded Citizens to develop a four-person group home in Cartersville for people with developmental disabilities.
- Application to HUD by Appalachian Community Enterprises to provide microloans and business development services for low income residents who want to start or grow a business. ACE will also provide training and technical assistance.
- Application to HUD by Colquitt County Serenity House Project for the Transitional Living Program to lease eleven apartments in Moultrie, Georgia for victims of domestic violence exiting the emergency shelter offered by Serenity House. This project will serve 10 families and 16 or more children with supportive services.
- Application to HUD by Bulloch Shelter Center for Project to secure funding for the leasing of ten two-bedroom apartments to serve homeless families in Bulloch County, Georgia. Rehab Funds are also being requested to ensure the apartments meet designated housing authority codes and ordinances.
- Application to HUD by Heritage Foundation for the Maya's House in Thomasville, Georgia to obtain funding procurement and renovation of 4 unit apartments for women transitional from Maya House; a gender specific treatment program for women and their children. This program serves 14 southwest Georgia counties: Terrell, Lee, Dougherty, Worth, Calhoun, Early, Baker, Miller, Mitchell, Colquitt, Seminole, Decatur, Grady and Thomas.
- Application to HUD by Women of Excellence for the Transitional Housing Program in Griffin, Georgia to provide supportive services and transitional housing for women who have been homeless, victims of domestic violence and incarcerated.
- Application to HUD by Polk County Women's Shelter on behalf of Our House for the supportive services of women and their children who are victims of domestic violence in the cities of Cedartown, Rockmart and Aragon and Haralson County, Georgia.
- Application to HUD by First Monumental Faith Community Outreach Center on behalf of the Crossroads Transitional Program in Dougherty County to provide housing and supportive services for up to fifteen families.
- Application to HUD by Action Ministries for Georgia Coalition Against Domestic Violence for transitional housing for victims of domestic violence.

- Application to HUD by Hall Family Initiative Residence for the Hope House and Cumming House in Hall County, Georgia to provide housing and supportive services for the chronically mentally ill and certified homeless persons.
- Application to HUD by House of Grace to provide housing and supportive services to chronic homeless adult males in Adel, Georgia and the surrounding service area, which includes 18 counties in State Region 11 (Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Charlton, Clinch, Coffee, Cook, Echols, Irwin, Lanier, Lowndes, Pierce, Tift, Turner and Ware Counties).
- Application to HUD by Lowndes Associated Ministries to People on behalf of the Transitional Housing Program in Lowndes County, Georgia to provide housing and supportive services to both two-parent families and single parent families headed by males. This project will continue to provide a wide range of homeless subpopulations through a comprehensive array of support services principally provided through a stand-alone support service center. Services include outreach, case management, health care and housing placement to 108 participants.
- Application to HUD by the Georgia Department of Community Affairs Balance of State Continuum of Care (CoC) for Continuum of Care SuperNOFA funds that would provide permanent supportive housing, transitional housing, and/or essential services for homeless persons/homeless disabled persons through 50 separate grants to 38 various non-profit agencies located throughout the State.
- Application to HUD by Gateway Behavioral Health Systems for Women and Children Homeless Options for Treatment and Housing Services to provide permanent housing in Bryan, Camden, Chatham, Effingham, Glynn, Liberty, Long, and McIntosh counties. This project will serve persons with severe mental illness with or without chronic addictive disease problems and their children.
- Application to HUD by Action Ministries to provide permanent supportive housing to families with disabilities. This project can provide housing for 18 persons in Bartow, Carroll, Floyd, Hall, Spalding and Whitfield counties with 18 beds.
- Application to HUD by Goodwill Industries of Middle Georgia for WORKing Solutions Program to provide homeless assistance up to 30 individuals in Macon and Bibb County. Homeless persons served are unemployed at initiation of service and are classified as experiencing “barriers to employment” such as long-term unemployment, chronic poverty, illiteracy, teenage parenthood, a history of institutionalization, school drop-out status, homelessness, job dislocation or displacement, disabilities and other situations causing severe barriers to employment.
- Application to HUD by Citizens Against Violence for the Transitional Housing Program a 16 units total from two combined projects, which leases fifteen apartments as transitional housing and one apartment as an on-site office and client resource center for victims of domestic violence leaving an emergency shelter in Bulloch County. Comprehensive support services include case management, transportation, day care, a children’s after school and summer

program, educational and tutorial services, emergency health care, and legal services. These projects will serve 45 individuals with 45 beds.

- Application to HUD by Ministries and Highland Rivers to house and serve chronically homeless adults and families in Cherokee, Pickens, Gilmer and Fannin Counties, Georgia who suffer with severe and persistent mental illness, chronic substance abuse and co-occurring disorders.
- Application to HUD by Georgia State Trade Association of Nonprofit Developers under the Rural Housing and Economic Development Program. GSTAND will provide technical assistance, conduct workshops and coordinate peer-to-peer consulting projects for rural Georgia.
- Application to HUD by Southeast Local Development Corporation that will provide intermediary relending services to ten Georgia counties. The counties to be served are Catoosa, Chattooga, Dade, Fannin, Gordon, Murray, Towns, Walker, Whitfield, and Union.
- Application to HUD by Ashton Waynesboro, LP for Waynesboro Garden Apartments in Burke County Georgia to renovate the existing complex consisting of 70 residential units. The existing units consist of a mixture of elderly and family units with 100% project based rental assistance, which 26 units are designated for the elderly.
- Application to HUD by Ashton Statesboro, LP for Statesboro Summit Apartments in Statesboro County Georgia to renovate the existing complex consisting of 98 elderly residential units.
- Application to HUD by the Army Residential Communities Initiative that will provide and/or improve quality housing, ancillary supporting facilities to the Solders and their families through a combination of replacement and improvement to existing family housing units in Fort Benning, Georgia.
- Application to HUD by the Youth Incentive Program to develop a 100- unit apartment complex in Brunswick, Georgia for the elderly, low income and for those who have a disability. These units would also have free public utilities offered.
- Application to HUD by Salem Bible Church to develop a 56-unit mid-rise apartment building in Atlanta, Georgia for the elderly.
- Application to HUD by Georgia Rehabilitation Institute to develop 20 one-bedroom apartment in Thomson, Georgia for the elderly persons with very low incomes (50% or less of the medium income).
- Application to HUD by Morehouse College to receive assistance to conduct the Atlanta University Corridor feasibility study. Morehouse College in partnership UCDC will study the corridor of census tracts that run north to south from downtown Atlanta, Georgia and down Lee Street to the city limits

No requests submitted were determined to be incompatible with the Consolidated Plan.

During SFY2005, DCA also reviewed the Agency Plans of local public housing authorities for consistency with the State's Consolidated Plan. DCA reviewed 97 plans during the program year.

M. CITIZEN PARTICIPATION

A comprehensive effort was undertaken to disseminate draft versions of this Consolidated Plan Annual Performance Report in conformance with the State's Citizen Participation Plan. DCA placed advertisements on November 10, 2005 to notify the public of the document's availability in the following newspapers: *Albany Herald*, *Athens Banner-Herald*, *Atlanta Journal-Constitution*, *Augusta Chronicle*, *Brunswick News*, *Columbus Ledger*, *Dalton Daily Citizen*, *Macon Telegraph*, *Rome News-Tribune*, *Savannah Morning News*, *Valdosta Daily Times* and the *Chattanooga Times*. The document was also made available to the public on DCA's web site.

Written comments were due by 5:00 PM on Monday, November 28, 2005 in compliance with the required fifteen-day review period. No written comments were received.

III. ASSESSMENT OF ANNUAL PERFORMANCE

A. EVALUATION OF PROGRESS IN MEETING GEORGIA'S OBJECTIVES TO PROVIDE AFFORDABLE HOUSING

The State continues to make significant progress in or toward meeting its housing priorities established in its five-year strategy with the Consolidated Plan. The State assisted 43,556 households with housing and shelter assistance funded through HOME, CDBG, ESGP or HOPWA during SFY2005

To meet its rental housing priority, the State projected it would rehabilitate or construct affordable, rental housing units for 209 extremely low, 379 low and 257 moderate-income households. During SFY2005, the State actually assisted in the rehabilitation or construction of rental housing for 10 extremely low, 130 low and 63 moderate-income households using HOME funds.

To meet its rental housing priority, the State also projected it would provide 4,879 extremely low, 3,266 low and 693 moderate-income households with rental assistance. During SFY2005, the State estimates that it assisted 12,126 extremely low, 3,606 low, and 655 moderate income households with rental assistance through the Section 8 program. Overall production was higher than projected.

To meet its homeownership priority, the State projected it would assist 83 extremely low, 450 low and 501 moderate income households to achieve or maintain homeownership in housing free of overcrowded and structurally substandard conditions. During SFY2005, the State actually assisted 97 extremely low, 133 low and 321 moderate-income households achieve this goal using HOME and CDBG funds.

To meet its priority regarding homelessness, the State projected it would make funding awards to organizations to provide an average 10,200 persons daily with housing and supportive services which address the housing, economic, health and social needs of the homeless. One of the State's goals is to provide a range of services and activities that

have a measurable, major impact on conditions of poverty in the community. The Continuum of Care network has allowed DCA to increase the capacity level of organizations providing services. During SFY2005, the ESGP program distributed 156 funding awards. These funding provided housing and/or services to 8,703 individuals daily. Approximately 3,858 individuals were housed daily.

To meet its priority regarding special need households, the State anticipated making funding awards to provide housing and supportive services necessary to assist 429 special need households to achieve decent, safe and sanitary living conditions. DCA assisted 4,058 elderly households through the HOME, ESG, and CDBG programs; the Shelter Plus Care assisted 803 units for households with disabilities; as well as 289 families and 3,779 individuals through the HOPWA program during SFY2005.

B. EVALUATION OF PROGRESS IN MEETING GEORGIA'S COMMUNITY DEVELOPMENT OBJECTIVE

The primary long term objective of the State of Georgia's CDBG Program, as stated in the FFY2004 Consolidated Plan, is *to develop viable communities by providing decent housing and a suitable living environment and expanding economic opportunities, principally for low income and moderate income persons.*

In general, our evaluation is that the State is making significant progress in meeting this objective. This conclusion is based on the number and type of grants awarded and the numbers of persons benefiting from these projects.

During the program year covered by this report, 79 awards to local units of government were made with CDBG funds. Table 6: Analysis of CDBG Competition for Program Year 2004 (7/1/04 – 6/30/05), presents the number of persons expected to benefit from these CDBG funds. Over 90% of these persons are low and moderate-income persons.

One major obstacle to meeting the objective is the reduction in the amount of CDBG funds available to the State. Over the past few years Congress has held steady on the overall amount of funding, but has also set-aside millions of dollars for congressional mandated priorities.

These set-asides significantly reduce the amount of funds available to the State and seem to contradict the currently favored "block grant" approach. In addition, because the overall appropriation from Congress has not changed over the past several years, while construction prices continue to increase, the effective "buying power" of the funds available has declined.

C. CHANGES TO PROGRAM OBJECTIVES

The State does not propose any changes to its program objectives as a result of this evaluation of its progress in meeting its Consolidated Plan goals. The State will continue to regularly refine and expand the availability of funding opportunities to best

meet the needs of Georgia. Any changes will be reflected in the State's Annual Action Plan for FFY2006 Consolidated Funds or, if needed, through an amendment submitted to HUD.

D. ASSESSMENT OF EFFORTS IN RELATION TO THE CONSOLIDATED PLAN

SFY2005 was a significant year in the implementation of affordable housing and community development programs to benefit Georgia's low and moderate-income households. The Georgia Department of Community Affairs serves as the lead agency in the evaluation and the implementation of HUD's four consolidated formula programs - Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Emergency Shelter Grant (ESGP), and Housing Opportunity for People with AIDS (HOPWA). The objectives and the investment of resources are established in both the Strategic/Action Plans for the State. DCA has continued to evaluate/refine its efforts in respect to program implementation. Internally, work groups have been established within DCA to address issues that may impact capacity and service delivery.

The State continued to implement a variety of programs to foster homeownership and rental housing opportunities using HOME, ESGP, HOPWA and CDBG funds. During SFY2005, DCA initiated a new program: Single Family Development to spur the construction of affordable homes for low to moderate income home buyers.

The number of loans made through the Georgia Dream Second Mortgage program totaled 241, accounting for \$1,586,049 in assistance. Approximately 73% of these loans were in MSAs, while 27% were located in non-MSA or rural counties. During SFY2005, DCA continued its efforts to expand the availability of these programs by targeting and making outreach to special need/rural populations.

DCA has also afforded increased opportunities for the sharing of experiences and expertise regarding affordable housing issues. The Continuum of Care Plan maximizes the broad spectrum of services available to special needs populations, especially the homeless. Proposed actions have included technical assistance to local governments in the adoption of ordinances and the continued support of the Community Planning Institute. In terms of production improvements, the State has sought to increase the capacity and responsiveness of housing assistance providers, including local nonprofit organizations.

Thus, the State's efforts in SFY2005 continued to address its priorities and objectives related to affordable housing and community development issues and the administration of related HUD-funded programs. As a result, the State of Georgia concludes that significant progress has been made to address the priorities and objectives outlined in its Consolidated Plan document.

The State continues to refine existing programs and implement new programs that promote opportunities for enhanced living conditions of low and moderate income

Georgians. DCA does not currently propose any changes to its programs as a result of this performance assessment.

APPENDIX I

LOCATION OF INVESTMENTS

This section provides information on the investment of consolidated formula funds within each county during SFY2005. Please note that ESGP, HOPWA, and CDBG investment figures are equal to the amount of funds awarded within each county. HOME investment amounts are equal to the total of funds used in all projects funded through the CHIP, HOME Rental Housing Loan, Permanent Supportive Housing Loan, CHDO Predevelopment Loan, and various Georgia Dream programs in which a project completion report was filed during SFY2004. Investments are also provided for the CHDO Predevelopment Loan and CHDO Operating Assistance programs if a loan was closed or grant awarded during SFY2005.

Please note that for the ESGP and the HOPWA programs, the listing that follows only includes the county where the nonprofit agency providing housing and/or services is located, and may not actually reflect the total of the counties that are actually in each agency's service area.

No investment of funds from any of the consolidated formula programs occurred in SFY2005 in the following counties: Baker, Banks, Butts, Catoosa, Chattahoochee, Chattooga, Clay, Crawford, Dade, Dawson, Dodge, Echols, Elbert, Fayette, Franklin, Gilmer, Glascock, Gordon, Grady, Heard, Johnson, Jones, Lee, McDuffie, McIntosh, Monroe, Morgan, Oconee, Oglethorpe, Pike, Polk, Putnam, Quitman, Rabun, Schley, Screven, Stephens, Talbot, Terrell, Towns, Treutlen, Twiggs, Walton, Webster, White, and Wilkes.

<u>Appling</u>		<u>Barrow</u>	
CDBG	\$983,698	ESGP	\$15,572
		HOME	\$7,500
<u>Atkinson</u>		<u>Bartow</u>	
CDBG	\$641,064	ESGP	\$17,210
HOME	\$273,322	HOME	\$92,500
<u>Bacon</u>		<u>Ben Hill</u>	
CDBG	\$472,532	CDBG	\$500,000
HOME	\$63,633	HOME	\$264,835
<u>Baldwin</u>		<u>Berrien</u>	
CDBG	\$767,500	CDBG	\$1,022,803
ESGP	\$8,000		
HOME	\$1,748,089	<u>Bleckley</u>	
		CDBG	\$395,000

<u>Bibb</u>		<u>Cherokee</u>	
ESGP	\$69,104	CDBG	\$1,000,000
HOME	\$2,658	ESGP	\$5,000
HOPWA	\$510,768	HOME	\$13,339
<u>Brantley</u>		<u>Clarke</u>	
CDBG	\$489,029	ESGP	\$120,794
HOME	\$7,500	HOPWA	\$103,579
<u>Brooks</u>		<u>Clayton</u>	
CDBG	\$500,000	ESGP	\$50,852
		HOME	\$60,607
<u>Bryan</u>		<u>Clinch</u>	
CDBG	\$500,000	CDBG	\$975,645
HOME	\$9,228		
<u>Bulloch</u>		<u>Cobb</u>	
ESGP	\$21,036	ESGP	\$258,949
HOME	\$77,852	HOME	\$35,779
HOPWA	\$195,776		
<u>Burke</u>		<u>Coffee</u>	
CDBG	\$980,000	CDBG	\$197,000
		HOME	\$214,283
<u>Calhoun</u>		<u>Colquitt</u>	
CDBG	\$443,086	ESGP	\$13,966
HOME	\$2,389,000	HOME	\$2,100
<u>Camden</u>		<u>Columbia</u>	
HOME	\$86,403	HOME	\$3,696
ESGP	\$3,105		
<u>Candler</u>		<u>Cook</u>	
CDBG	\$918,977	CDBG	\$795,122
		ESGP	\$16,301
		HOME	\$42,139
<u>Carroll</u>		<u>Coweta</u>	
ESGP	\$47,000	HOME	\$110,491
HOME	\$82,143		
<u>Charlton</u>		<u>Crisp</u>	
CDBG	\$500,000	CDBG	\$450,000
HOME	\$23,028		
<u>Chatham</u>		<u>DeKalb</u>	
ESGP	\$423,959	ESGP	191,686
HOPWA	\$285,479	HOME	\$58,661

<u>Decatur</u>		<u>Greene</u>	
CDBG	\$500,000	CDBG	\$500,000
HOME	\$19,974	ESGP	\$4000
<u>Dooly</u>		<u>Gwinnett</u>	
CDBG	\$500,000	ESGP	\$110,433
HOME	\$161,375	HOME	\$21,767
<u>Dougherty</u>		<u>Glynn</u>	
ESGP	\$204,455	ESGP	\$5,000
HOME	\$14,490	HOME	\$59,886
		HOPWA	\$224,273
<u>Douglas</u>		<u>Habersham</u>	
ESGP	\$22,546	CDBG	\$1,150,800
HOME	\$12,539	ESGP	\$13,800
<u>Early</u>		<u>Hall</u>	
CDBG	\$355,669	ESGP	\$10,500
		CDBG	\$500,000
<u>Effingham</u>		HOME	\$377,204
HOME	\$12,421		
<u>Emanuel</u>		<u>Hancock</u>	
CDBG	\$500,000	CDBG	\$500,000
HOME	\$25,018		
<u>Evans</u>		<u>Haralson</u>	
CDBG	\$500,000	CDBG	\$500,000
HOME	\$185,430		
<u>Fannin</u>		<u>Harris</u>	
CDBG	\$500,000	CDBG	\$500,000
ESGP	\$3,131	HOME	\$5,000
<u>Floyd</u>		<u>Hart</u>	
CDBG	\$800,000	CDBG	\$795,176
ESGP	\$10,986	ESGP	\$6,214
HOME	\$29,551		
<u>Forsyth</u>		<u>Henry</u>	
HOME	\$10,000	ESGP	\$4,000
		HOME	\$7,525
<u>Fulton</u>		<u>Houston</u>	
ESGP	\$1,623,886	ESGP	\$23,796
HOME	\$22,650	HOME	\$29,827
HOPWA	\$89,832		

<u>Irwin</u>		<u>Lumpkin</u>	
CDBG	\$196,400	ESGP	\$4,470
HOME	\$53,340		
<u>Jackson</u>		<u>Macon</u>	
CDBG	\$675,500	CDBG	\$200,000
		HOME	\$87,335
<u>Jasper</u>		<u>Madison</u>	
HOME	\$5,000	CDBG	\$64,356
		HOME	\$7,500
<u>Jeff Davis</u>		<u>Marion</u>	
CDBG	\$500,000	CDBG	\$500,000
HOME	\$45,514		
<u>Jefferson</u>		<u>Meriwether</u>	
HOME	\$38,088	CDBG	\$1,146,353
		HOME	\$10,000
<u>Jenkins</u>		<u>Miller</u>	
CDBG	\$485,500	HOME	\$12,500
<u>Lamar</u>		<u>Mitchell</u>	
HOME	\$10,000	CDBG	\$1,175,539
<u>Lanier</u>		<u>Montgomery</u>	
CDBG	\$20,499	CDBG	\$500,000
<u>Laurens</u>		<u>Murray</u>	
CDBG	\$500,000	CDBG	\$500,000
ESGP	\$4,538		
		<u>Muscogee</u>	
<u>Liberty</u>		ESGP	\$154,675
CDBG	\$1,329,310	HOME	\$15,572
ESGP	\$14,879	HOPWA	\$64,800
HOME	\$1,517		
		<u>Newton</u>	
<u>Lincoln</u>		HOME	\$31,517
CDBG	\$500,000		
		<u>Paulding</u>	
<u>Long</u>		ESGP	\$9,000
CDBG	\$937,193	HOME	\$62,821
<u>Lowndes</u>		<u>Peach</u>	
ESGP	\$106,889	HOME	\$26,029
HOME	\$102,560		
HOPWA	\$321,372		

<u>Pickens</u>		<u>Telfair</u>	
CDBG	\$499,340	CDBG	\$2,000,000
HOME	\$5,000		
ESGP	\$14,232	<u>Thomas</u>	
		CDBG	\$214,059
<u>Pierce</u>		ESGP	\$14,000
CDBG	\$498,185	HOME	\$7,500
HOME	\$4,041		
		<u>Tift</u>	
<u>Pulaski</u>		CDBG	\$801,387
CDBG	\$1,050,000	ESGP	\$14,569
		HOME	\$1,867,415
<u>Randolph</u>			
CDBG	\$477,344	<u>Toombs</u>	
HOME	\$1,821,170	CDBG	\$1,415,000
		HOME	\$53,238
<u>Richmond</u>			
ESGP	\$293,971	<u>Troup</u>	
HOME	\$13,407	CDBG	701,400
HOPWA	\$35,540	HOME	\$2,009
<u>Rockdale</u>		<u>Turner</u>	
ESGP	\$28,702	CDBG	\$500,000
HOME	\$4,129		
		<u>Union</u>	
<u>Seminole</u>		ESGP	\$4,000
HOME	\$4,050		
		<u>Upson</u>	
<u>Spalding</u>		CDBG	\$500,000
HOME	\$7,500	HOME	\$7,500
<u>Stewart</u>		<u>Walker</u>	
CDBG	\$21,551	CDBG	\$49,696
		ESGP	\$7,000
<u>Sumter</u>		HOME	\$1,370,970
CDBG	\$500,000		
HOME	\$135,328	<u>Ware</u>	
		CDBG	\$1,942,378
<u>Taliaferro</u>		ESGP	\$3,753
CDBG	\$6,191	HOME	\$131,628
<u>Tattnell</u>		<u>Warren</u>	
CDBG	\$189,078	CDBG	\$850,000
<u>Taylor</u>		<u>Washington</u>	
ESGP	\$30,000	CDBG	\$1,000,000

Wayne
HOME \$21,673
HOPWA \$46,571

Wheeler
HOME \$42,445

Whitfield
CDBG \$500,000
ESGP \$5,026

Wilcox
HOME \$5,322

Wilkinson
CDBG \$1,000,000

Worth
CDBG \$917,324
HOME \$96,970

APPENDIX II

PERFORMANCE OF THE HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS (HOPWA) PROGRAM

This section provides information on the number of units provided to persons with HIV/AIDS using HOPWA funds during SFY2005 and a comparison to Planned Actions, as approved in the Action Plan/Consolidated Plan for this operating year.

The following definitions apply to terms used previously in this report and on the following two HOPWA performance charts:

ROWS:

1. Rental assistance means some form of on-going rental housing subsidy for the individual or household, such as tenant-based rental assistance payments or other scatter-site units that may be leased by the client, where the amount is determined based in part on household incomes and rent costs.

2. Short-term or emergency housing payments means some form of limited subsidy, a one-time emergency payment, or payments made over a limited time period to prevent the homelessness of a household, e.g. HOPWA short-term rent, mortgage and utility payments within a 21 week period.

3-a. Units in facilities supported with operating costs means units and costs for leasing, maintaining or operating the housing facility, such as a community residence, SRO dwelling or other multi-unit dwelling; project-based rental assistance and sponsor leasing costs should be counted in this category as well as costs for minor repairs or other maintenance costs, costs for security, operations, insurance, utilities, furnishings, equipment, supplies, other incidental costs in providing housing to clients in these units.

3-b. Units in facilities that were developed with capital costs and opened and served clients means units and costs for the development or renovation of a housing facility, such as a community residence, SRO dwelling or other multi-unit dwelling, where costs for acquisition of the unit, new construction or conversion; substantial or non-substantial rehabilitation of the unit were expended during the period and the number of units reported were used by clients for some part of this period.

3-c. Units in facilities being developed with capital costs but not yet opened means units and costs for the development or renovation of a housing facility, such as a community residence, SRO dwelling or other multi-unit dwelling, where costs for acquisition of the unit, new construction or conversion; substantial or non-substantial rehabilitation of the unit were expended during the period BUT the unit was still in development and not yet used by a client during the period.

After providing a subtotal of the number of units from all categories, please use the **deduction for units reported in more than one category** line to correct for duplication in the number of units.

TOTAL means the non-duplicated numbers of units of housing that were dedicated to persons with HIV/AIDS and their families that were supported with HOPWA and other funds, during this operating year.

COLUMNS:

Amount of Grantee and other funds means the amount of funds that were expended during the reporting period from non-HOPWA sources that are under the control of the Grantee or sponsors in dedicating assistance to this client population. Ryan White CARE Act funds or other assistance that is not directly providing housing assistance or other residential support, to the degree that this practicable has not been included in this report.

Deduction for units reported in more than one column line corrects for duplication in the number of units, e.g. if more than one funding source is used for that unit.

TOTAL by type of unit means the non-duplicated number of units of housing (by type of housing) that were dedicated to persons with HIV/AIDS and their families and that were supported with HOPWA and other funds, during this operating year.

Report covers the period: 7/1/2004 to 6/30/2005

Performance Chart 1 -- Actual Performance. Types of Housing Units Dedicated to Persons with HIV/AIDS which were Supported during the Operating Year

Type of Unit:	Number of units with HOPWA funds	Amount of HOPWA funds	Number of units with Grantee and other funds	Amount of Grantee and other funds	Deduction for units reported in more than one column	TOTAL by type of unit
1. Rental Assistance	109	\$408,087	46	\$374,407	0	155
2. Short-term/emergency housing payments	358	\$196,991	0	0	0	358
3-a. Units in facilities supported with operating costs	54	\$218,064	0	0	0	54
3-b. Units in facilities that were developed with capital costs and opened and served clients	0	0	0	0	0	0
3-c. Units in facilities being developed with capital costs but not yet opened	0	0	0	0	0	0
Subtotal	521	\$823,142	46	\$374,407	0	567
Deduction for units reported in more than one category	0	0	0	0	0	0
TOTAL	521	\$823,142	46	\$374,407	0	567

Performance is measured by the number of units of housing that were supported with HOPWA or other Federal, State, local and private funds for the purposes of providing housing assistance or residential support to persons living with HIV/AIDS and their families. Note that this chart does not directly measure supportive service costs nor does it measure persons with HIV/AIDS who received housing or services under the State's Emergency Shelter Grant Program (ESGP). To the extent that persons with HIV/AIDS are homeless, they are eligible to receive housing and/or services under the ESG Program. According to beneficiary data collected on clients who received housing through the State's ESG Program, 4,639 individuals reported that they had HIV/AIDS.

Report covers the period: 7/1/2004 to 6/30/2005

Performance Chart 2 -- Comparison to Planned Actions, as approved in the Action Plan/Consolidated Plan for this Operating Year (Estimated Numbers of Units)

Type of Unit:	Estimated Number of Units by type in the approved Consolidated Plan/Action Plan for this operating year	Comment, on comparison with actual accomplishments (or attach)
1. Rental Assistance	110	+44
2. Short-term or emergency housing payments	357	+1
3-a. Units in facilities supported with operating costs	58	-4
3-b. Units in facilities that were developed with capital costs and opened and served clients	0	+0
3-c. Units in facilities being developed with capital costs but not yet opened	0	0
Subtotal	525	+41**
Deduction for units reported in more than one category	0	0
TOTAL	525	+41**

** During FY2004-05, while the number of units assisted decreased by 10 units from the previous fiscal year, it is important to note is that the State's program lost the project sponsor in Augusta, and they assisted 42 units through the State's HOPWA program during the previous operating year.*2 (see note below). With the inclusion of the 46 Rental Assistance units for persons with HIV/AIDS that were funded through the Shelter Plus Care Program (S+C), the actual accomplishments exceeded the planned accomplishments by 41 units. An important note is that the participants with HIV/AIDS that are housed in those S+C funded units also receive services through the HOPWA Program.

*2 No units were assisted under HOPWA through the State for project sponsor St. Stephens Ministry of Augusta this year. (Last year the State's HOPWA Program funded 42 units in Augusta.) The HOPWA funds received during FY2004-05 by St. Stephens were final reimbursements for costs of serving clients the previous year, and those clients were included in last year's APR. Beginning in FFY2004, the Augusta-Richmond MSA (including Richmond, Burke, McDuffie, and Columbia Counties) became a HUD designated HOPWA formula grantee and any programs operated by St. Stephens Ministry of Augusta would now be funded through the Augusta-Richmond HOPWA Program.