

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

JULY 1, 2005 - JUNE 30, 2006

***Sonny Perdue
Governor***

Prepared By:

***Georgia Department of Community Affairs
Mike Beatty, Commissioner***

September 2006



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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 2005 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 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 2006 (SFY2006), the period of July 1, 2005 – June 30, 2006, 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. In addition, the State will receive an allocation of the American Dream Downpayment Initiative (ADDI) funds

The State of Georgia Consolidated Plan Annual Performance Report for FFY2005 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 FFY2005 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 SFY2006, the State received its allocation of FFY2005 consolidated formula funds; however, funds awarded or loan commitments made during this program year may utilize funds from FFY2005 or earlier funding years. The following table summarizes the State's efforts during the program year to meet the objectives identified in the FFY2005 Consolidated Plan:

Table 1: FFY2005/SFY2006 Achievements

Objectives	Goal	Achieved
Rehabilitate or construct affordable rental housing units for low and moderate income households	845 units	419 units
Provide rental assistance to low or moderate income households	8,838 households	15,849 units
Assist low or moderate-income home buyers achieve or maintain homeownership in housing free of overcrowded and structurally substandard conditions.	1,034 households	851 units
Make funding awards to organizations that provide housing and supportive services necessary to break the cycle of homelessness.	10,200 homeless persons daily	11,049 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	2,307 households and 3,089 individuals and persons in families

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 FFY2005 HOME funds, \$720,182 in ADDI funds, \$3,287,493 in State monies appropriated as match to the HOME program funds and \$5,515,465.10 in program income from the repayment of the loans made using HOME funds to implement affordable housing programs in Georgia. The Georgia Housing and Finance Authority (GHFA) is the Participating Jurisdiction (PJ) and recipient of the State of Georgia's allocation of funds from the federal American Dream Downpayment Initiative (ADDI) program. GHFA will contract with the Georgia Department of Community Affairs (DCA) to administer the programs funded by this ADDI allocation. The State operated the Georgia Dream Second Mortgage Program using its FFY2005 ADDI allocation. The following eight programs were operated in SFY2006 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 to community housing development organizations (CHDOs).

During SFY2006, funds were competitively awarded to eligible for profit and nonprofit organizations. DCA completed five projects utilizing both Federal and State monies. These completed projects utilized \$7,944,284 in federal HOME funds and \$1,517,916 in State funds that will create 271 rental units. Additionally, one CHDO project totaling \$3,290,000 of Federal funds for the creation of 52 units of affordable rental housing was completed during SFY2006.

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 SFY2006, five loans were approved and closed under this program for a total of \$132,500.

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 SFY2006, a total of \$100,000 in assistance was provided to four 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 that 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 SFY2006, DCA closed one loan using \$2,011,000 in HOME funds. Additionally, one loan was completed totaling \$2,887,133 in HOME funds and \$363,000 in State Housing Trust Funds that will produce 40 special needs units.

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 SFY2006, this program was implemented using both Federal and State HOME funds. One award was provided using \$27,210 in Federal HOME funds. Additionally, DCA completed one project, providing \$76,772 in State funds for both the development and home buyer subsidies.

Georgia Dream Second Mortgage Program: This program offered deferred payment second mortgages to cover a portion of downpayment, closing costs, prepaid expenses and to provide principal reduction for low – moderate income home buyers. Loans are generally used in conjunction with the State's Georgia Dream First Mortgage Program. Furthermore, the State offers an enhanced amount of financial assistance beyond the \$5,000 that is available to traditional Georgia Dream borrowers. One of these options, Signature Community, is designed to assist employees of a local government that has been designated by DCA as a Signature Community. The next option, HONORS, is for widows or widowers of service men and women or protectors, including law enforcement and fire and emergency

services personnel. A third initiative, Rural Development is for low income home buyers receiving first mortgage loans through the USDA-Rural Development Direct 502 Loan program. A fourth option, CHOICE (Consumer Home Ownership of Independence, Choices and Empowerment), is 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. A fifth option, EV (Efficient or Visitable), encourages the construction of homes that are energy efficient as well as homes that are visitable by individuals with mobility impairments. These homes being purchased, must meet the requirements of the ENERGY STAR[®] Homes, EasyLiving Home^s or the EarthCraft Homes[™] programs. The sixth option is PEN, which is designed to assist Georgia's heroes, who help others in times of need. This program is available to those employed in career fields of Protection, Education and Nurses/Health Care Workers. The "protectors" program category may include active duty military personnel of the U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, the Army National Guard, and/or the Air National Guard. The last option is Home At Last (HAL), which provides homeownership opportunities for households, currently receiving Housing Choice Vouchers, wherein the head of household, spouse or dependent is disabled. This initiative enables a household to purchase a home utilizing the Housing Choice Voucher Program Housing Assistance Payment (HAP) as income for the purpose of qualifying for a mortgage loan.

This program was implemented using a combination of funds including federal HOME monies and state funds. During SFY2006, DCA completed 311 projects under the traditional program option using a total of \$1,785,000 in assistance.

- **Georgia Dream: Rural Development Second Mortgage option:**
This program was implemented using a combination of funds including federal HOME monies and state funds. During SFY2006, DCA funded six loans using a total of \$50,000 in assistance.
- **Georgia Dream: Choice Second Mortgage option:**
This program was implemented using a combination of funds including federal HOME monies and state funds. Fifty seven loans totaling \$812,500 were funded under this program.
- **Georgia Dream: HONORS Second Mortgage option:**
This program was implemented using a combination of funds including federal HOME monies and state funds. One loan totaling \$7,500 was funded under this program.
- **Georgia Dream Signature Community Second Mortgage option:**
This program was implemented using a combination of funds including federal HOME monies and state funds. There were no loans funded under this program.

- **Georgia Dream: EV (Efficient or Visitable) Second Mortgage option:** This program was implemented using a combination of funds including federal HOME monies and state funds. Four loans totaling \$30,000 was funded under this program.
- **Georgia Dream: PEN Second Mortgage option:** This program was implemented using a combination of funds including federal HOME monies and state funds. One Hundred and twenty six loans totaling \$945,000 were funded under this program.
- **Georgia Dream Second Mortgage-Home at Last Program (HAL):** This program was implemented using a combination of funds including federal HOME monies and state funds. One loan totaling \$20,000 was funded under this program.

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 SFY2006, no loans were funded under this program. Production in the Rural Rental Housing Development Fund was suspended in 2004 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; except tenant based rental assistance. 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 SFY2006, funds were competitively awarded to non-entitlement local governments across Georgia. Thirteen local governments in Georgia were awarded \$3,857,850 in project funding and \$192,893 in administrative funding to implement local housing programs in their communities. This program completed 216 affordable housing units in these and other previously funded communities, totaling \$2,467,345 in funds during SFY2006. A total of 160 units were for homebuyer activity only and the remaining units were for the rehabilitation of private properties and housing construction.

; 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 SFY2006, 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, Dalton, Hinesville, Macon, Marietta, Rome, Roswell, Savannah, Valdosta and Warner Robins; 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 SFY2006, 123 CDBG grants totaling \$48,388,833 were awarded to units of local government.

; 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 SFY2006, 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 receive 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 SFY2006, DCA received \$2,085,940 in ESGP funds from the federal government. Funds received by grantees during this reporting period totaled \$4,202,889 in State and Federal homeless assistance funds. This amount consists of \$3,406,003 for emergency shelter, transitional housing and related supportive services and \$31,139 to support the technical assistance needs of homeless service agencies. Another \$329,764 was expended to support Shelter Plus Care incidental costs; with much of this associated with ESG-related outreach to unsheltered and sheltered populations. And lastly, \$435,983 of the total was used to support construction projects to provide transitional housing, emergency shelter, and supportive services for homeless persons. The amount of ESGP federal and state funding expended by the State for administration was \$299,304, bringing the total amount of homeless assistance funds expended during FFY2005 to \$4,502,193. With the 170 ESG grants funded during the fiscal year, a total of 33,085 persons received assistance with housing and a total of 117,277 persons received supportive services. On average each day 4,323 individuals were provided shelter or transitional housing and 3,633 persons received supportive services. During the operating year, agencies throughout the state reported providing homeless prevention assistance to 53,092 eligible persons. Through these programs, 212 individuals &/or persons in families were provided homeless prevention assistance on average daily (prevention programs operate about 250 days per year); the majority of persons who received this type of assistance were persons in families (87%).

; 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 SFY2006, 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 SFY2006, the State of Georgia received \$1,527,000 in federal FFY2005 HOPWA funds. HOPWA funds administered to project sponsors during this reporting period totaled \$1,432,048. The amount of HOPWA funds expended by the state for administration was \$23,823, bringing the total amount of HOPWA funds expended during FFY2005 to \$1,455,871. During the program year, 583 households (1,073 persons) were provided needed housing assistance and an additional 1,233 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 Sponsors was 1,273.

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 primarily uses 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 SFY2006, 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 SFY2006, DCA administered both the federal and the state program for the State of Georgia, allocating \$21,465,655 million in federal and state Housing Credit authority. This activity will produce 4,827 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 SFY2006, DCA completed 186 Georgia Dream Second Mortgage Program projects using \$1,435,000 in state funds which includes one Georgia Dream EV Second Mortgage option loan totaling \$7,500, two Georgia Dream leveraged with Rural Development totaling \$15,000, forty six Georgia Dream PEN Second Mortgage option loans totaling \$345,000, and twenty seven Georgia Dream Choice Second Mortgage option loans totaling \$400,000. Nineteen of the same projects assisted under the HOME Rental Housing Loan program also received a total of \$1,643,317 in state funds. One award that provided \$76,772 in state funds was assisted under the Single Family Development Program.

Housing Choice Voucher (Section 8) Certificates, Vouchers and Moderate Rehabilitation

The Housing Choice Voucher (**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 SFY2006, DCA operated the Housing Choice Voucher 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 SFY2006, the State's Section 8 Rental Assistance program provided \$81,990,696 in assistance, benefiting 15,049 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 \$29.2 million dollars in S+C commitments to assist 42 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, FFY2004 for \$5.8 million, and the most recent awards for seven new projects in FFY2005 for \$4.1 million. In total, 55 S+C projects have been awarded.

In all, 1,095 homeless and individuals with disabilities are targeted to receive shelter and supportive services utilizing 882 housing units over five or ten year periods. An additional 366 family members will also benefit, raising the total estimated benefit to 1,461 persons per year.

; **Mortgage Revenue Bond Proceeds**

During SFY2006, 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 SFY2006, this program provided \$72,842,784 in loans to assist 725 households achieve homeownership. The Office of Homeownership unveiled a new first mortgage product to assist prospective Homebuyers called the Affordable Advantage. The Affordable Advantage is a 35-year first mortgage loan that provides eligible borrowers with a below-market, fixed interest rate and low monthly payments throughout the life of the loan. This loan product offers up to 100% first mortgage financing for the purchase of a home for first time homebuyers who qualify for

the Georgia Dream Homeownership Program and meet the income limits. Affordable Advantage borrowers may also qualify for a \$5,000 or \$7,500 Georgia Dream Second Mortgage Loan to cover down payment and closing cost expenses. During SFY2006, this new program provided \$2,719,151 in loans to assist 21 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. Fifteen loans were closed through the Rural Development Georgia Dream Second Mortgage program using a total of \$370,542 in bond funds. In addition, 28 Georgia Dream Second Mortgage program loans were closed totaling \$177,500.

; 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 SFY2006, the Trust Fund awarded 170 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 that also have a mental or developmental disability or are recovering substance abusers. During SFY2006, one development was completed totaling \$2,887,133 in HOME funds that produced 40 special needs units. DCA also provided one-on-one technical assistance during 20 sessions to prospective developers of the permanent supportive housing.

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.

; Redistribution of Program Funding

During SFY2006, the State of Georgia redistributed the allocation of funding to its programs in order to more effectively meet the state's housing needs based on shifting market demands and to meet federal requirements for the use of Program Income received by the State. Redistributions of funding above 50% of the Total Allocation of Funds to a program are required to be made available for public comment. Redistributions below this threshold percentage may be made at the State's discretion. The "Total Allocation of Funds" includes the allocation of funds made to a HOME funded program and include federal HOME funds, federal ADDI funds, state funds appropriated by the General Assembly as match to the HOME program, any Program Income received by the State during the program year that was applied to a project during the state fiscal year. It is important to note that the use of Program Income may require that DCA reduce an allocation of funds in one year while increasing the funds in another so that DCA may remain compliant with federal Treasury regulations governing the use of Program Income received by the State. Such reallocations do not alter the total funding to the program across all funding years. The following table highlights redistributions in funding allocation that have resulted in a net funding change by State Fiscal Year/Federal Fiscal Year of Funds above 25%, but less than 50%:

Table 2: HOME Funding Redistribution

Program	Original Allocation	Current Allocation	Percentage Change
FFY2000/SFY2001			
OwnHOME	\$3,000,000	\$1,661,127	45% decrease
FFY2001/SFY2002			
CHIP	\$3,000,000	\$1,738,791	42% decrease
FFY2002/SFY2003			
HOME Rental Housing Loan (non-CHDO allocation)	\$9,702,900	\$14,330,062	48% increase
Permanent Supportive Housing Program (non-CHDO allocation)	\$2,200,000	\$1,359,759	38% decrease
FFY2003/SFY2004			
OwnHOME	\$1,906,219	\$1,371,570	28% decrease
HOME Rental Housing Loan (non-CHDO allocation)	\$6,942,280	\$9,259,934	33% increase
HOME Rental Housing Loan (CHDO allocation)	\$1,318,250	\$1,748,316	33% increase
FFY2004/SFY2005			
CHDO Predevelopment Loan Program	\$26,021	\$33,021	\$27% increase
FFY2005/SFY2006			
No changes meeting criteria.			

DCA has proposed redistribution in program during these fiscal years that exceed the 50% threshold level. DCA has made these changes available for a 30-day public comment period that will close on October 12, 2006. Upon evaluating any comments received, DCA will notify HUD of any additional funding redistributions approved by the State.

B. GEOGRAPHIC DISTRIBUTION OF ASSISTANCE AND INVESTMENTS

Because of the “first come, first served” use of the Georgia Dream Mortgage Program including all of the financial options, Single Family Development Program, 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 SFY2006.

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 SFY2006. Information for the CPLP and COAP is provided based on the award of grants or loans to eligible applicants during SFY2006. Statistics for the CDBG, ESGP and HOPWA programs are based on project awards made during SFY2006.

The geographic distribution of assistance (units/grants/loans) by each consolidated formula program during SFY2006 is as follows:

Table 3: 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	703 units	64%	396 units	36%
Georgia Dream Second Mortgage	217 units	70%	94 units	30%
Georgia Dream: Rural Development	1 units	17%	5 unit	83%
Georgia Dream: HONORS	0 units	0%	1 units	100%
Georgia Dream Choice	50 units	88%	7 units	12%
Georgia Dream EV	3 units	75%	1 units	25%
Georgia Dream PEN	110 units	87%	16 units	13%
Georgia Dream Home at Last	0 units	0%	1 units	100%
Georgia Dream: Signature Community	0 units	0%	0 units	0%
Single Family Development Program	0 units	100%	4 units	100%
HOME Rental Housing Loan	208 units	64%	115 units	36%
Permanent Supportive Housing Loan	40 units	100%	0 units	0%
Rural Rental Housing Development Fund	0 units	0%	0 units	0%
HOME CHDO Predevelopment Loan	4 loans	80%	1 loans	20%
HOME CHDO Operating Assistance	3 grants	75%	1 grant	25%
CHIP	65 units	30%	151 units	70%
CDBG	37 grants	30%	86 grants	70%
ESGP	155 units	92%	13 units	8%
HOPWA	7 units	78%	2 units	22%

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 SFY2006.

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 SFY2006.

Data is included for Georgia Dream Second Mortgage Program including all the Dream financial options, Rural Rental Housing Development Fund, Single Family Development Program, Permanent Supportive Housing, CHIP, and HOME Rental Housing Loan projects in which a completion report was filed during SFY2006. Information for CDBG assistance is included for projects completed by grant recipients during SFY2006. Information regarding ESGP and HOPWA assistance equals the clients provided housing assistance during SFY2006. Housing Choice Voucher Program assistance is provided for all clients served during the program year.

The geographic distribution of investments during SFY2006 by each consolidated program is as follows:

Table 4: 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	\$13,385,072	65%	\$7,157,959	35%
Georgia Dream Second Mortgage	\$1,135,000	61%	\$650,000	36%
Georgia Dream: Rural Development	\$5,000	10%	\$45,000	90%
Georgia Dream: HONORS	\$0	0%	\$7,500	100%
Georgia Dream Choice Second Mortgage	\$705,000	87%	\$107,500	13%
Georgia Dream EV Second Mortgage	\$15,000	50%	\$15,000	50%
Georgia Dream PEN Second Mortgage	\$825,000	87%	\$120,000	13%
Georgia Dream Home at Last	\$0	0%	\$20,000	100%
Georgia Dream: Signature Community	\$0	0%	\$0	0%
Single Family Development Program	\$0	0%	\$76,772	0%
HOME Rental Housing Loan	\$7,186,084	49%	\$4,048,200	51%
Permanent Supportive Housing Loan	\$2,882,130	100%	\$0	0%
Rural Rental Housing Development Fund	\$0	0%	\$0	0%
HOME CHDO Predevelopment Loan	\$102,500	77%	\$30,000	23%
HOME CHDO Operating Assistance	\$75,000	75%	\$25,000	25%
CHIP	\$454,358	18%	\$2,012,987	82%
CDBG	\$15,760,875	33%	\$32,627,958	67%
ESGP	\$3,756,570	97%	\$124,810	3%
HOPWA	\$1,170,000	93%	\$87,500	7%

Table 5: 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	411	602	67	2	5	2
Georgia Dream Second Mortgage	142	159	5	5	0	0
Georgia Dream: Rural Development	1	4	1	0	0	0
Georgia Dream: HONORS	1	0	0	0	0	0
Georgia Dream: Signature Community	0	0	0	0	0	0
Georgia Dream EV	0	4	0	0	0	00
Georgia Dream PEN	47	74	4	1	0	0
Georgia Dream Choice Second Mortgage	15	41	0	1	0	0
Georgia Dream: Home at Last	0	0	0	0	0	0
Single Family Development	0	4	0	0	0	0
CHIP	68	95	53	0	0	0
HOME Rental Housing Loan	124	193	4	0	0	2
Permanent Supportive Housing Loan	13	27	0	0	0	0
Rural Rental Housing Development Fund	0	0	0	0	0	0
ESGP	8591	22192	1103	116	71	1012
HOPWA	172	854	27	0	1	19
***CDBG	21	201	39	0	0	0
**Housing Choice Voucher (Section 8)	2,339	12,661	20	8	21	0
Total	11534	36510	1256	126	98	1033
% of All Beneficiaries	23%	73%	3%	.2%	.1%	2%

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

* Also reflects vacant units.

**Housing Choice Voucher (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.

***CDBG 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 SFY2006 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 FFY2005 \$721,876 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 FFY2005 CDBG competition leveraged \$31,245,255 in additional resources.

F. PROJECTS FUNDED WITH PROGRAM INCOME TO THE HOME PROGRAM

The State of Georgia expended \$1,466,100 in HOME Program Income to fund 211 Georgia Dream Second Mortgage projects, \$179,585 to fund two Permanent Supportive Housing Program loans, and \$3,024,490 to fund nine HOME Rental Housing Loan projects. Total Program Income expended across all HOME funded programs was \$4,670,175.

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>
Grove Park Village	PSHP	\$ 7,900
Maxwell House	PSHP	\$ 171,685
East Oaks	HM Rental Housing Loan	\$ 242,385
Emerald Point	HM Rental Housing Loan	\$ 145,588
Sunset Pointe	HM Rental Housing Loan	\$ 109,649
Heron Lakes	HM Rental Housing Loan	\$ 140,000
The Verandah	HM Rental Housing Loan	\$ 485,194
Pecan Hills	HM Rental Housing Loan	\$ 2,500
Antigua Place	HM Rental Housing Loan	\$ 691,637
Saratoga Court	HM Rental Housing Loan	\$ 819,174
Veranda Village	HM Rental Housing Loan	\$ 267,720
Auburn Ridge	HM Rental Housing Loan	\$ 120,643

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 FFY2005 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 FFY2005. Therefore, the total amount of program funds committed to projects identified in this section does not equal the amount of FFY2005 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, state funds available as match to the federal funds, program income 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 Program (including all of the Dream financial options, 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 SFY2006.
- Section 8 Rental Assistance beneficiaries include those households receiving housing and/or utility assistance during SFY2006.
- ESGP beneficiary data represents a daily average number of individuals who received project shelter or assistance during SFY2006.
- HOPWA beneficiary data represents those households who received housing and/or supportive services during SFY2006.
- CDBG beneficiaries are included for all housing activity undertaken by grant recipients during SFY2006.
- 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 SFY2006.
- All information associated with the CHIP, Georgia Dream Second Mortgage (including all of the Dream financial options), 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 SFY2006.

- 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 SFY2006.
- All information associated with the Section 8 Rental Assistance program is based on assistance provided during SFY2006.

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 FFY2005 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 SFY2006 Household Benefit of HUD Funded Programs:

Extremely Low Income	100
Low Income	181
Moderate Income	138

SFY2006 Investment & Assistance by HUD Funded Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
HOME Rental Housing Loan	\$11,234,284	323 units
Permanent Supportive Housing Program	\$2,882,133	40 units
Chip	\$1,116,144	56 units

SFY2006 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Low Income Housing Tax Credit (State and Federal)	\$21,465,655	4,827 units

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

Estimated Total SFY2006 Household Benefit of HUD Funded Programs:

Extremely Low Income	11,136*
Low Income	3,311*
Moderate Income	602*

SFY2006 Investment and Assistance by HUD Funded Program:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
HOPWA	\$1,432,048	583 households
Housing Choice Voucher	\$81,990,696	15,049 households
Shelter Plus Care	\$2,761,929	873 households

* This figure does not include the HOPWA and Shelter Plus Care households assisted.

SFY2006 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
No Investment occurred through Other Programs during SFY2006		

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 SFY2006 Household Benefit of HUD Funded Programs:

Extremely Low Income	323
Low Income	384
Moderate Income	144

SFY2006 Investment and Assistance by HUD Funded Program:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Georgia Dream Second Mortgage	\$1,785,000	311 households
Georgia Dream: Rural Development	\$50,000	6 household
Georgia Dream: Choice	\$812,500	57 households
Georgia Dream: PEN	\$945,000	126 households
Georgia Dream: EV	\$30,000	4 household
Georgia Dream: HONORS	\$7,500	1 households
Georgia Dream: Home at Last	\$20,000	1 households
Georgia Dream: Signature Community	\$0	0 households
Single Family Development	\$27,675	4 households
CHIP	\$1,351,201	160 households
CDBG Rehabilitation/Reconstruction	\$2,1578,755	181 households

SFY2006 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Georgia Dream First Mortgage	\$72,842,784	725 households
Georgia Dream First Mortgage: Affordable Advantage	\$2,719,151	21 households
Georgia Dream Second Mortgage - Bond Fund	\$177,500	28 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 SFY2006 Benefit of HUD Funded Programs:

Average Daily Households Served- Housing	3633*
Average Daily Households Served- Services	4323*

* Figures include only ESGP assisted persons

SFY2006 Investment and Assistance by HUD Funded Program:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Emergency Shelter Grant / Transitional Shelter Program	\$4,502,193	170 awards * 4,323 daily housed* 3,633 daily services* 212 daily homeless prevention
HOPWA	\$1,432,048	10 awards 583 individuals housed 490 people in 227 families housed 1,233 individuals received supportive services
Permanent Supportive Housing Program	\$363,000	40 households
Shelter Plus Care	\$2,761,929	747 units assisted 7 new awards made during FFY2005

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

SFY2006 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 SFY2006 Organizational Benefit of HUD Funded Programs:

Special Need Assisted Households	2,307
Special Need Assisted Individuals	2,722

SFY2006 Investment and Assistance by HUD Funded Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Georgia Dream Second Mortgage	\$180,000	15 elderly households*
Georgia Dream Choice Second Mortgage	\$485,000	35 households including a person with a disability that include 3 elderly households**
HOME Rental Housing	\$ 4,542,558 (est.)	93 elderly households
CHIP	\$738,359	43 elderly households
Permanent Supportive Housing	\$2,882,133	40 households with persons with a disability
ESGP	Not Available	916 elderly households
HOPWA	\$1,432,048	2,722 individuals
CDBG Rehabilitation/Reconstruction	\$ 0	0 elderly households
Shelter Plus Care	\$2,761,929	873 households including a person with a disability

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

* Georgia Dream Choice option figure includes elderly persons

** Georgia Dream Second Mortgage State Match figure may include persons with a disability

SFY2006 Investment and Assistance by Other Programs:

<u>Program</u>	<u>Investment</u>	<u>Assistance</u>
Tax Credits	\$2,875,338	420 elderly households
Georgia Dream First Mortgage	\$ 1,280,786	15 elderly households
Georgia Dream First Mortgage Affordable Advantage	\$ 0	0 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: **583**

Number of other persons in family units who received housing assistance: 490

Total number of persons who received housing assistance: 853

Housing Assistance to Families

Number of families assisted: 1073

Persons Assisted with Supportive Services Only

Number of persons (adults and children) with HIV/AIDS who received supportive services only: 866

Number of other persons in family units who received supportive services only: 367

Total number of persons who received supportive services only:	1,233
<u>Persons Receiving Housing Information Services</u>	
Estimated number of persons who received housing information services:	1,273

I. TOTAL HOUSEHOLDS AND PERSONS ASSISTED

As shown in HUD Exhibit C on page 28, the HOME, CDBG, ESGP and HOPWA program funds administered by the State assisted 35,428 low and moderate income households across Georgia during SFY2006.

Assistance by Income Level:

Approximately 39% of the non-elderly renter and owner households assisted were extremely low income (0 - 30% MFI), 44% were low income (31% - 50% MFI), and 16% were moderate income (51 - 80% MFI).

Assistance by Racial/Ethnicity Category:

Approximately 74% of all households assisted under the HOME, CDBG, ESGP and HOPWA programs, or 22,519 households, were of a minority racial or ethnic group. Non-Hispanic black households comprised over 67% of all minority households assisted. Slightly more than 26% 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: SFY2006
(FFY2005)

Priority Need Category	Actual Units
Renters	
0-30% MFI	100
31 – 50% MFI	181
51-80% MFI	138
Vacant	0
Total	419
Owners	
0-30% MFI	323
31 – 50% MFI	384
51-80% MFI	144
Total	851
Homeless (ESGP) *	
Individuals	24,182
Individuals in Families	8,903
Total	33,085
Non-Homeless Special Needs (HOPWA)	
Individuals	583
Individuals in Families	490
Total	1,073
Total Housing	35,428
Non-Homeless Special Needs ** (Elderly: HOME, CDBG)	
	1,120

* 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	35,508
Hispanic	1,236
Non-Hispanic	33,044
White	9,195
Black	23,849
Native American	77
Asian/Pacific Islander	118
Other ;	1,033

; - Includes vacancies

Note: Information is included for ESGP, HOME, CDBG, and HOPWA funded projects only. The tenants in all programs may identify with one than one racial category; therefore, the total number will not equal the total beneficiaries.

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

This section describes the use of FFY2005 CDBG funds as well as the accomplishments of the CDBG Program during the period July 1, 2005 and June 30, 2006. The following subsection describes the relationship of these accomplishments to the goals and objectives stated in the Consolidated Plan for FFY2005 Funds.

As anticipated in the Annual Action Plan for FFY2005 funds, the State received a CDBG allocation of \$44,692,413. The Annual Action Plan proposed the following allocation of these funds:

Table 6: FFY2005 – Anticipated Funding and Allocation of CDBG Funds

Award From HUD:		\$44,692,413
Less Set-Aside For:	State Administration	\$993,848
	Immediate Threat and Danger Program	\$500,000
	Employment Incentive Program	\$7,000,000
	Set-aside for Technical Assistance	\$446,924
	Redevelopment Fund	\$1,500,000
Remainder:	Amount Available for Regular Competition	\$34,251,641

Source: Annual Action Plan for FFY2005 Consolidated Funds

During the Program Year, the State awarded 123 CDBG grants for all categories of CDBG funding totaling \$48,388,833 in CDBG funds. This amount includes monies from the FFY2005 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 the following table.

Table 7: Analysis of CDBG Annual Competition for Program Year 2005 (7/1/05 – 6/30/06)

Type of Projects	Requests	%	Awards	%	Amount Requested	%	Amount Awarded	%
Multi Activity	7	3%	3	4%	\$5,032,089	6%	\$2,228,789	6%
Economic Development	1	0%	1	1%	\$500,000	1%	\$500,000	1%
Housing	8	4%	4	5%	\$3,327,715	4%	\$1,440,845	4%
Public Facilities	185	92%	69	90%	\$82,123,422	90%	\$33,148,383	89%
Totals	201	100%	77	100%	\$90,983,226	100%	\$37,318,017	100%

Type of Applicants	Requests	%	Awards	%
City	133	66%	44	57%
County	66	33%	32	42%
Joint	2	1%	1	1%
Regional	0	0%	0	0%
Totals	201	100%	77	100%

Public Facilities Projects	Requests	%	Awards	%
Water	36	19%	9	13%
Sewer	28	15%	20	29%
Water & Sewer	5	3%	2	3%
Streets & Drainage	55	30%	18	26%
Recreational Facility	2	1%	0	0%
Multi Infrastructure	23	12%	6	9%
Workforce Development Center	1	1%	1	1%
Senior Center	3	2%	1	1%
Adult Day Care Facility	1	1%	1	1%
Youth Center	7	4%	2	3%
Domestic Violence Center	1	1%	0	0%
Daycare/Head Start	3	2%	2	3%
Health Center	4	2%	3	4%
Mental Health Center	1	1%	1	1%
Learning Center	6	3%	2	3%
Infra/Building Const.	1	1%	1	1%
Other	8	4%	0	0%
Totals	185	100%	69	100%

Grand Totals	Requests	Awards	Requested Average Amounts	Awarded Average Amount
	201	77	\$452,653	\$484,650

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

Relationship to Consolidated Plan Priorities and Objectives

As stated in the Annual Action Plan for 2005 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 7 summarizes the FFY2005 CDBG awards made as of June 30, 2006. The table breaks out the types of activities funded. Since the average duration of each project from grant award to project closeout is two to three 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 8 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 FFY2005 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 8: Community Development Block Grant Accomplishments SFY2006*

Activity	Units	Persons	LMI Persons
Housing	62	142	142
Rehabilitation/Reconstruction			
Water and Sewer Facilities	N/A	9,534	8,145
Streets &/or Drainage	N/A	3,336	2,985
Youth Facilities/Shelters	1	1,871	1,813
Health Facilities	4	32,030	28,590
Neighborhood Facilities	4	2,346	2,222
Senior Centers	4	607	607
Abused and Neglected Children’s Facilities	1	73	73

*Please note that these figures do not always represent final accomplishments. Some figures are reported on an interim basis.

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 approximately 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 a 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 application process 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.

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% which far exceeds 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 is 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 (which is also reported in the PER) received by the State are funds from discontinued CDBG capitalized local economic development Revolving Loan Funds.

Progress report on HUD approved neighborhood revitalization strategies: During this 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 SFY2006, the State of Georgia continued to fund operation of a Tenant /Landlord Hot Line at 1-800-369-4706 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) that 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 is the co-chair of the Education Committee with Neighborworks America for the Atlanta Foreclosure Prevention Initiative. Committees were created for Housing Education, Policy and Research, and REO solutions. The purpose of convening the Taskforce was to meet with key members of the mortgage and housing industry to decide on the best course of action to take in developing a consistent method for educating target audiences and preventing foreclosures in the state of Georgia. The Taskforce met in three workgroups to outline a process for consumers, lenders and counselors to function as a cohesive unit in addressing the growing foreclosure problem. The group recognized the impact of foreclosures in all areas on the state, but decided on the primary mission of working toward a significant and measurable decrease in foreclosures in DeKalb, Fulton, Cobb, Gwinnett, and Clayton counties. Strategic plan initiatives for all target audiences were developed to establish the importance of foreclosure prevention education and counseling and expand awareness of and access to loss mitigation programs. A handout on the committee recommendations was created and provided as a handout at the HUD Mortgage Fraud Symposium in Savannah in June 2006.

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 Housing Choice 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 GeorgiaHousingsearch.org website, which provides an on-line resource for property managers to market units with accessible features for individuals with disabilities, provides a convenient resource to prospective renters to locate affordable and accessible housing and obtain community resource links along with locating housing information. This website is free, searches are conducted in both English and Spanish, and the site is updated by owners/property managers at least bi-weekly with vacancy information.

- 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 social, financial and health services and housing. The center implements community service projects offering courses in comprehensive housing counseling, pre-purchase counseling, community educational programs 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; market DCA’s home buyer programs in Spanish-speaking communities; 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.
- Participated in roundtable discussion hosted by the Atlanta Neighborhood Development Partnership with community leaders and affordable housing advocates in an informal dialogue to discuss topics surrounding fair lending practices, HOME Mortgage Disclosure Act (HMDA), community reinvestment act (CRA) and how these factors impact the Atlanta market hosted by Atlanta Neighborhood Development Partnership, Inc.
- DCA continues to attend the Atlanta Regional Housing Forums to discuss monthly regional housing issues.

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, religion, 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 SFY2006, 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	62%
Low and Moderate Income Households	67%
Program Beneficiaries:	
Georgia Dream Second Mortgage Recipients	54%
Georgia Dream: Rural Development	83%
Georgia Dream: HONORS	100%
Georgia Dream: Choice	72%
Georgia Dream: EV	100%
Georgia Dream: PEN	63%
Georgia Dream: Home At Last Recipients	100%
Georgia Dream: Signature Community	0%
Single Family Development	100%
CHIP Recipients	69%
HOME Rental Housing Loan Recipients	62%
Permanent Supportive Housing Recipients	68%

NOTE: Information on program beneficiaries includes only those projects where a completion report was filed to HUD during SFY2006.

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 SFY2006, DCA reported to HUD the total investment of \$47,640,629 in contracts to projects funded through the CHIP, Permanent Supportive Housing, Georgia Dream Single Family Development and HOME Rental Housing Loan programs. This investment accounted for 258 contracts entered into for associated projects. Forty (40) projects (5%) were completed by minority and women-owned businesses. During the same time period, DCA reported to HUD the total investment of \$25,083,272 in contracts to projects funded through the CDBG program. This investment accounted for 132 contracts entered into for associated projects. Eleven projects (8%) were completed by women-owned businesses and one project was completed by a women and minority-

owned business. 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 SFY2006 has been included in DCA's HOME Annual Performance Report.

In SFY2006, 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. A total investment of \$6,895,359 was completed involving Section 3 business in twenty two projects was completed.

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 \$45,998,438 for 107 transitional housing, mental health programs, day facilities, child-care and a host of other programs. The State administered several programs during SFY2006 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 SFY2006, 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. Of the \$4.5 million dollars awarded during the reporting period, the State awarded \$419,200 to 26 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. Through these programs, a daily average of 212 individuals was provided homeless prevention assistance. During the operating period, agencies throughout the state reported providing homeless prevention assistance to at least 53,092 eligible persons (programs are funded through the State as well as through other leveraged resources secured by grantee agencies).

Emergency Shelters and outreach to unsheltered populations 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 FFY2005, the Trust Fund assisted its grantees in providing 5,235 bed spaces in emergency shelter and transitional housing facilities. Forty-one percent (41%) of the persons housed by funded shelter/transitional programs this year were persons in families, and fifty-nine percent (59%) of the persons housed were individuals.

There was a reduction in the number of housing programs for victims of domestic violence that applied for funds to support shelter/transitional housing programs (by 9 agencies), and a women's shelter in the City of Atlanta closed down. This resulted in a 177 bed loss, and these 10 programs had provided housing to 3,747 homeless persons during the previous reporting year. The reduction of the domestic violence was in large part due to a reluctance to participate in the Homeless Management Information System initiative. There was also a fluctuation of 7,112 fewer persons being housed in 7 of the agencies between what they reported for this year compared to what they had reported in the previous year. Some of that may be due to better data to reduce duplication errors.

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 SFY2006, DCA made 170 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 4,323 individuals received housing assistance and a daily average of 3,633 persons received only supportive services.

During SFY2006, 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 33,085 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	8,832	26.7%
Runaway/Throwaway Youth	172	0.5%
Chronically Mentally Ill	2,509	7.6%
Developmentally Disabled	187	0.6%
HIV/AIDS	1,528	4.6%
Alcohol Dependent	9,118	27.6%
Drug Dependent	9,669	29.2%
Elderly (\geq 60 years old)	916	2.8%
Veterans	1,597	4.8%
Physically Disabled	1,007	3%
Victim of Hurricane Katrina	89	<1%
Other (reoccurring homelessness, chronically homeless, medical issues)	318	1%

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

Of the 117,277* 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	10,995	9.4%
Runaway/Throwaway Youth	5,756	4.9%
Chronically Mentally Ill	17,203	14.7%
Developmentally Disabled	11,998	10.2%
HIV/AIDS	9,225	7.9%
Alcohol Dependent	16,020	13.7%
Drug Dependent	15,919	13.6%
Elderly (\geq 60 years old)	5,664	4.8%
Veterans	2,891	2.5%
Physically Disabled	2,442	2.1%
Hurricane Katrina Victims	94	<1%
Other (recurring homelessness, chronically homeless, recovering from addiction, mentally disabled)	891	.8%

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 \$31,139 for a broad range of training opportunities in FFY2005. 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 members 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 FFY2005, fairs were held as follows: November 15 (Columbus region), March 30 (Carroll County region), April 19 (Athens region), June 1 (Atlanta region), June 6 (Macon), June 10 (Valdosta) and June 21 (Augusta 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.

DCA hosted regional meetings to explain grant application requirements for its 2006 homeless and AIDS housing programs. Meeting dates and locations were as follows: Gainesville - February 9; Dalton - February 10; LaGrange - February 13; Columbus - February 14; Albany - February 15; Valdosta, February 16; Athens - February 20; Augusta - February 21; Decatur - February 24; Eastman - February 24; Macon - February 27; and Savannah - March 1. Application requirements were covered for the

Emergency Shelter Grants (ESG) and Housing Opportunities for Persons With AIDS (HOPWA) programs.

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 SFY2006, \$49,257 was expended by 37 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 216 member agencies in Georgia, which represents a net increase of 30 agencies over last year's statewide membership. Forty-nine of these agencies (23%) do not receive direct funding from HUD or DCA. Seventeen of these participating 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, permanent supportive housing, HOPWA providers, domestic violence shelters, and service-only agencies.

Acquisition & Rehabilitation

Each year, the State announces a funding availability to help 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 expended \$435,983 in funds for acquisition and rehabilitation projects in SFY2006.

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 SFY2006, 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 of the continuum of care. In FFY2005, the State administered \$1,432,048 in HOPWA funds to assist ten (10) Project Sponsors located throughout Georgia in serving persons affected by HIV/AIDS. Of the HOPWA funds expended, \$592,555 provided 474 units of housing to 583 persons with HIV/AIDS along with 490 additional family members; \$764,592 provided supportive services only to 866 persons with HIV/AIDS; and 1,273 persons with HIV/AIDS received housing information. Project Sponsors received \$74,901 in HOPWA administration funds. An important note is that nine HOPWA Sponsors &/or other nonprofit agencies also received \$624,488 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 121 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 595 HOPWA-supported units were provided to persons with HIV/AIDS along with any additional family members.

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, 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 SFY2006 and a comparison to planned actions, as approved in the Consolidated Plan Annual Action Plan for this operating year.

During FFY2005, 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.

Also during this contract year AIDS Athens, Inc., Amethyst Project, Inc., Coastal Area Support Team, Inc., Homeless Action Resource Network, Inc., and Lowndes County Board of Health (a/k/a South Health District 8-1) offered service and scattered site programs located in the smaller communities of Athens, Statesboro, Brunswick,

Columbus, and Valdosta with their programs being available to eligible persons in the surrounding counties. During FFY2005, the State administered HOPWA funds to Comprehensive AIDS Resource Encounter, Inc. in Jesup and the surrounding 4 counties. Action Ministries, Inc. also administered rental and emergency housing assistance programs in Chatsworth, Dalton, Ellijay, Gainesville, and Toccoa, and they provided services and short term rent, mortgage and utility assistance. Lastly, this year the final reimbursements from a FFY2004 HOPWA grant award were sent to South Georgia Coalition to End Homelessness, Inc. as the HOPWA Program covering the South Georgia service area is now being administered by the agency (Lowndes County Board of Health, a/k/a South Health District 8-1) that the Coalition was subcontracting with to provide the HOPWA housing &/or services. (Data for all of the clients that received housing and/or services when the grant was administered by the Coalition was included in last year's annual report.)

Each year the State works to develop new sponsor-based Shelter Plus Care units/programs as permanent housing options for disabled persons with HIV/AIDS. The State continually works to assist designated sponsors with the enhancement of their organizational capacity and/or current programs. This year the State conducted a four-day statewide HOPWA/Shelter Plus Care grantees conference. During this conference, organizations with HOPWA programs assess their programs, consider new information about HIV/AIDS, and develop annual HOPWA goals. The State is also working with designated sponsors to implement the new performance measures which were discussed during the four-day training.

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 FFY2005, the State moved its requirements and guidance to an on-line format and conducted monitoring visits for the HOPWA Program to eight of the ten 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 and Continuum of Care Programs. According to the State's ESGP grantees, a total of 1,582 persons receiving emergency or transitional housing through the ESG Program were reported to have HIV/AIDS during this reporting period.

What follows is a list of the ten (10) Project Sponsors who drew HOPWA funds during the period of July 1, 2005 through June 30, 2006, 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.	\$59,258	Housing & Supportive Services
2. AIDS Athens, Inc.	\$151,611	Housing & Supportive Services
3. Amethyst Project, Inc.	\$182,011	Housing & Supportive Services
4. Central City AIDS Network, Inc.	\$335,438	Housing & Supportive Services
5. Coastal Area Support Team, Inc.	\$146,004	Housing & Supportive Services
6. Comprehensive AIDS Resource Encounter, Inc.	\$64,401	Housing & Supportive Services
7. Homeless Resource Network, Inc.	\$109,246	Housing & Supportive Services
8. South GA Coalition to End Homelessness, Inc.	\$49,240	Housing & Supportive Services
9. St. Stephens Ministry of Augusta, Inc.	\$81,742	Housing & Supportive Services
10. Union Mission (Savannah), Inc.	\$253,097	Housing, Services, and Construct / Development
Total Amount Expended:	\$1,432,048	

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 remains 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) remains 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. Another barrier reported continues to be high utility costs. Many clients are unable to pay the high utility costs during months of extreme seasonal weather. A lack of dental services, a lack of educational programs on the prevention of HIV/AIDS, and transportation in the rural areas also continue to be barriers for many participants. Some Sponsors reported that it continues to be difficult to interview people and obtain the necessary documents for this program in rural areas. The lengthy VA process to receive services for veterans who need home health care continues 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. Substance abuse continues to be a critical and growing issue for many of the consumers, and some agencies reported that local public mental health providers have reduced or eliminated their substance abuse programs. One agency reports that they are seeing a change in the consumer population, and their consumers need an increased amount of intensive services to treat addictions and learn life skills in order to become more self-sufficient. And finally, some Project Sponsors report that a lengthy appointment process for mental health treatment continues to be a challenge in stabilizing some clients.

In response to some of the barriers, Sponsors report that case managers often provide transportation to clients for primary health care appointments, out of town

medical/hospital appointments, support groups, dentists, pharmacy, housing assistance, and other needed services. Case managers often meet clients in the county where their community Health Department or Health District Wellness Clinic is located. Through strong collaborations with the State's regional Health Districts, Health Departments, traditional service providers, utility companies, and landlords, agencies have been able to assist consumers in maintaining long-term housing goals as well as coordinate mainstream services throughout the State. To address the issues of consumers not having transportation along with the need for documentation at intake, one agency purchased a portable printer/scanner/copier in order for case managers to make home visits and obtain the proper documentation. To address the difficulties that some consumers have due to poor credit history and criminal background checks, some Sponsors continue to work with local realtors to assist with the housing placement. Agencies report community education efforts in the area of prevention, and some agencies are able to collaborate with or use already established community prevention programs. The establishment of a line of credit with a local financial institution has helped one of the Sponsors to address cash flow restriction barriers which had previously limited the number of clients that could be served at a time.

There were no specific actions by the State 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 SFY2006, DCA provided assistance through forty-two sponsors for 747 housing units using \$2,761,929 in program funds. Over 873 disabled homeless persons were provided housing through this program during this operating year.

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. DCA also provided one-on-one technical assistance during 20 sessions to prospective developers of the permanent supportive housing.

Assisting Other Special Need Households

The State administered several programs during SFY2006 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 Second Mortgage Program, CHIP, Rural Rental Housing Development Fund, Single Family Development, and HOME Rental Housing Loan programs may provide 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 GeorgiaHousingSearch.org website 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 Second Mortgage Choice Program option 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 option 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 is continuing their partnership with the Statewide Independent Living Council to present the 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.

The Office of Affordable Housing's QAP outlines preferences for allocating funds to affordable housing developers, with rewards for building to ENERGY STAR® standards and incorporating indoor air quality measures such as proper ventilation. The QAP also requires the use of ENERGY STAR® appliances and the use of paints and finishes with low amounts of Volatile Organic Compounds (VOC's). The Qualified Allocation Plan also earned top ranking in the Global Green's National Study released in September 2005. Entitled "Greening The Low Income Housing Tax Credit: An Analysis of Green Building Attributes of State Affordable Housing Tax Credit Allocation Policies", the Global Green USA study confirms Georgia's tie for first place ranking with California. Global Green USA works with governments, industry and individuals to create a global value shift toward a sustainable and secure future.

As part of its funding round awarded during SFY2006, the OAH awarded extra points in the project scoring process to projects serving elderly households, including the homeless. To receive these points, at least two basic ongoing services to meet the physical and/or social need must be provided. These services must be designed in at least two of the following categories: recreation/social, transportation, health/wellness, education/counseling and security. Extra points were also awarded for projects that have 65 units or less and which are located in rural areas.

DCA continued their participation in the annual Under One Roof Housing Conference. This conference focused on helping Georgians obtain and maintain safe, sanitary and affordable housing; looks at raising the awareness of the state's rural housing needs and working with and providing the state's community and economic development practitioners the tools needed to meet the challenges facing its development. Conference partners include USDA, Federal Home Loan Bank, HUD and Fort Valley State College Cooperative Extension Housing Program.

DCA continued educating staff members and improving coordination between governmental and non-governmental entities to enhance understanding and improve resource use in order to expand the affordable housing opportunities available to persons with disabilities.

DCA provided technical assistance to the State's supportive housing providers through the provision of specific assistance targeted to the needs of each organization (technology, professional services, on-site visits by DCA staff.) and through resource fairs funded by DCA and by local agencies across the State.

DCA continued using a scoring criterion in the allocation of its HOME Rental Housing Loan Funds to encourage the development of rental housing units that will benefit special need populations including the homeless. Points were awarded based on the percentage of the total units that are held and reserved for occupancy by tenants with special needs. Additionally, applications that agree to accept Housing Project based vouchers received an additional point.

DCA participated in mainstream planning efforts throughout the State. DCA has membership on the Georgia Mental Health Planning Council. DCA also regularly

attended the Housing Forum meetings facilitated by the Metro Atlanta Food Bank. DCA participated in the meetings of the Georgia State Trade Association of Not-For-Profit Developers (GSTAND), DHR's Housing Coalition, and the Supportive Housing Committee of the Atlanta Regional Commission on Homelessness. In the past year a collaboration utilizing DCA/GHFA Housing Choice Voucher for non-homeless persons exiting institutions grew from the work of the DHR Housing Coalition. DCA staff also participated regularly and are members of the Governor's Council on Developmental Disabilities.

DCA has collaborated with both the Department of Human Resources and the Statewide Independent Living Council and made Housing Choice Voucher available for the placement of individuals out of institutions. DCA has made available 400 vouchers for use at DHR across various departments to offer assistance in order to place DHR assisted individuals ready for placement into the community. The Centers for Independent Living (CILs) Nursing Home Transition efforts to move individuals into the community utilized 100 DCA assigned vouchers while collaborating with DHR's Memorandum Of Understanding. These individuals are not eligible for DHR assistance but will directly benefit from the DCA subsidy.

DCA staff sit on the Governor's Council on Development Disabilities, providing DCA staff with greater exposure to the needs of people with disabilities and bringing experience with housing issues and programs to the discussion.

DCA is also committed to assisting in rural areas suffering from high poverty. DCA has continued their partnership with the One Georgia Authority by continuing the E-9-1-1 Fund that provide grants to finance activities that will assist applicants in providing enhanced 9-1-1 emergency telephone services on a regional basis in counties that are not currently served by 911. Additionally, DCA has continued the Equity Fund, which is a community and economic development tool providing financial assistance authorities in rural counties suffering from high poverty rates including grants and loans that promote the health, welfare, safety and economic security of the citizens of the state through the development and retention of employment opportunities and the enhancement of various infrastructures that accomplish that goal.

DCA continued providing the publication of the Economic Development Finance Packet (EDFP) booklet; this is a partnership between the Georgia Department of Community Affairs (DCA), Office of Economic Development (OED). The EDFP is a comprehensive listing of state, federal, local and national programs that are designed to promote economic development and business enhancement in Georgia.

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 SFY2006 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 six regional Consumer Credit Counseling Services (CCCS) and thirty-five 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 to make available the GeorgiaHousingsArch.org website 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. The training includes an overview of program requirements and the application process for DCA's Single Family Development Program.

- Continuing to present 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.
- Unveiling a new first mortgage product and enhanced financial options under the Georgia Dream Homeownership Program to assist prospective homebuyers. The new loan product that was launched was the Affordable Advantage. The new financial option that was launched was the Georgia Dream Second Mortgage HONORS option. The HONORS option is aimed at increasing home ownership opportunities among surviving spouses of military personnel or other “protectors,” including law enforcement, fire and emergency services personnel. The Affordable Advantage product is a 35-year first mortgage loan that provides eligible borrowers with a below-market, fixed interest rate and low monthly payments throughout the life of the loan. This loan product offers up to 100% first mortgage financing for the purchase of a home for first time homebuyers who qualify for the Georgia Dream Homeownership Program and meet the income limits. Affordable Advantage borrowers may also qualify for a \$5,000 or \$7,500 Georgia Dream Second Mortgage Loan to cover down payment and closing cost expenses. The HONORS option will provide a \$10,000 loan to an eligible borrower who is the widow or widower of service men and women or protectors who desire to purchase a home in Georgia or \$7,500 to those who utilizes the Affordable Advantage first loan product. Funds may be used towards down payment, closing costs, prepaid expenses, and principal reduction. The Georgia Dream Second Mortgage Pen option has been expanded. The PEN option is a popular statewide program that helps prospective, first time borrowers working in selected careers of protection; education and health care obtain funds to be used towards the purchase of a home, to include active duty military personnel under the “protectors” program category. Eligible borrowers must be active duty members of U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, the Army National Guard and/or the Air National Guard.
- Implementing applicant checklist to simplify the process through the Georgia Dream program. This checklist form is available on the website for both the applicant and/or lender. The Applicant Checklist was developed to expedite the processing of the mortgage loan by preparing the first time home buyer applicant with a listing of the necessary documentation for the initial interview with DCA’s participating lenders.
- Implementing the Opportunity Zone Tax Credit Program that was created by the Georgia legislation. In 2004, Governor Sonny Perdue signed a House Bill 984 and DCA was authorized to work with local governments to designate certain areas as “less developed areas” or “Opportunity Zones.” In these zones, businesses, including retail businesses, would be eligible to use job tax credits of up to \$3,500 per job created against their state income tax liability. Businesses could use the job tax credits for up to ten years, as long as the jobs created are maintained. During SFY2006, the City of Ocilla was designated as the state’s first Opportunity Zone.

- Implementing a new program to encourage Appalachian Youth to consider post-High School Education Options. DCA, Appalachian Regional Commission and several other federal, state and local officials have joined forces to celebrate the opening of the Georgia Appalachian Center for Higher Education (GACHE). Nearly \$178,000 in federal, state and local funds will be dedicated to encouraging high school students in targeted counties to continue their education. GACHE will provide technical assistance and grant awards up to \$20,000 to selected high schools in the target counties that will apply for grants on a competitive basis. Awardees will implement projects of their own design, tailored to meet each school's individual needs and challenges for moving students toward postsecondary education. Grant monies will be used to fund a number of initiatives, including college visits by high school students, mentoring programs, workshops, career exploration activities and similar efforts. GACHE will focus its initial efforts on the state's "educationally distressed" counties of Banks, Chattooga, Dade, Elbert, Fannin, Franklin, Gilmer, Gordon, Lumpkin, Murray and Walker. These focus counties were selected based on demographics and their historical levels of educational achievement and attainment.
- Making the Georgia Quality Growth Partnership (GQGP) website available for those interested in quality growth, urban and regional planning, environmental protection, land use, and related issues. The site, located at <http://www.dca.state.ga.us/toolkit>, contains two basic elements: the "Quality Growth Toolkit" and "Quality Growth Examples in Georgia." Since October 2005, approximately 30 new tools and 100 new examples have been added, bringing the totals on the site to about 165 tools and 440 examples. The site includes examples from Georgia and other states.
- Funding for a new financing program "Broadband Rural Initiative" was approved. This program will provide grants for publicly owned infrastructure that will bring high speed broadband connectivity to rural Georgia. The BRIDGE fund will grant \$200,000 for single county projects and \$400,000 for projects impacting two counties. Regional projects serving three or more counties will not have an award maximum. Funding will be determined based on the strength of the regional application including technology design, strategy and sustainability.
- Offering the Life Sciences Facilities Fund (the "Facilities Fund" or "LSFF") program, this is a financing gap that is unmet by the private sector and/or to provide an inducement for the expansion of life sciences companies within the State. These funds provide loan assistance for the purchase of fixed assets to assist with the expansion or relocation of emerging or development-stage life-science companies. During this fiscal year there was an appropriation of \$2 million to DCA's supplemental SFY 2005 budget for the creation of this fund. By encouraging and supporting the growth of biotech companies, Georgia will help grow this important industry and its high-paying jobs. Eligible applicants for the program will be local government development authorities, joint or multi-county development authorities, and local governments. While DCA will manage the Loan Fund's administration, each project will involve the

participation of several state-wide partners, including the Georgia Department of Economic Development (GDEcD), the Board of Regents, the Advanced Technology Development Center (ATDC) and the Georgia Research Alliance (GRA). The partners will provide support during the application-review process including scientific vetting, market analysis, equity valuation and review of business plans.

- Re-instituting the Local Development Fund available that was last funded in 2003, The Local Development Fund was created in 1990 as a result of recommendations of the Rural Development Advisory Committee that provides local governments with matching grant funds for a variety of community improvement activities.

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 continues to actively market its Georgia Dream first and second mortgage programs to real estate and mortgage companies operating in neighborhoods with high minority concentrations. The Program has continued its collaboration with designated Cities in Georgia in 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 home buyers.

DCA’s “Local Planning Requirements” for local government comprehensive plans require that a comprehensive plan includes a community assessment of housing needs, including the needs of the underserved, and a community agenda listing goals and objectives as well as work programs to address those identified needs.

A competitive scoring criterion is used by DCA’s Office of Affordable Housing when evaluating projects in order to ensure the projects that will best assist households with a disproportionate housing need will receive program assistance.

Team Georgia visited local officials in Homer and Banks County. DCA Team Georgia members from DCA’s offices of Environmental Management, Downtown Development, Planning & Quality Growth, Regional Services and Community Development & Finance were joined by representatives from Georgia Power, Georgia Department of Economic Development and UGA’s Business Outreach Services. The purpose of the visit was to provide suggestions regarding near-term community development issues, including planning and zoning, future land use, sewer expansion, downtown development and farmland preservation.

DCA's Southwest Georgia Team recently arranged and participated in a Team Georgia visit to Cusseta–Chattahoochee County. The Team Georgia staff is helping to develop strategy and identify funding sources for infrastructure to prepare for the anticipated growth associated with the announced military buildup at Ft. Benning Military Base. Planning areas include wastewater treatment, housing, health, social services, transportation, land use, zoning and ordinances.

E. ELIMINATING BARRIERS TO AFFORDABLE HOUSING

During SFY2006, 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 SFY2006, 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 is continuing to provide brochures 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. During the last fiscal year, 50 individuals representing housing developers were trained.

DCA has made available the GeorgiaHousingSearch.org website 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.

Targeted Outreach to Residents and Tenants of Public and Manufactured Housing and Other Families Assisted by Public Housing Agencies

To ensure, to the greatest extent possible, that tenants and residents of public housing, manufactured housing and other families assisted by public housing agencies are aware of the funds available through the ADDI program, DCA will take the following steps:

- DCA provided information concerning the ADDI program to local governments, the Georgia Manufactured Housing Association, Public Housing Authorities, Georgia Legal Services, Georgia State Trade Association of Nonprofit Developers, Georgia Association of Housing and Redevelopment Authorities, and the Georgia Service Delivery Regional staff along with other applicable groups. DCA also encouraged these groups to provide outreach to Public Housing Authority residents and manufactured housing tenants. DCA staff provided specialized training to any organization working with these target groups when requested.
- DCA incorporated a session on utilizing this program for potential home buyers as a regular part of their training course and presentation to lenders, real estate professionals and other groups.
- DCA encouraged locally generated home buyer education programs and home buyer fairs targeting these populations and staff participated in the events.

- DCA marketed the Georgia Dream Homeownership Programs to industries with a high number of low to moderate income paying jobs that were located in counties with a high percentage of mobile homes.

F. OVERCOMING GAPS IN INSTITUTIONAL STRUCTURE AND ENHANCING COORDINATION

The State also continued to take steps during SFY2006 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-five nonprofit housing counseling agencies.
- Participating and facilitating home buyer/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 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.
- Continuing implementation of a state-wide Homeless Management Information System, Balance of State 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, the City of Augusta 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.
- Finalizing a PowerPoint presentation describing construction techniques to build an aesthetically pleasing, cost efficient no-step entry and working through the Easy Living Home Coalition to disseminate the product to builders.

- 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 an Academy on SSI Benefits.
- 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 to forty representatives from the homeless service provider community, local government, nonprofit organizations, ecumenical community and many others interested in addressing issues of homelessness.
- Continuing to participate in mainstream planning efforts throughout the State. DCA has membership on the Georgia Mental Health Planning Council. 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. Twenty-one Housing Counseling Agencies were assisted and \$283,924 was awarded to those agencies. Thirty-five Agencies provided home buying education enabling 4,380 individuals to complete the course. These agencies were awarded \$66,410.
- 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.
- Continuing the Annual Housing Georgia Magnolia Awards for Excellence in Housing event to enable Georgia's affordable housing community to come together to celebrate extraordinary achievements in housing. Nearly 400 housing experts and advocates gathered to discuss the latest trends in affordable housing and hear from industry innovators. Awards were given in six categories and a Housing Champion award was presented. Award finalist made presentations describing their achievements to conference participants.
- Continuing a collaboration between the Georgia Dream Homeownership Program and designated cities to create 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. This partnership makes homeownership opportunities even more affordable for Georgia's first time home buyers.
- Continuing the work to create a Coastal Comprehensive Master Development Plan (CCMDP). The tentative date of completion is February 2007. A retreat was held January 19-20, 2006 that discussed the details and content of the plan. The 35-member CCPAC is comprised of 31 residents from Georgia's coastal counties – Bryan, Camden, Chatham, Glynn, Liberty and McIntosh and three members from outside the state's six-county coastal region. DCA Commissioner Beatty serves as CCPAC chairman. 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. CCPAC members will study tourism, economic development and environmental management, housing and transportation issues affecting Georgia's coastal area as it develops the Plan.
- 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.
- DCA has partnered with Hands On Georgia to distribute grant funds to local governments that partner with community agencies to use volunteers to transform

- communities and engage citizens in service. Communities who receive challenge grants receive a total of \$100,000 in state funding, to be equally matched by locally-raised funds. These challenge grants help to build infrastructure for sustainable programming to recruit, train and manage volunteers in local communities. Hands On Georgia is a statewide network that supports innovative volunteer approaches to meeting Georgia's critical needs through service and civic engagement.
- DCA continues their participation in the Appalachian Regional Commission (ARC), a federal-state partnership comprised of 13 states in the Appalachian region of the United States. The goal of the program is to create opportunities for self-sustaining economic development and improved quality of life in the region. The Appalachian Regional Commission (ARC) sponsored the Oak Ridge Summer Math/ Science Institute. Two Murray County High School students joined students from the 13 other states of the Appalachian Region to participate in the 2005 Appalachian Regional Commission/Oak Ridge National Laboratory Summer Math/Science Institute in Oak Ridge, TN. The students spent two weeks at the Oak Ridge National Laboratory participating in hands-on learning programs that focused on the applications of math, science and technology. Team Georgia visited local officials in Homer and Banks County.
 - DCA Team Georgia members from DCA's offices of Environmental Management, Downtown Development, Planning & Quality Growth, Regional Services and Community Development & Finance were joined by representatives from Georgia Power, Georgia Department of Economic Development and UGA's Business Outreach Services. The purpose of the visit was to provide suggestions regarding near-term community development issues, including planning and zoning, future land use, sewer expansion, downtown development and farmland preservation.
 - DCA and the Georgia Department of Natural Resources' Historic Preservation Division co-sponsored a 1½-day workshop designed to explain federal and state tax incentives available to help Georgians rehabilitate and continue to use their historic buildings as well as clarify the application procedures. The workshop took place on January 17-18, 2006 in Royston. These incentives play a vital role in the revitalization of commercial districts all across the state. Identifying historic buildings and developing projects that meet the *Secretary of Interior's Standards for Rehabilitation* were highlighted. Of special interest was the discussion of Georgia's new State Income Tax Credit Program for Rehabilitated Historic Property. The workshop targeted Georgia Better Hometown / Main Street Program managers, regional preservation planners, and staff of preservation non-profits.
 - Continuing The WaterFirst® Community partnership with local governments, state and federal agencies and other organizations working to improve the management and protection of our shared water resources. Two communities received designations in the WaterFirst® Community Program in 2005. Both Cobb County and Tybee Island were selected. Previously designated WaterFirst® communities include the Columbus Waterworks/ Columbus Consolidated Government, City of Hartwell, Clayton County/ Clayton County Water Authority, Gwinnett County and the City of Savannah.
 - DCA's Office of Environmental Management has partnered with ACCG and GMA to sponsor a workshop to assist local governments in their efforts to manage the

location and operation of new solid waste management facilities. Solid waste management plans must include a section addressing how new solid waste facilities will be reviewed for plan consistency. The workshop includes an overview of solid waste trends in Georgia, EPD's solid waste facility permit review process, and an overview and discussion of how local governments can use zoning ordinances and their solid waste management plan to manage the site selection for new solid waste facilities.

- DCA and the Georgia Planning Association announced their formation of the Community Planners' Institute. The class provided an excellent learning and training opportunity for planning and zoning commissioners, elected and appointed officials, staff, and other interested parties.
- The Georgia Downtown Association in partnership with DCA sponsored the 2005 Georgia Downtown Conference and Annual Awards Ceremony. The conference was designed to educate individuals on issues effecting downtown development on a national and statewide level, reinforce existing downtown development efforts, and plan for future initiatives. Through workshops and panel discussions, the conference also served as a conduit to promote downtown and economic development through public awareness, governmental relations and education. This year's theme, *Downtown Television Network: Do-It-Yourself Successfully* sought to provide all the needed tools to put communities on the path to successful downtown revitalization.
- Making available three new planning guidebooks for the local planning process on DCA's website. The guidebooks will help local officials and citizens understand the planning process as well as the local planning requirements in Georgia.
- DCA continues to participate with The Georgia Commission for Service and Volunteerism, in collaboration with Hands On Georgia, The Georgia Association for Volunteer Administration, Inc., Georgia Serves, Inc., and The Council of Volunteer Administrators of Metropolitan Atlanta in the annual Georgia Conference On Service and Volunteerism conference. The conference provides a setting to showcase and celebrate Georgia's collaborative volunteer and community service programs.
- DCA participated in the KeepGeorgia Beautiful Luncheon to honor efforts to improve Georgia's Environment. Nearly 500 Georgians attended the 27th Annual Keep Georgia Beautiful Awards Luncheon. Since 1978, the Keep Georgia Beautiful Awards Program has honored individuals, organizations and businesses whose ongoing efforts prevent litter, reduce waste disposal through conservation and recycling, and preserve Georgia's natural and man-made beauty. Award categories include litter prevention, beautification, waste minimization and community improvement.
- DCA's Environmental Management Office partnered with the Georgia Recycling Coalition's Paper Council to host the second in the Paper Recycling Industry Day series. Caraustar Mill Group's 100% recycled content paper mill in Austell was the location, and approximately 30 local government elected officials and staff attended the tour. The topic of discussion was Georgia manufacturing sector's reliance on recyclable material, and its desire to increase collection infrastructure. A recent DCA study showed that fully 28% of the garbage going to Georgia's Municipal

- Solid Waste (primarily household garbage) landfills is paper that can be recycled. SP Newsprint's newsprint mill in Dublin was the first stop on the series; next spring Pratt Industries will host a tour of its 100% recycled content cardboard mill in Conyers. Georgia has some of the strongest recycling end-use markets in the Southeast; local government collection programs should take advantage of these markets to support Georgia industry.
- DCA's staff members in the Office of Main Street/Better Home Town as well as staff from chambers, development authorities and housing authorities attended the Region One Advisory Council's workshop entitled "Community Revitalization: The Housing Challenge." The session attracted over 40 attendees including local elected officials and lenders. The focus of the workshop was success stories and included presentations on the South Rossville Senior Village, the City of Fitzgerald's Redevelopment Program and DASH for LaGrange's Win-Win Homeownership Partnerships and a review of current housing data and state/federal resources.
 - DCA participated in the Southwest Georgia Regional Youth Leadership Conference at Darton College in Albany. Approximately 130 students and counselors -- representing 20 of 25 public and private secondary schools in Region 10 -- attended the event. Sessions focused on Personality Profile/Styles, Team Building, Entrepreneurship and Financial Basics.
 - DCA continued their 16th Annual "BRING ONE FOR THE CHIPPER" recycling program. BRING ONE FOR THE CHIPPER is Georgia's annual Christmas tree recycling program. Each year, Keep Georgia Beautiful works with private sponsors to organize a number of tree recycling events around the state. Corporate sponsors include The Home Depot, WXIA-TV/11 Alive (Atlanta's NBC affiliate) and The Davey Tree Expert Company. Atlanta-area Home Depot stores served as community drop-off sites. The Davey Tree Expert Company donated use of their equipment to chip the trees collected at the store locations. Trees were chipped into mulch or used as wildlife habitat. The mulch is used for public beautification projects and may be available free to citizens in many communities. Since its inception in 1991, Keep Georgia Beautiful's BRING ONE FOR THE CHIPPER program has collected nearly 4 million trees and provided over 1 million tree seedlings to program participants. More than 200,000 Christmas trees were recycled statewide in 2005.
 - DCA's Office of Downtown Development, the City of Savannah, the Savannah Development & Renewal Authority and many other program partners in Savannah, Georgia hosted the Inaugural "Urban Georgia" Program. The program consisted of two days of networking, touring, learning and fun to celebrate the rollout of the new program. The program highlighted topics such as Organizing and Funding New Urban Programs, Master Planning for Revitalization, Making Mixed-Use Projects Work, Place Making Beyond the Traditional Downtown and even trolley tours.
 - DCA implemented the Signature Community Program to address local community needs. Several cities and/or communities were selected to participate in this new initiative, which will boost their citizens' quality of life and community achievements. These cities and/or communities included: City of Covington/Newton County (North Georgia Super Region), City of Snellville (Metro

Atlanta Super Region), City of Forsyth (Middle Georgia Super Region), City of Tifton/Tift County (Southwest Georgia Super Region) and the Cities of St. Mary's, Kingsland, Woodbine/Camden County (Southeast Georgia Super Region). The program will provide each selected community with a number of benefits, including: two years of customized technical assistance to achieve key initiatives from the local comprehensive plan, access to a Signature Community Program grant of up to \$50,000, assistance in identifying other financial resources for implementing the identified initiatives, statewide recognition as a community committed to improving the lives and livelihood of its residents through effective development of a comprehensive plan and efficient implementation of plan activities, access to Georgia Department of Transportation matching funds for Local Assistance Road Program (LARP) resurfacing projects. DOT will match local funds dollar for dollar up to \$100,000 for qualified LARP projects, access to Georgia Environmental Facilities Authority (GEFA) state loans at reduced rates. Participating communities will be eligible to receive a reduction in the GEFA state loan interest rate by up to 50 basis points, additional point under the Qualified Allocation Plan for rental housing developments that are most indicative of the community's affordable housing goals, preference in selection under the Single Family Development Program and the Rural Rental Housing Development Fund., down payment assistance funds for homeownership for local government employees that live and purchase a home in the Signature Community, receive preference in the annual competition for Community Development Block Grants for non-entitlement participants, access to reduced loan rates approved through DCA's economic development finance programs. Participating communities will receive a reduction in the loan's interest rate by 100 basis points, access to rating and selection criteria bonus points for Local Development Fund grants and preference in the allocation of development funding for new homeless facilities included in the community housing strategy.

- DCA partnered with a number of local Colleges and Utility Companies to sponsor the state's 3rd annual "Winning Water: Children's Water Festival.
- Georgia Initiative for Community Housing (GICH), a joint program of DCA, the Georgia Municipal Association, and the University of Georgia's Housing and Demographics Research Center held two retreats providing opportunity for development and modification of each teams' work program. The retreats also provided communities participating in their first year of this unique three-year program with an opportunity to learn how to use code enforcement, the state's urban redevelopment law, land banks, and other techniques to further their housing goals. The six (6) second-year communities had a session on proposed changes to the state's eminent domain law, how to determine housing demand and how to partner with private housing developers. All eleven (11) community housing teams had opportunities for private facilitated work sessions and toured Valdosta's housing efforts. Communities currently participating in GICH are Cartersville, Fort Valley, Sylvester, Thomasville, Valdosta, and Waycross (communities in year 2) and Camden County, Dalton/Whitfield County, Hall County, Moultrie, and Waynesboro (communities in year 1).

- DCA's Office of Planning & Quality Growth offered a hands-on training/workshop entitled the "Model Code - Alternatives to Conventional Zoning. The two-day practicum addressed the following topics: (1) the process of selecting appropriate modules to address specific Charlton County issues; (2) how to write an ordinance based on the Model Code templates; and (3) how to successfully adopt an ordinance.
- DCA and the Georgia Recycling Coalition sponsored a tour of Pratt Industry's cardboard box plant in Conyers, Georgia. The Pratt mill tour is the third in a series of paper mill tours, devoted to highlighting two of DCA's driving principles: rural economic development and improved quality of life for Georgia's residents. The session included a presentation about the paper recycling industry's impact in Georgia and one-on-one networking opportunities with mill reps from across Georgia. Comprehensive resource packets were given to all attendees.
- DCA entered into a contract with the University of Georgia Housing and Demographics Research Center to study the housing needs of a large new industry in Colquitt County. Sanderson Farms was set to start hiring 1,500 employees in June and August of 2005 for their new poultry processing facility on the outskirts of the City of Moultrie. Preliminary discussion with the local governments, the development authority, Moultrie/Cook County Chamber of Commerce and officials from Sanderson Farms provided us with an opportunity to survey the first group of new hires (500) during their orientation process. The contract included two components: determining housing demand and evaluating the ability of the community to respond to the (increased) housing demand. Data from this study was presented upon completion in the spring of 2006 to community in order to assist them in planning for the additional housing needs in their community.
- Making special efforts to work with flood damage areas from Hurricane Dennis, Deputy Commissioner Phil Foil led members of DCA's Southwest Team Georgia staff on a visit to Sylvester-Worth County. The Team toured the flood-damaged areas of the community to determine appropriate resources to help ongoing relief efforts.
- DCA will continue to manage the Loan Fund's administration. Each project involves the participation of several state-wide partners, including the Georgia Department of Economic Development (GDEcD), the Board of Regents, the Advanced Technology Development Center (ATDC) and the Georgia Research Alliance (GRA). The partners provide support during the application-review process including scientific vetting, market analysis, equity valuation and review of business plans. The Life Sciences Facilities Fund (the "Facilities Fund" or "LSFF") program is a financing gap that is unmet by the private sector and/or to provide an inducement for the expansion of life sciences companies within the State. These funds provide loan assistance for the purchase of fixed assets to assist with the expansion or relocation of emerging or development-stage life-science companies.

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 SFY2006, 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 121 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 SFY2006, DCA provided training to 45 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.

During each fiscal year, DCA conducts an on-site monitoring visit for its permanent supportive housing projects. Upon completion of these housing projects, DCA conducts annual site visits to ensure that the recipients are providing the required supportive services. During FFY2005, one visit was conducted for the Permanent Supportive Housing Program. The property was found to be in compliance and all required supportive services were in place. The following steps are followed during each site visit to ensure compliance:

1. Request a tour of the facility to identify rooms set up to conduct services.
2. View onsite copy of support services agreement.
3. View tenant's case file.
4. View copy of the lease and any addendums to the lease.
5. View copy of services agreement between apartment complex and the tenant.
(Tenant acknowledges/agree to conditions for occupancy)
6. Utilize checklist to verify support services.
7. Prepare letter to apartment manager advising findings.

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 SFY2006:

- 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.

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. However, implementation of this initiative has been suspended pending execution of a Memorandum of Understanding with HUD to ensure local public housing authority compliance with a January 2001 HUD Inspector General Audit.

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 SFY2006, CDBG set-aside funds for the Employment Incentive Program resulted in the awarding of grants which directly produce employment. In addition program 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.

DCA continues their partnership in The Appalachian Regional Commission (ARC). The ARC is a federal-state partnership comprised of 13 states in the Appalachian region of the United States. The goal of the program is to create opportunities for self-sustaining economic development and improved quality of life in the region. The Appalachian Regional Commission (ARC) sponsored the Oak Ridge Summer Math/Science Institute. Two Murray County High School students joined students from the 13 other states of the Appalachian Region to participate in the 2005 Appalachian Regional Commission/Oak Ridge National Laboratory Summer Math/Science Institute in Oak Ridge, TN. The students spent two weeks at the Oak Ridge National Laboratory participating in hands-on learning programs that focused on the applications of math, science and technology. Team Georgia visited local officials in Homer and Banks County.

DCA, Appalachian Regional Commission and several other federal, state and local officials have joined forces to implement a new program to encourage Appalachian Youth to consider Post-High School Education Options. Nearly \$178,000 in federal, state and local funds was dedicated to encourage high school students in targeted counties to continue their education.

DCA along with Athens-Clarke County Public Utilities Department, Athens Technical College, City of Commerce, City of Monroe - Utilities Department, Coca Cola North America, Georgia Electric Membership Corporation, Georgia Power, JJ & G, Keep Georgia Beautiful Foundation, Keep Jackson Beautiful, Southern LINC, U. S. Army Corps of Engineers – Lake Hartwell and the Water Systems Council sponsored the state's 3rd annual "Winning Water: Children's Water Festival. Participating students came from 16 elementary schools in counties located within the state's Upper Oconee and Upper Savannah River Basins. The race-car themed festival used a fun, interactive learning environment to teach students about ground water, drinking water, surface water and the hydrologic cycle.

DCA has coordinated several CDBG projects with the Georgia Initiative for Families and Children and will consider additional funding requests when presented by eligible units of local government. The Department of Human Resources, the Department of Education and the Department of Children and Youth Services will continue to implement and expand the Georgia Initiative for Families and Children. This innovative program seeks to enhance service delivery and break the "cycle of poverty" by concentrating services for young families and their children.

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 FFY2005 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.

During SFY2006, DCA also reviewed the Agency Plans of local public housing authorities for consistency with the State's Consolidated Plan. DCA reviewed 35 plans during the program year.

In addition, the State acted to assist other entities seeking funds for projects that also further these priorities. During SFY2006, the DCA approved Certifications of Consistency with its Consolidated Plan:

- Application to HUD by LaMonique Benford to develop a 28 unit complex for seniors that are in need of assisted living including one unit for an on-site resident manager.
- Application to HUD by Gateway Restoration International Ministries, Inc. to provide housing, programs and supportive services for persons with disabilities.

- Application to HUD by Gateway Restoration International Ministries, Inc. to provide supportive housing for the elderly by the construction of units in DeKalb County to serve as residential options for the elderly.
- Application to HUD by Phase, Inc. to provide homeownership counseling to its current tenants, lend technical assistance and support to emerging local non-profits to increase the supply of affordable housing and develop a subdivision of affordable homes for incomes 80% AMI.
- Application to HUD by Flint Area Consolidated Housing Authority to provide 20 disadvantaged youth in local area rural and underserved communities with education, job and leadership training opportunities to obtain lifelong employment and leadership skills.
- Application to HUD by DASH for LaGrange, Inc. to launch an economic development project in Troup County, Georgia called the Youthbuild Program to engage unemployed youths who participate in a combination of classroom academic, job skills development and on-site training in a construction trade that will enable them to serve their communities by building affordable housing, and assists them in transforming their own lives and roles in society.
- Application to HUD by City of Albany, Georgia to provide housing counseling services in a nine county service area.
- Application to HUD by Impact Group to provide home ownership opportunities, microbusiness opportunities, financial literacy education, home buyer and business training and technical assistance for low income persons in Elbert County, Georgia.
- Application to HUD by Easter Seals Southern Georgia, Inc. to develop an 8 unit independent living facility in Camilla, Mitchell County, Georgia for persons over eighteen who experience a physical and/or developmental disability.
- Application to HUD by the City of Albany, Georgia to provide fair housing education and outreach services to 13 counties in southwest Georgia.
- Application to HUD by the Housing Development Corporation for the USDA Rural Cooperative Service Rural Development Grant to launch an economic development project called the Water Oak Trading Company (WOTC) to address the problems of rural poverty and lack of economic opportunity for Macon County, Georgia.
- Application to HUD by the Housing Development Corporation for the HHS Community Economic Development Discretionary Grant to launch an economic development project called the Water Oak Trading Company (WOTC) to address the problems of rural poverty and lack of economic opportunity for Macon County, Georgia.
- Application to HUD by the Georgia Housing and Finance Authority (Georgia Department of Community Affairs) for Continuum of Care SuperNOFA funds that would provide permanent supportive housing for disabled homeless persons through 3 new and 10 renewal grant applications to (in partnership with 12 various non-profit agencies/Community Service Boards located throughout the State. The 3 new Shelter Plus Care projects will serve 147 disabled homeless persons (&/or family members) in Douglas & Effingham counties and the 10 Shelter Plus Care Renewal projects will continue to serve 186 homeless persons

disabled by severe mental illness, chronic addictive disease issues, and/or HIV/AIDS (&/or family members) in Baldwin, Berrien, Brooks, Coffee, Floyd, Hancock, Henry, Houston, Jasper, Lanier, Laurens, Lowndes, Newton, Putnam, Rockdale, Spalding, Thomas, Tift, Ware, Washington, & Wilkinson if funded.

- Application to HUD by Fulfilling God's Assignments transitional housing programs to operate an existing facility in Barrow County, Georgia. This project will serve 12 chronically homeless individuals.
- Application to HUD by Advantage Behavioral Health to provide transitional housing in Oglethorpe County, Georgia. This project will serve 5 individuals with severe mental illness with or without chronic addictive disease problems.
- Application to HUD by Travelers Aid for the operation of two programs designed to serve homeless families in Douglas County, Georgia.
- Application to HUD by S.H.A.R.E. House for the Transitional Housing Program in Douglas County to provide supportive services and transitional housing for 15 women/women and children who are homeless and also victims of domestic violence.
- Application to HUD by HODAC, Gateway Cottage Residential Program for the supportive services of up to 36 homeless women and their children who are living in a supportive housing for homeless families in the Georgia counties of Houston & Perry.
- Application to HUD by First Monumental Faith Community Outreach Center in Dougherty County to provide housing and supportive services for up to fifteen families.
- Application to HUD by Georgia Coalition Against Domestic Violence to provide transitional housing for up to 21 victims of domestic violence in Jackson County.
- Application to HUD by Maranatha Outreach to provide transitional housing and supportive services to up to 16 homeless individuals from the Georgia counties of Baldwin, Hancock, Jasper, Putnam, Washington, and Wilkinson.
- 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 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 provide services to a wide range of homeless subpopulations through a stand-alone support service center. Services include outreach, case management, health care and housing placement to 99 participants.
- Application to HUD by Lowndes Associated Ministries to People day service center in Lowndes County, Georgia. This project will continue to provide services to a wide range of homeless subpopulations including persons being housed in their program as well as other homeless persons in the community.

Services include outreach, case management, health care and housing placement to 152 participants.

- Application to HUD by New Horizons Community Service Board to provide permanent supportive housing in Stewart County, Georgia. This project will serve 6 individuals with severe mental illness with or without chronic addictive disease problems.
- Application to HUD by Action Ministries to transitional housing to homeless families. This project can provide housing for 87 persons in Barrow, Bartow, Carroll, Floyd, Gilmer, Habersham, Hall, McDuffie, Newton, Troup, Union, Walton, Whitfield, and Wilkes counties.
- Application to HUD by Goodwill Industries of Middle Georgia (WORKing Solutions Program) for Continuum of Care SuperNOFA funds to provide homeless assistance for up to 80 individuals in Baldwin, Hancock, Houston, Johnson, Laurens, Peach, Putnam, & Wilkinson Counties. 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 Continuum of Care SuperNOFA funds for the Transitional Housing Program of 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.

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 September 13th, 2006 to notify the public of the document’s availability in the following eleven newspapers: Albany Herald, Athens Banner-Herald, Atlanta Journal-Constitution, Augusta Chronicle, 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 Wednesday, September 27, 2006 in compliance with the required fifteen-day review period. The State of Georgia received one written comment. A response by the State was provided. The response is in the parentheses and in small type immediately following the respective comment.

COMMENTER #1: I have reviewed the draft of the consolidated plan annual performance report that was provided on the DCA website on September 13, 2006 and I appreciate the opportunity to review and to provide comments on this document.

AIMCO and AESI are very interested in the plans for the Atlanta Beltline initiative and applaud the forward thinking ideas that, among other things, will stimulate more affordable housing within the Beltline zones.

My comments center around the reference to the Office of Affordable Housing's QAP on page 46 in the "Assisting Other Special Need Households" section. I would suggest that the QAP offer additional preferences to developers who construct or rehabilitate existing affordable housing by utilizing the Low Income Housing Tax Credits as a means of achieving their development goals in AND around the Beltline designated zones. Given the stiff competition for these valuable tax credit resources, such a preference would help the City of Atlanta achieve one of its goals of ensuring that affordable housing is included as part of the overall long-term Beltline development plan.

This suggestion would also appropriately fall into the section "Addressing the Obstacles" where one of the stated goals is to examine other State measures that may remove obstacles to the provision of affordable housing opportunities for low and moderate income Georgians.

I would also suggest expanding the preferences outlined in the "Opportunity Zone Tax Credit Program" section to include incentives for LIHTC residential developments as well as for business enterprises. This could help strengthen the concept of providing stable neighborhoods by allowing residents to work and live within the same neighborhood.

I strongly agree with the goals under Section F. "Overcoming Gaps in Institutional Structure and Enhancing Coordination" and would encourage the State in its efforts to work with other governmental agencies, nonprofit organizations, housing developers, financial institutions, foundations and others, to consider ways that the QAP can offer incentives to stimulate LIHTC affordable housing development in areas designated as priority areas or zones, per the various criteria defined within the Annual Performance Report.

(STATE RESPONSE): We appreciate you contacting DCA to express your interest and providing us your comments on the draft of the CAPER. Your comments have been forwarded to the appropriate staff members so that they may consider your input in their upcoming planning year.

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 35,428 households with housing and shelter assistance funded through HOME, CDBG, ESGP or HOPWA during SFY2006.

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 SFY2006, the State actually assisted in the rehabilitation or construction of rental housing for 100 extremely low, 181 low and 138 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 SFY2006, the State estimates that it assisted 11,136 extremely low, 3,311 low, and 602 moderate income households with rental assistance through the Housing choice Voucher 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 SFY2006 the State actually assisted 323 extremely low, 384 low and 144 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 SFY2006, the ESGP program distributed 170 funding awards. These funding provided housing and/or services to 7,956 individuals daily. Approximately 4,323 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 1,462 elderly households through the HOME, ESG, and CDBG programs; the Shelter Plus Care assisted 873 units for households with disabilities; and 3,089 individuals and/or persons in families through the HOPWA program during SFY2006.

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 FFY2005 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, 123 awards to local units of government were made with CDBG funds. Table 8: Analysis of CDBG Accomplishments for Program Year 2005 (7/1/05 – 6/30/06) presents the number of persons benefiting from these CDBG funds, currently and previously awarded. Approximately 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 have 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

SFY2006 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 SFY2006, DCA's Office of Homeownership unveiled a new first mortgage product and enhanced financial options under the Georgia Dream Program to assist prospective homebuyers. The new loan product that was launched was the Affordable Advantage. The new financial option that was launched was the Georgia Dream Second Mortgage HONORS option. The Office of Homeownership also implemented an applicant checklist to simplify the process through the Georgia Dream program. This checklist form is available on the website for both the applicant and/or lender. The Applicant Checklist was developed to expedite the processing of the mortgage loan by preparing the first time home buyer applicant with a listing of the necessary documentation for the initial interview with DCA's participating lenders.

The number of loans made through the Georgia Dream Second Mortgage program totaled 311, accounting for \$1,785,000 in assistance. Approximately 59% of these loans were in MSAs, while 41% were located in non-MSA or rural counties. During SFY2006, 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 SFY2006 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 SFY2006. 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 SFY2006. Investments are also provided for the CHDO Predevelopment Loan and CHDO Operating Assistance programs if a loan was closed or grant awarded during SFY2006.

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 SFY2006 in the following counties: Baker, Bleckley, Brantley, Chattahoochee, Chattooga, Clay, Dade, Dawson, Dodge, Evans, Greene, Hancock, Johnson, Jones, Lanier, Miller, Morgan, Oconee, Schley, Screven, Stewart, Towns, Treutlen, Turner, Twiggs, Webster, and Wilcox.

<u>Appling</u>		ESGP	\$17,600
HOME	\$5,750	HOME	\$92,500
<u>Atkinson</u>		<u>Ben Hill</u>	
HOME	\$105,382	CDBG	\$323,274
		HOME	\$376,052
<u>Bacon</u>		<u>Berrien</u>	
CDBG	\$718,7762	CDBG	\$875,497
HOME	\$34,076	HOME	\$7,500
<u>Baldwin</u>		<u>Bibb</u>	
ESGP	\$4,000	CDBG	\$500,000
HOME	\$25,000	ESGP	\$85,000
<u>Banks</u>		HOME	\$3,092,133
CDBG	\$160,000	HOPWA	\$325,000
<u>Barrow</u>		<u>Brooks</u>	
CDBG	\$150,000	CDBG	\$500,000
ESGP	\$20,000		
HOME	\$35,000		
<u>Bartow</u>			

HOME	\$7,500	HOME	\$32,500
<u>Bryan</u>		<u>Clarke</u>	
CDBG	\$500,000	ESGP	\$150,000
HOME	\$5,000	HOPWA	\$125,000
		HOME	\$27,500
<u>Bulloch</u>		<u>Clayton</u>	
CDBG	\$10,000,000	ESGP	\$69,000
ESGP	\$20,000	HOME	\$204,710
HOPWA	\$175,000	<u>Clinch</u>	
		CDBG	\$311,957
<u>Burke</u>		<u>Cobb</u>	
CDBG	\$500,000	ESGP	\$224,000
		HOME	\$175,000
<u>Butts</u>		<u>Coffee</u>	
CDBG	\$500,000	CDBG	\$200,000
		HOME	\$200,386
<u>Calhoun</u>		<u>Colquitt</u>	
CDBG	\$482,880	CDBG	\$1,285,640
HOME	\$21,519	ESGP	\$10,000
		HOME	\$16,000
<u>Camden</u>		<u>Columbia</u>	
HOME	\$7,500	HOME	\$65,000
ESGP	\$4,000		
<u>Candler</u>		<u>Cook</u>	
HOME	\$10,000	CDBG	\$431,385
<u>Carroll</u>		ESGP	\$18,000
ESGP	\$80,000		
HOME	\$45,000	<u>Coweta</u>	
		HOME	\$190,000
<u>Catoosa</u>		<u>Crawford</u>	
CDBG	\$500,00	HOME	\$20,000
HOME	\$10,000	<u>Crisp</u>	
<u>Charlton</u>		CDBG	\$500,000
CDBG	\$500,000	HOME	\$5,000
HOME	\$28,046	<u>Decatur</u>	
		CDBG	\$500,000
<u>Chatham</u>		HOME	\$70,000
CDBG	\$500,000	<u>DeKalb</u>	
ESGP	\$438,000	ESGP	\$247,000
HOPWA	\$240,000		
HOME	\$157,500		
<u>Cherokee</u>			

HOME	\$58,661		
<u>Dooly</u>			
CDBG	\$900,000		
HOME	\$87,970		
<u>Dougherty</u>			
ESGP	\$77,000		
HOME	\$80,000		
<u>Douglas</u>			
ESGP	\$33,000		
HOME	\$27,500		
<u>Early</u>			
CDBG	\$318,866		
<u>Echols</u>			
CDBG	\$500,000		
<u>Effingham</u>			
HOME	\$2,032,000		
<u>Elbert</u>			
CDBG	\$500,00		
<u>Emanuel</u>			
CDBG	\$550,000		
HOME	\$37,691		
<u>Fannin</u>			
ESGP	\$4,000		
<u>Fayette</u>			
HOME	\$12,500		
<u>Floyd</u>			
CDBG	\$500,000		
ESGP	\$19,327		
HOME	\$48,760		
<u>Forsyth</u>			
HOME	\$5,000		
<u>Franklin</u>			
CDBG	\$50,000		
		<u>Fulton</u>	
		ESGP	\$1,554,500
		HOME	\$410,000
		HOPWA	\$80,000
		<u>Gilmer</u>	
		HOME	\$25,000
		<u>Glascokk</u>	
		CDBG	\$50,000
		<u>Glynn</u>	
		CDBG	\$500,000
		ESGP	\$7,000
		HOME	\$52,500
		HOPWA	\$180,000
		<u>Gordon</u>	
		CDBG	\$500,000
		HOME	\$10,000
		<u>Grady</u>	
		CDBG	\$10,000,000
		<u>Gwinnett</u>	
		ESGP	\$69,000
		HOME	\$155,000
		<u>Habersham</u>	
		ESGP	\$10,000
		<u>Hall</u>	
		ESGP	\$6,000
		CDBG	\$1,140,881
		HOME	\$317,379
		<u>Haralson</u>	
		CDBG	\$755,319
		<u>Harris</u>	
		CDBG	\$28,848
		<u>Hart</u>	
		CDBG	\$95,000
		ESGP	\$4,000

<u>Heard</u>		CDBG	\$10,000,000
CDBG	\$500,000		
<u>Henry</u>		<u>Long</u>	
HOME	\$67,500	CDBG	\$490,916
<u>Houston</u>		<u>Lowndes</u>	
CDBG	\$500,000	ESGP	\$100,000
ESPG	\$19,000	HOME	\$2,827,000
HOME	\$237,500	HOPWA	\$322,000
<u>Irwin</u>		<u>Lumpkin</u>	
CDBG	\$766,709	ESGP	\$4,000
HOME	\$69,979		
<u>Jackson</u>		<u>Macon</u>	
HOME	\$12,500	CDBG	\$550,000
		HOME	\$45,542
<u>Jasper</u>		<u>Madison</u>	
HOME	\$5,000	CDBG	\$500,000
		HOME	\$15,000
<u>Jeff Davis</u>		<u>Marion</u>	
CDBG	\$44,681	CDBG	\$26,639
HOME	\$36,846		
<u>Jefferson</u>		<u>McDuffie</u>	
CDBG	\$1,035,300	CDBG	\$3,733,590
		HOME	\$115,000
<u>Jenkins</u>		<u>McIntosh</u>	
CDBG	\$499,052	HOME	\$25,000
<u>Lamar</u>		<u>Meriwether</u>	
CDBG	\$499,362	CDBG	\$671,199
HOME	\$35,000	HOME	\$5,000
<u>Laurens</u>		<u>Mitchell</u>	
CDBG	\$500,000	CDBG	\$898,711
ESGP	\$5,000		
<u>Lee</u>		<u>Monroe</u>	
CDBG	\$400,000	HOME	\$5,000
<u>Liberty</u>		<u>Montgomery</u>	
ESGP	\$10,100	CDBG	\$500,000
HOME	\$85,000	<u>Murray</u>	
<u>Lincoln</u>		CDBG	\$500,000

HOME	\$5,000	HOME	\$87,500
<u>Muscogee</u>		<u>Rockdale</u>	
ESGP	\$140,500	ESGP	\$25,500
HOME	\$232,500	HOME	\$47,500
HOPWA	\$114,000	<u>Seminole</u>	
<u>Newton</u>		CDBG	\$550,000
HOME	\$47,500		
<u>Oglethorpe</u>		<u>Spalding</u>	
HOME	\$7,500	ESGP	\$4,500
<u>Paulding</u>		HOME	\$45,000
ESGP	\$6,000	<u>Stephens</u>	
HOME	\$50,000	CDBG	\$500,000
<u>Peach</u>		<u>Sumter</u>	
CDBG	\$500,000	CDBG	\$382,000
HOME	\$130,809	HOME	\$2,600,938
<u>Pickens</u>		<u>Talbot</u>	
HOME	\$25,000	CDBG	\$500,000
ESGP	\$10,000	HOME	\$136,037
<u>Pierce</u>		<u>Taliaferro</u>	
CDBG	\$500,000	CDBG	\$6,191
HOME	\$24,135		
<u>Pike</u>		<u>Tattnall</u>	
CDBG	\$476,195	HOME	\$10,000
HOME	\$10,000	<u>Taylor</u>	
<u>Polk</u>		CDBG	\$500,000
CDBG	\$500,000	ESGP	\$30,310
ESGP	\$5,500	HOME	\$12,500
HOME	\$10,000	<u>Telfair</u>	
<u>Putnam</u>		CDBG	\$10,000,000
CDBG	\$400,000	<u>Terrell</u>	
<u>Quitman</u>		CDBG	\$500,000
CDBG	\$1,095,303	<u>Thomas</u>	
<u>Rabun</u>		CDBG	\$1,307,816
CDBG	\$500,00	ESGP	\$15,500
<u>Randolph</u>		HOME	\$42,500
CDBG	\$957,803		
HOME	\$126,950	<u>Tift</u>	
<u>Richmond</u>		CDBG	\$500,000
ESGP	\$309,200		

ESGP	\$	CDBG	\$533,643
HOME	\$5,000	HOME	\$20,000
<u>Toombs</u>		<u>Washington</u>	
CDBG	\$500,000	HOME	\$30,000
ESGP	\$10,000		
HOME	\$32,475	<u>Wayne</u>	
<u>Troup</u>		CDBG	\$500,000
HOME	\$172,498	HOME	\$2,211,990
		HOPWA	\$70,000
<u>Union</u>		<u>Wheeler</u>	
CDBG	\$734,226	CDBG	\$500,000
		HOME	\$200,215
<u>Upson</u>		<u>White</u>	
CDBG	\$500,000	CDBG	\$100,000
HOME	\$30,000		
<u>Walker</u>		<u>Whitfield</u>	
CDBG	\$500,000	ESGP	\$30,000
ESGP	\$7,000	HOME	\$27,500
HOME	\$3,305,000		
<u>Walton</u>		<u>Wilkes</u>	
CDBG	\$10,000,000	HOME	\$10,000
HOME	34,500		
<u>Ware</u>		<u>Wilkinson</u>	
CDBG	\$500,000	CDBG	\$500,000
ESGP	\$5,500		
HOME	\$89,620	<u>Worth</u>	
		CDBG	\$1,137,030
		HOME	\$30,000
<u>Warren</u>			

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: 7/1/2005 to 6/30/2006

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	93	\$309,024	121	\$624,488	0	214
2. Short-term/emergency housing payments	334	\$126,736	0	0	0	334
3-a. Units in facilities supported with operating costs	47	\$156,795	0	0	0	47
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	474	\$592,555	121	\$624,488	0	595
Deduction for units reported in more than one category	0	0	0	0	0	0
TOTAL	474	\$592,555	121	\$624,488	0	595

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 (ESG) Program. 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, 1,582 individuals reported that they had HIV/AIDS.

Report covers the period: 7/1/2005 to 6/30/2006

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	+104
2. Short-term or emergency housing payments	357	-23
3-a. Units in facilities supported with operating costs	58	-11
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	+70**
Deduction for units reported in more than one category	0	0
TOTAL	525	+70**

** During FY2005-06, while the number of units assisted decreased by 47 units from the previous fiscal year. With the inclusion of the 121 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 70 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.