

# Housing Help for Georgia's Neighbors

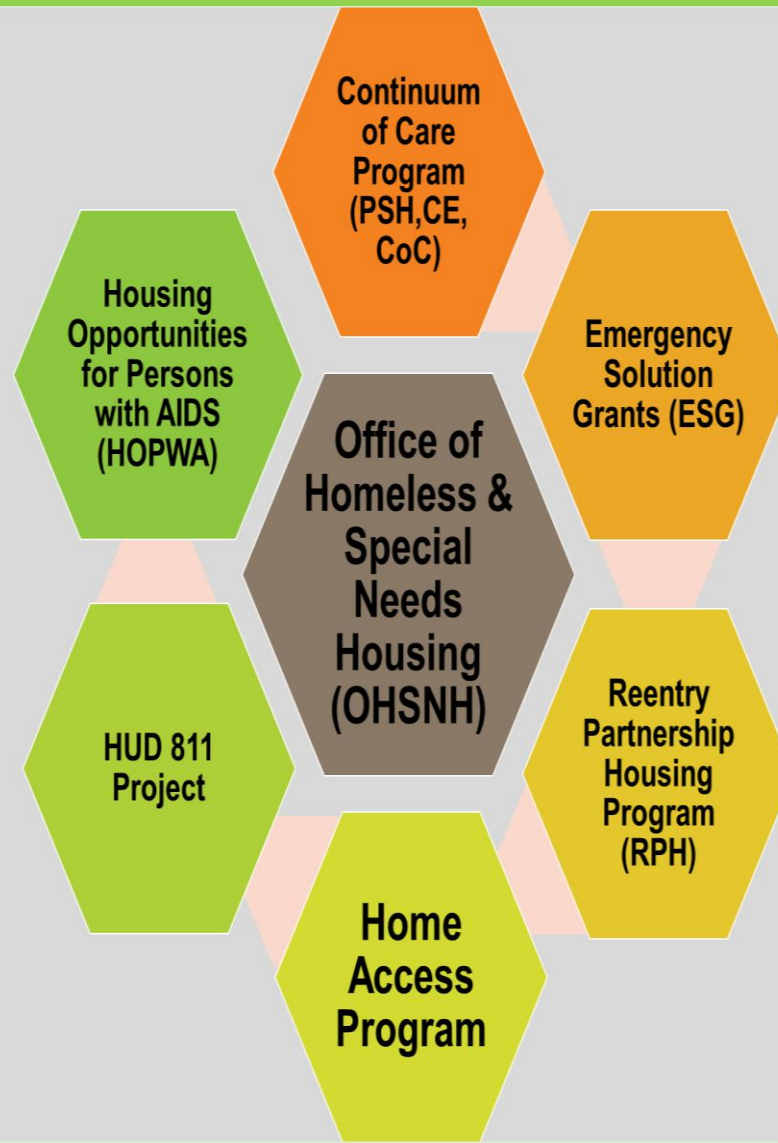
Georgia Emergency Rental  
Assistance Program and ESG-  
CV Rapid Re-Housing



2020-2021

Katie Arney and Adam F. Graham

# Welcome from OHSNH



# Plan for Today

- The purpose of this presentation is to:
  - Provide information regarding GRA and ESG-CV funding
  - Provide insight into landlord engagement efforts
  - Connect DCA, homelessness services agencies, and landlords, property managers, and property owners
  - Build partnerships to get neighbors housed and keep them housed

# CARES Act

Provides homeless assistance funds to **prevent, prepare for, and respond** to Coronavirus, among individuals and families who are homeless or receiving homeless assistance and to support additional homeless assistance and homelessness prevention activities to mitigate the impacts created by coronavirus.



# CARES ACT Funding (ESG-CV)

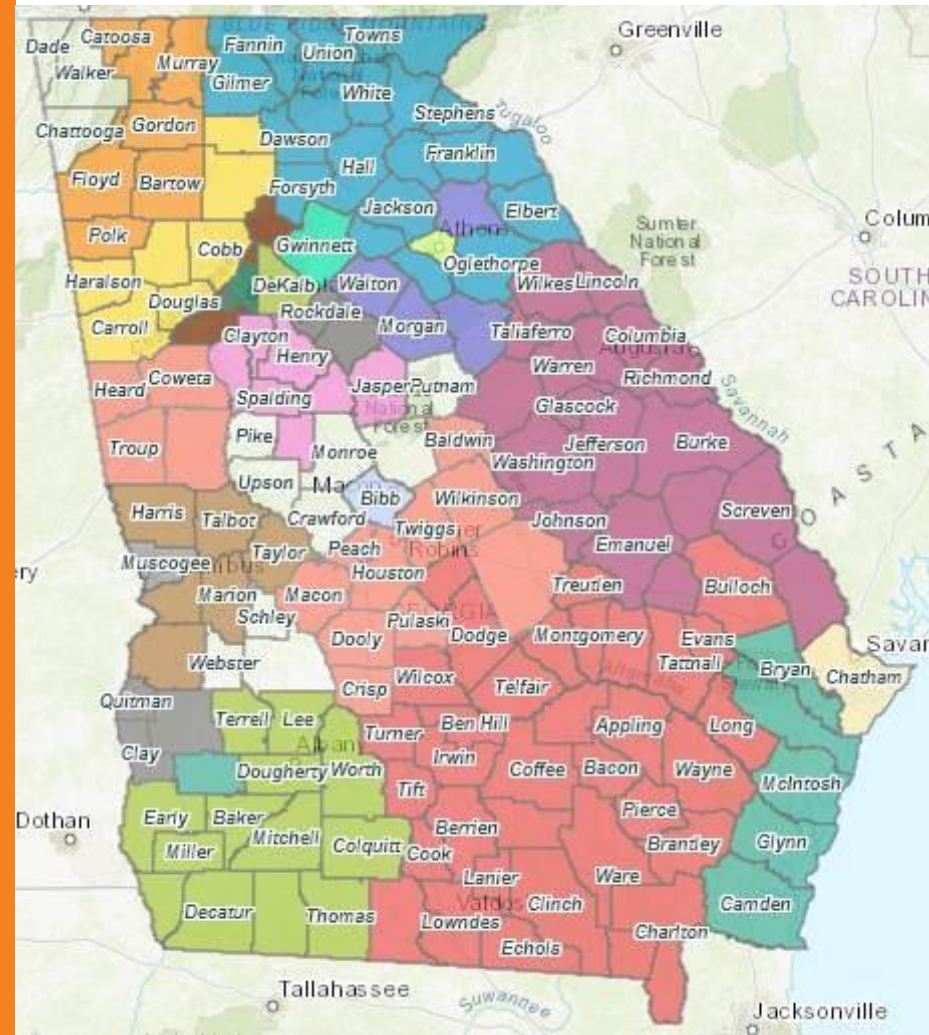


\$45,418,452

Total ESG-CV funds awarded to DCA as the state ESG recipient

# ESG-CARES Partnership Regions

<https://georgia-dca.maps.arcgis.com/apps/webappviewer/index.html?id=1d28c562b3ba4390a66640db23f73fe>



# US Treasury Emergency Rental Assistance

The Emergency Rental Assistance program makes available \$25 billion to assist households that are unable to pay rent and utilities due to the COVID-19 pandemic. The funds are provided directly to States, U.S. Territories, local governments, and Indian tribes. DCA administers the grant statewide except for City of Atlanta, Augusta-Richmond consolidated government, Chatham, Cherokee, Clayton, Cobb, DeKalb, Fulton, Gwinnett, Hall, and Henry Counties



# US Treasury Emergency Rental Asst.



**\$552,302,717**

Treasury ERA funds awarded to DCA as the state recipient



# A Closer Look at Housing

What does the typical Georgian facing homelessness look like?

# Expectations

- Increased amount of homeless or soon to be homeless individuals and families impacted by COVID-19
- Disconnect between homeless service providers and property owners
- Landlord resistance to housing people who are experiencing homelessness
- Lack of available permanent housing options
- Pre-existing tenant issues – Criminal history, past due rent, evictions, etc.

# Data shows us



- 10,689 individuals and 6,859 households served by our homelessness service providers between Oct. 1, 2019 and Sept. 30, 2020.
- The Homeless Info Email inbox launched last summer now holds 4319 messages
- 75% of the HHs experienced homelessness for the first time
- Avg length of homelessness—91 days

# Where to go?

- Average 2020 Rental Housing Vacancy rate: 7%
- Average 2020 Rental Housing rate in Metro ATL: 6%
- Metro Rent Data
  - M/M Rent Growth: 0.6%
  - Y/Y Rent Growth: -0.3%
  - Median 1 br Rent: \$1,192
  - Median 2br Rent: \$1,200

# Solution #1

The State of Georgia Rental Assistance (GRA) Program for existing tenants

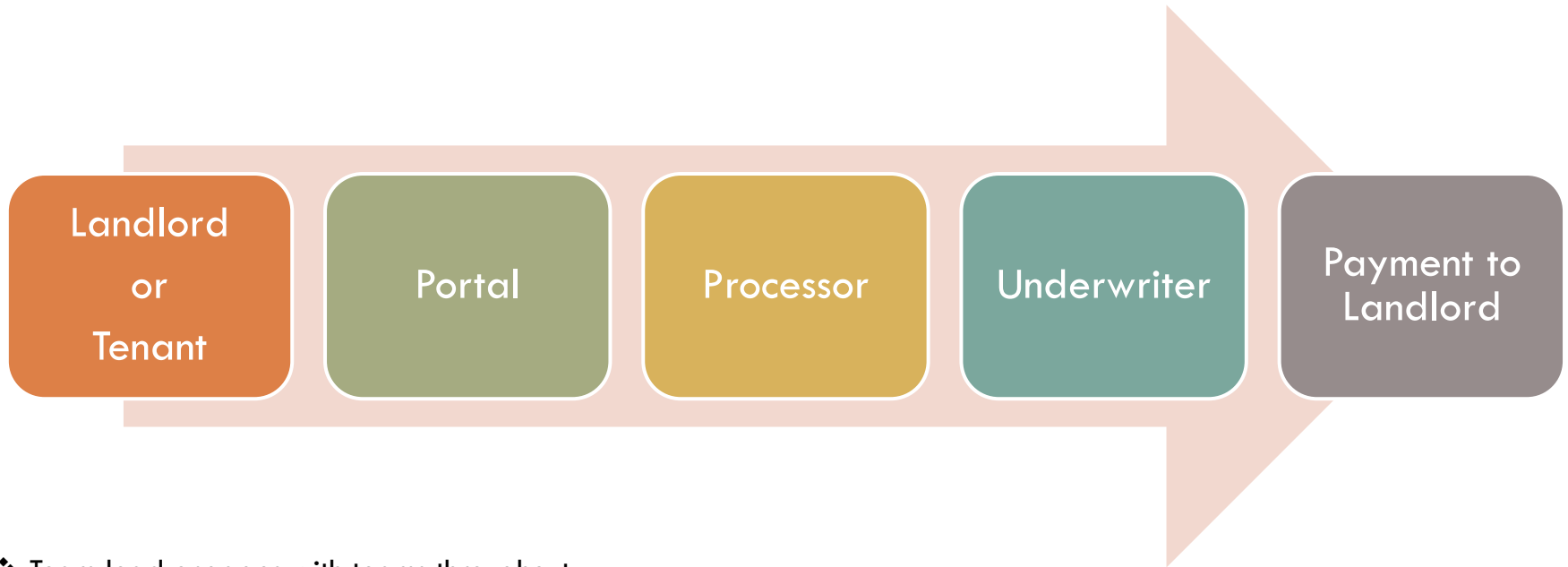
## State of Georgia Rental Assistance (GRA) Program

The Georgia Department of Community Affairs will be administering the State of Georgia Rental Assistance Program (GRA).

Help renters with their **past due rent and utilities** who have been impacted by COVID-19.

Both Tenants and Landlords **MUST** apply

# Process Overview



- ❖ Team lead engages with teams throughout
- ❖ Tech support engages with landlords/tenants



## How Much Rental Assistance Will The Georgia Rental Assistance (GRA) Program Pay?



# State of Georgia Rental Assistance (GRA) Assistance Limits



- Payments can include past and future payments
- Up to \$15,000
- Generally, payments may not exceed 12 months (only 3 months of future payments at a time)
- Some households may be eligible for a total of 15 months of payments under certain circumstances.



Who is Eligible For  
The Georgia Rental Assistance (GRA)  
Program?

## State of Georgia Rental Assistance (GRA) Eligibility

### Additional eligibility conditions that must be met.

- Qualified for unemployment benefits or has experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due directly or indirectly to COVID-19; and
- Demonstrates a risk of experiencing homelessness or housing instability; AND
- Has a household income at or below 80 percent of the Area Median Income (AMI), with priority given to: 1) households below 50 percent of the AMI, or 2) households with one or more individuals who have been unemployed 90 days or longer at the time of application

# State of Georgia Rental Assistance (GRA) Eligibility

GRA can serve renter households that have combined incomes less than 80% of Area Median Income (AMI)

## FY 2020 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family							
	<a href="#">Explanation</a>		1	2	3	4	5	6	7	8
<b>Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area</b>	\$82,700	Very Low (50%) Income Limits (\$) <a href="#">Explanation</a>	28,950	33,100	37,250	<b>41,350</b>	44,700	48,000	51,300	54,600
		Extremely Low Income Limits (\$) * <a href="#">Explanation</a>	17,400	19,850	22,350	<b>26,200</b>	30,680	35,160	39,640	44,120
		Low (80%) Income Limits (\$) <a href="#">Explanation</a>	46,350	52,950	59,550	<b>66,150</b>	71,450	76,750	82,050	87,350

**NOTE:** Rockdale County is part of the **Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area**, so all information presented here applies to all of the **Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area**. HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area**.



What Documentation is needed when  
applying for The Georgia Rental  
Assistance (GRA) Program for Landlords?



# Landlord Documents

- Proof of identity
- Proof of ownership
- Delinquent Rent Statement
- Payment documents

# Landlord: Proof of Identity

## Acceptable:

- ❑ Driver's license
- ❑ Government-issued photo identification
- ❑ U.S. Military photo ID
- ❑ Tribal photo ID
- ❑ Passport/Passport Card

## Verification:

- ❑ Name on the identification matches the name on the application submitted

# Landlord: Proof of Ownership

## **If applicant is the owner:**

- Acceptable:
- Warranty Deed
- Tax Record
- Insurance Binder
- Verification:
- Use the Georgia Department of Revenue website to review the online property record and ensure
  - Owner name matches application
  - Property address matches application





# Landlord: Proof of Ownership

## **If applicant is not the owner:**

- (Management Company or Legal Representative)
- Authorization Agreement
- Memorandum of Understanding
- Memorandum of Agreement



# Landlord: Delinquent Rent Statement

## Definition:

- ❑ Standard form on portal
- ❑ Shows rents due to the landlord



## Landlord: Payment Documents

### Required:

- W9
- Bank information for ACH payment
- All Forms are to be completed prior to processing



## Landlord/Tenant Relationship

- Households that live in a unit where the landlord has a family relationship to anyone in the household may be eligible but, must provide documentation that a true landlord-tenant relationship exists
- This would include a copy of the lease as well as verification of a past rental payment history of no less than six months
- If verification is not provided, then consult Team Lead for assistance



What Documentation is needed when  
applying for The Georgia Rental Assistance  
(GRA) Program for Tenants?

# Tenant Documents

Renters will need the following general types of documents/items (e.g., copies, pictures, screenshots, etc.) along with their signed, fully completed application. The application and portal will specify the actual documents required.

- Proof of identity
- Lease agreement
- Past due utilities
- Risk of housing instability
- Income eligibility
- Proof of hardship caused by COVID-19

# Tenant: Proof of Identity

## Acceptable:

- Driver's license
- Government-issued photo
- U.S. Military photo ID
- Tribal photo ID
- Passport/Passport Card

## Verification:

- Name on the identification matches the name on the application submitted

# Tenant: Lease Agreement

## Verification:

- ❑ Lease document is complete (all pages)
- ❑ Signed by landlord and tenant
- ❑ Lease matches application:
  - ❑ Tenant first name and last name
  - ❑ Property address
  - ❑ Landlord name
  - ❑ Monthly rent amount
- ❑ Lease is current: Check start/end dates



# Tenant: Lease Alternatives

## Month-to-Month:

- ❑ Lease contains terms of agreement concerning month-to-month tenancy

## OR

## Certification to include:

- ❑ Language that indicates that the tenant still resides at the property address
- ❑ Property Address (City, State, and Zip Code)
- ❑ Tenant First Name and Last Name
- ❑ Landlord Name
- ❑ Monthly Rental Amount
- ❑ Terms of agreement start date/end date (month to month or until parties agree to terminate)
- ❑ Certification must be signed and dated by the landlord and tenant

# Tenant: Utility Arrears

**Households requesting assistance for past due rent may also request assistance for past due utilities**

## Acceptable:

- Current utility bill with past due amount

## Verification:

- Name matches utility name on application
- Address on the utility bill matches the address on the application
- Service dates are not prior to March 13, 2020

## Tenant: Risk of Housing Instability

### Acceptable:

- Eviction notice
- Past due rent notice
- Past due utility bills

### Verification:

- Name matches application
- Address matches application
- Name on utility bill matches utility name on application

### Income Includes:

- ❑ Income for all adult household members who reside full-time
- ❑ A maximum of \$480 annual income for an adult full-time student
- ❑ Unearned income attributable to a minor
- ❑ State unemployment

### Income Does Not Include:

- ❑ Wages of children under the age of 18
- ❑ Foster care income, adoption assistance, and income for a live-in aide
- ❑ Federal COVID-19 assistance

## Tenant: Income Documentation

### Acceptable:

- ❑ 2020 Form 1040 including attached income documents:
  - ❑ W2
  - ❑ 1099
- ❑ Income Documents
  - ❑ Wage statement
  - ❑ Interest statement
  - ❑ Unemployment compensation
  - ❑ Alimony and child support
  - ❑ Benefit income (Social Security, TANF, SSI, SSDI)
  - ❑ Self-employment documentation

## Tenant: COVID Hardships

### Attestation:

- ❑ The attestation (formal statement) must describe:
  - ❑ Loss of income
  - ❑ Reduction of income
  - ❑ Other financial hardship
  - ❑ How it connects to COVID-19
- ❑ The attestation will be completed in the portal

# How to Apply



Tenants and Landlords will self apply for the State of Georgia Rental Assistance (GRA) Program directly through the State of Georgia's Department of Community Affairs website or call our staffed call center

- <https://georgiarentalassistance.ga.gov>
- 833-827-RENT or 833-827-7368

## Solution #2

Rapid Rehousing provides opportunity for vacant units

# What is Landlord Engagement?

- The LES will seek out landlords and property owners within agency service areas
- LES will inform landlords and property owners of program benefits
- Build capacity for available permanent housing options
- Link property owners with homeless service providers



# The benefits of partnership



- ❑ Lower marketing costs for property managers
- ❑ Steady flow of tenants
- ❑ Each tenant is accompanied by active case management
- ❑ On time rent payments/rent subsidies
- ❑ Conflict resolution
- ❑ Minimize eviction costs
- ❑ Security deposits

# Financial Incentives

- Move-in costs: security deposits, utility deposits, first/last months' rent, any administrative fees up to 3x monthly rent
- Possibility of supported rent up to 12 months (case by case)
- Property damage costs (for existing tenants)
- Possible rent arrearages (for existing tenants)

# Technical Assistance



- Housing search/database
- Application issues
- Lease addenda
- Landlord/tenant disputes

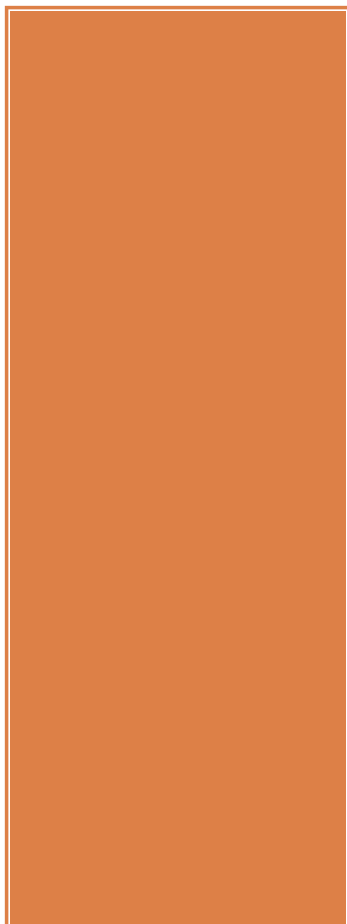
# Habitability Standards

- Less stringent than the HQS required for voucher programs (also no HAP contracts)
- No need for HUD certified inspector—case worker can evaluate property
- Basic standards: sound structure; adequate electricity, water, and HVAC; proper fire safety

# VAWA Lease Addendum

- Required for all supported households
- Protects all victims of domestic violence regardless of gender; though certification may be required
- LES can provide specific training to property managers and owners about fitting this addendum into leases

# Questions



# Contact Us

Adam F. Graham

Landlord Engagement  
Specialist

[Adam.graham@dca.ga.gov](mailto:Adam.graham@dca.ga.gov)

404-486-0229

Katie Arney

Operations Manager

[Katie.Arney@dca.ga.gov](mailto:Katie.Arney@dca.ga.gov)

THANK YOU FOR ALL YOU  
DO!!



Landlord  
Engagement  
Specialist

Adam F. Graham— [adam.graham@dca.ga.gov](mailto:adam.graham@dca.ga.gov)





Georgia<sup>®</sup> Department of



# Community Affairs