

Georgia Rental Assistance



Jasmine Jones, GRA Outreach Coordinator

The Georgia Department of Community Affairs (DCA) is a state agency that supports communities (including local government officials, individuals and families) with job creation and business development, avenues for safe and affordable housing, and community development.

We provide support to communities on their journey towards growth and prosperity, helping lay the groundwork for economic opportunities and local development efforts across the state.

Visit dca.ga.gov for more information On the 60+ Programs that we administer for the state.



GEORGIA RENTAL ASSISTANCE (GRA) PROGRAM

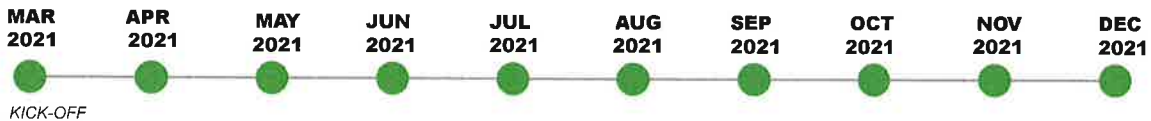
- U. S. Treasury Department **allocated \$25 billion** to states and local governments
- Through the Consolidated Appropriations Act 2021, **Georgia, DCA received \$552M** in stimulus funds **referred to as ERA1** through the federal Emergency Rental Assistance Program
- Under the American Rescue Plan Act 2021, **Georgia, DCA** received an additional **\$437M** in stimulus funds **referred to as ERA2** through the federal Emergency Rental Assistance Program



Timeline for ERA 1

- The ERA 1 program began on March 8, 2021.
- The program will end on September 30, 2022, or when the funds are spent (whichever occurs first).

2021 GRA Program Timeline



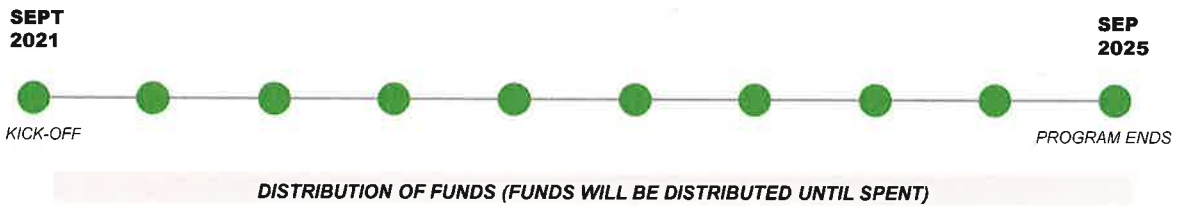
2022 GRA Program Timeline



DISTRIBUTION OF FUNDS (FUNDS WILL BE DISTRIBUTED UNTIL SPENT)

Timeline for ERA 2

- The ERA 2 program began on September 2021
- The program will end on September 30, 2025, or when the funds are spent (whichever occurs first).



12 Jurisdictions With Additional ERA 1 & 2 Funding

- **GRA started accepting applications on March 8, 2021, outside of the 12 jurisdictions**
- **GRA expanded to accepting applications statewide on August 9, 2021**

Applicants from any of the 12 jurisdictions in the state that received their own ERA funding have the option of applying through DCA or through their local program:

- | | | |
|----------------------------------|---------------------------|------------------------------------|
| ▪ City of Atlanta – \$15.2M | ▪ Clayton County – \$8.7M | ▪ Fulton County – \$18M |
| ▪ Augusta-Richmond County – \$6M | ▪ Cobb County – \$22.8M | ▪ Gwinnett County – \$28.1M |
| ▪ Chatham County – \$8.7M | ▪ DeKalb County – \$21.6M | ▪ Hall County – \$6.1M |
| ▪ Cherokee County – \$7.7 | ▪ Forsyth County – \$7.3M | ▪ Henry County – \$7M |

Potential applicants in these communities may submit applications to DCA for funding and DCA can elect to fund these applications while ensuring there is no duplication of efforts between the jurisdictions.

Applicants are not eligible to receive assistance from more than one jurisdiction for the same time period.

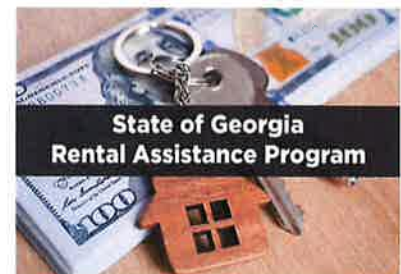
GEORGIA RENTAL ASSISTANCE (GRA) PROGRAM

- Funds are intended to **provide relief to landlords and tenants** who are **behind on rental and utility payments**
 - **due directly or indirectly** to the coronavirus pandemic (ERA 1) or
 - **during** the coronavirus pandemic (ERA 2)
- Also, **available to provide relief to tenants who have been evicted for other housing expenses**
 - Deposits/Application Fees
 - Storage Fees
 - Hotel/Extended Stay Rentals



GRA Application Process

- DCA has created an **online portal application** for individuals **to apply to receive funding** or applicants can **apply via a paper application**
- Online Portal: www.georgiarentalassistance.ga.gov
- **Partner Agencies** identified to assist applicants with completing applications
- **Georgia Legal Services Program (GLSP)** provides **free legal representation and navigators** to assist with applications for tenants through funding from GRA



Financial Assistance Provided for GRA

The Georgia Rental Assistance Program provides financial assistance to eligible tenants, their landlords, and utility providers to cover rent arrears, current and future rent payments, utility payments, and other housing stability expenses.

What Assistance Is Provided?

Past Due Support

- Up to 18 months of rental and utility assistance can be provided
- No arrearages may be addressed prior to March 13, 2020
 - Arrear balance is not required to qualify for GRA
- Future rental assistance can be provided three (3) months at a time
- Total months of assistance including arrears and future support cannot exceed 18 months

Future Support

- Amount of forward rent is limited to 3 months increments
- Utility and other housing stability expenses only are also being accepted

Eligibility for Assistance

Who is eligible for assistance? A renter household living in Georgia which meets the following conditions:



Earning no more than 80 percent of the current Area Median Income (AMI) for the county or Metropolitan Statistical Area (MSA) of residence as determined by the U.S. Department of Housing and Urban Development. Income eligibility may be based upon the household's total income for 2020 or its monthly income at the time of the application



Has either:

- Qualified for unemployment benefits, OR have experienced a loss or reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to COVID-19 (ERA1) or during the COVID-19 pandemic (ERA2), which the applicant must attest in writing



Can demonstrate a risk of experiencing homelessness or housing instability by providing:

- An eviction notice
- A past rent notice
- A past due utility notice
- Signed Verification of Housing Instability

Who Is Eligible?

Renter **households that receive a monthly federal subsidy such as:**

- Housing Choice Voucher
- Public Housing
- Project Based Section 8
- SSI/SSDI
- LIHTC (Low-Income Housing Tax Credit)
- HOME-assisted property

Are eligible to receive funding through GRA, however, their program eligibility is limited to the renter's portion of the rent, or any portion not covered by another federal program

Assistance Priorities

Are there any priorities as to who receives assistance? Yes.

Priority will be given **FIRST** to eligible households which meet the following criteria:

Have ONE OR MORE individuals in the household who has been unemployed for the 90 days immediately prior to the date of application for assistance



Unemployed >90 Days

Have income at or below 50 percent of the Area Median Income



Income below 50%

Important Note:

The portal automatically identifies these priorities in the tenant search screen under the title "Urgency"

Who Is Eligible?

- **Mobile homes** are eligible for **rental assistance on the unit and/or lot being rented only**
- Assistance is allowed for **households residing in a hotel, motel, temporary lodging, or a boarding house**
- **Lease-purchase and rent-to-own units are eligible for assistance under specific circumstances**
 - Please contact a program supervisor or operations manager for a review on this issue

Payment Process

- The **funds** will be **paid directly to landlords and utility companies** on behalf of the tenants.
 - Payments can be made directly to tenants if landlord elects not to participate in the program
- Under **ERA 1 - Up to 12 months of assistance allowed for rent, utilities and/or other housing stability expenses**
 - **Up to 15 months will be allowed only under certain circumstances** where it is needed to ensure the stability of the household (any other assistance would fall under ERA 2).
- Under **ERA 2 – Up to 18 months** of assistance allowed for rent, utilities and/or other housing stability expenses

Payment Process

Application Submitted Online, By Mail or Fax By Tenant & Landlord

- Tenant must upload/attach all required documents to portal and e-sign application
- Landlord must upload/attach all required documents and attach tenant to landlord profile in portal
- Paper applications are scanned & entered by DCA staff

Application Review/ Approval in Portal & Payment Sent to Batch

- Review all documents uploaded/attached by tenant
- Complete income verification
- Review all documents uploaded/attached by landlord
- Complete rent calculator
- Confirm all required documents for landlord and tenant are in the portal
- Approve or Deny Application

Funds Paid to Landlord/ Utility Companies/Tenants Via ACH or Paper Check

- Prepare approval or denial letter
- Complete GRA Checklist in portal
- Determine if payment is to landlord or to tenant
- Confirm ACH information for either the landlord or the tenant or set for paper check
- Schedule payment

Across the State of Georgia

163,517 Tenants Applications started and not completed (about 500-700 applications started each day)

Only 57,962 Tenants Applications complete and e-signed

41,223 Payments

7,924 Vendor/Utility Payments

\$86.5 Million in payments with another

\$10.3 Million Scheduled for payment

DCA has agreements with 60+ non-profit agencies across the state who is serving as a Partner Agency to assist those who may be having difficulty with competing their application.

Thank You!
