



STATE OF GEORGIA
Department of Community Affairs

Georgia Rental Assistance (GRA) Program
State of Georgia Homeowner Assistance Fund



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Deputy Commissioner, Housing

GRA Program Overview



Program Background – GRA

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**.

GEORGIA RENTAL ASSISTANCE PROGRAM (GRA)

- **State of Georgia received received \$552M** in stimulus funds through the federal Emergency Rental Assistance Program under ERA1
- **Georgia received an additional \$437M** in stimulus funds through the federal Emergency Rental Assistance Program under ERA2
- Funds are intended to **provide relief to landlords and tenants who are behind on rental and utility payments due to or during the coronavirus pandemic**

*Visit <http://georgiarentalassistance.ga.gov>
to apply or mail in a paper application*

How to Apply for GRA

- DCA started accepting applications on March 8, 2021
- DCA has an **online application** for landlords and individuals to apply to **receive funding** to bring past-due rent and utility balances current

<http://georgiarentalassistance.ga.gov>

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, and utility arrears payments.

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**
- **Future rental assistance cannot be provided unless the arrearage is also addressed**
- **Total months of assistance including arrears and future support cannot exceed 18 months**

Future Support

- **Amount of forward rent is limited to 3 months at this time**
- **Assistance for future rent payments, where no back rent is owed at the time of application, is not being accepted at this time**
- **Future utility payments are not being made at this time**

Eligibility for Assistance – GRA

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 during or due, directly or indirectly, to COVID-19, 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

GRA Program Data

**Applications Approved for
Payment to Date:**

4,950

**Total Payments
Made to Date:**

\$15,845,000

(as of 8/5/2021)



GRA Contact Information

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Division Director

Housing Assistance Division

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Georgia Rental Assistance Program
Application Portal

www.georgiarentalassistance.ga.gov

Email Us At:

rentalassistance@dca.ga.gov



Mortgage Assistance Program Overview



State of Georgia Homeowner Assistance Fund

- US Treasury Department allocated \$9.9 billion to states and territories through the American Rescue Plan Act of 2021
- Georgia's allocation was \$354M
- The Department of Community Affairs will administer the **State of Georgia Homeowner Assistance Fund**
- Treasury has not yet opened the portal for states to submit their program plans
- Georgia is ready to submit our plan as soon as the Treasury Portal opens
- To be added to the notification list when the program opens, please email HAF@dca.ga.gov