

# The Housing Continuum

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Understanding the spectrum of housing



GEORGIA DEPARTMENT  
*of* COMMUNITY AFFAIRS

# Why Does Housing Matter?

GOVERNMENT & POLITICS

HOUSING

HOUSING SHORTAGE

## 'It is a crisis': Mayors share how grappling with housing has shaped their jobs

City leaders are setting ambitious goals, but running up against the limits of what they can do.

BY: ROBBIE SEQUEIRA - OCTOBER 27, 2025 5:00 AM

HOMELESSNESS / COMMUNITY NEWS / LOCAL NEWS & ANALYSIS

## Homelessness count in Athens reaches new high

by Chris Dowd | Published May 16, 2024 - Updated May 16, 2024 | 9 comments

## Study: Georgia, South Carolina rank last in U.S. for homeless resources

Some advocates pointed to the lack of a single, streamlined entry point for services.

## NEWS CENTER | PRESS RELEASES

## Housing Affordability Ranks as Region's Top Concern, ARC's 2025 Metro Atlanta Speaks Survey Shows

JPMorganChase

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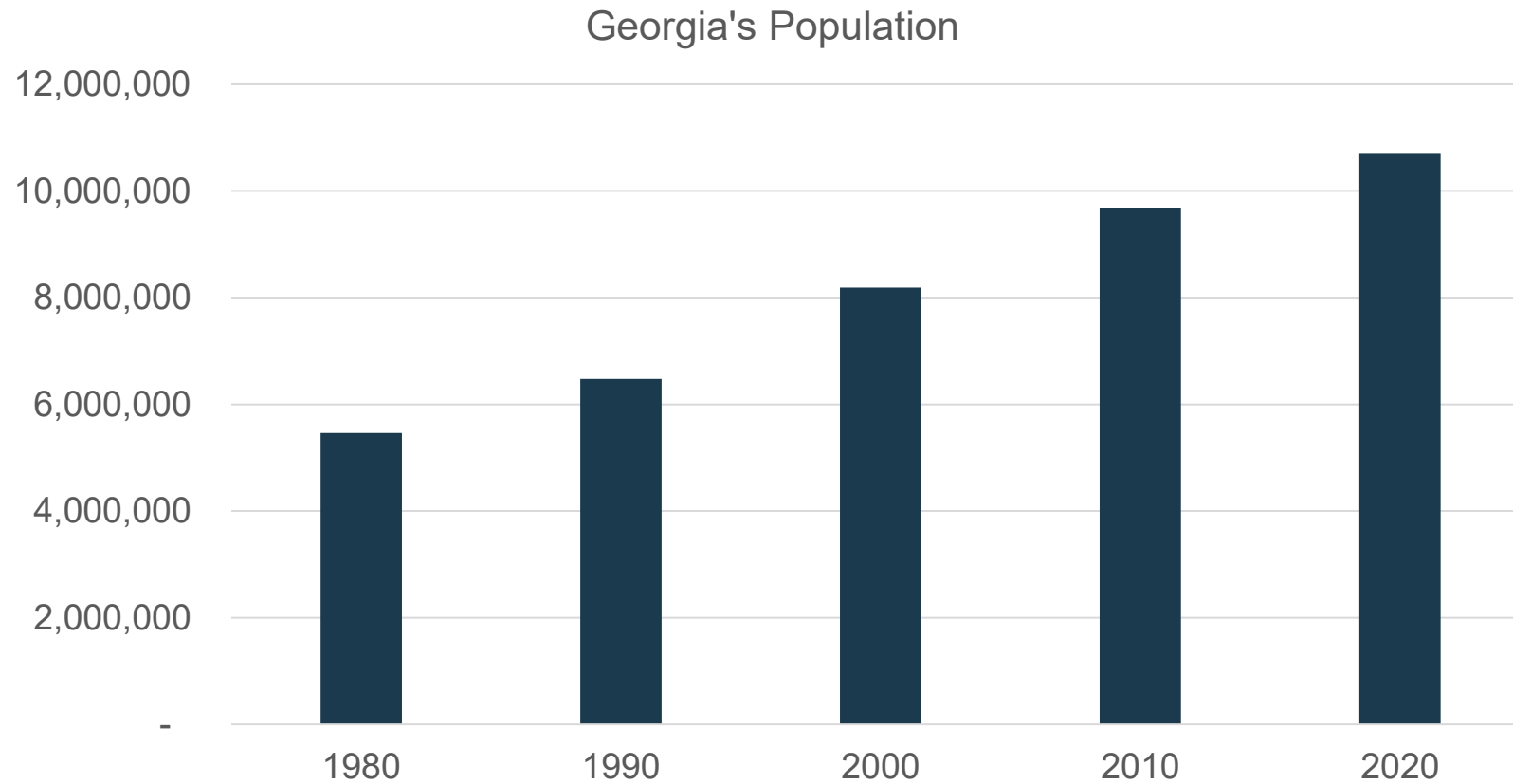
## Housing affordability worsens in Atlanta, especially in lower-income and suburban areas

November 19, 2025

## Valdosta housing crisis surges into new year as evictions and rent pressures mount

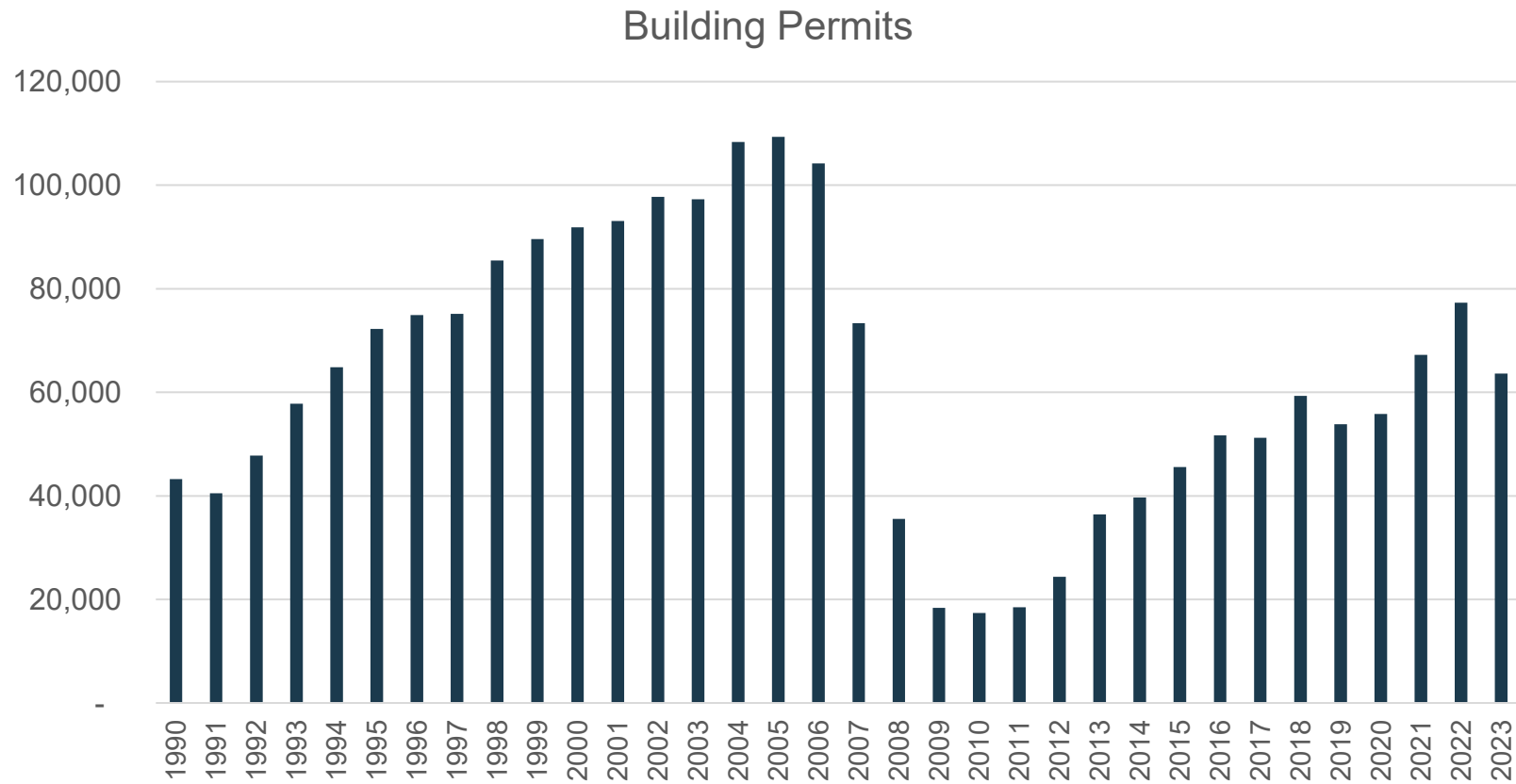
Valdosta nonprofits face a flood of eviction cases as rent rises faster than local incomes.

# Georgia has a steadily rising population



*Data source: Decennial Census*

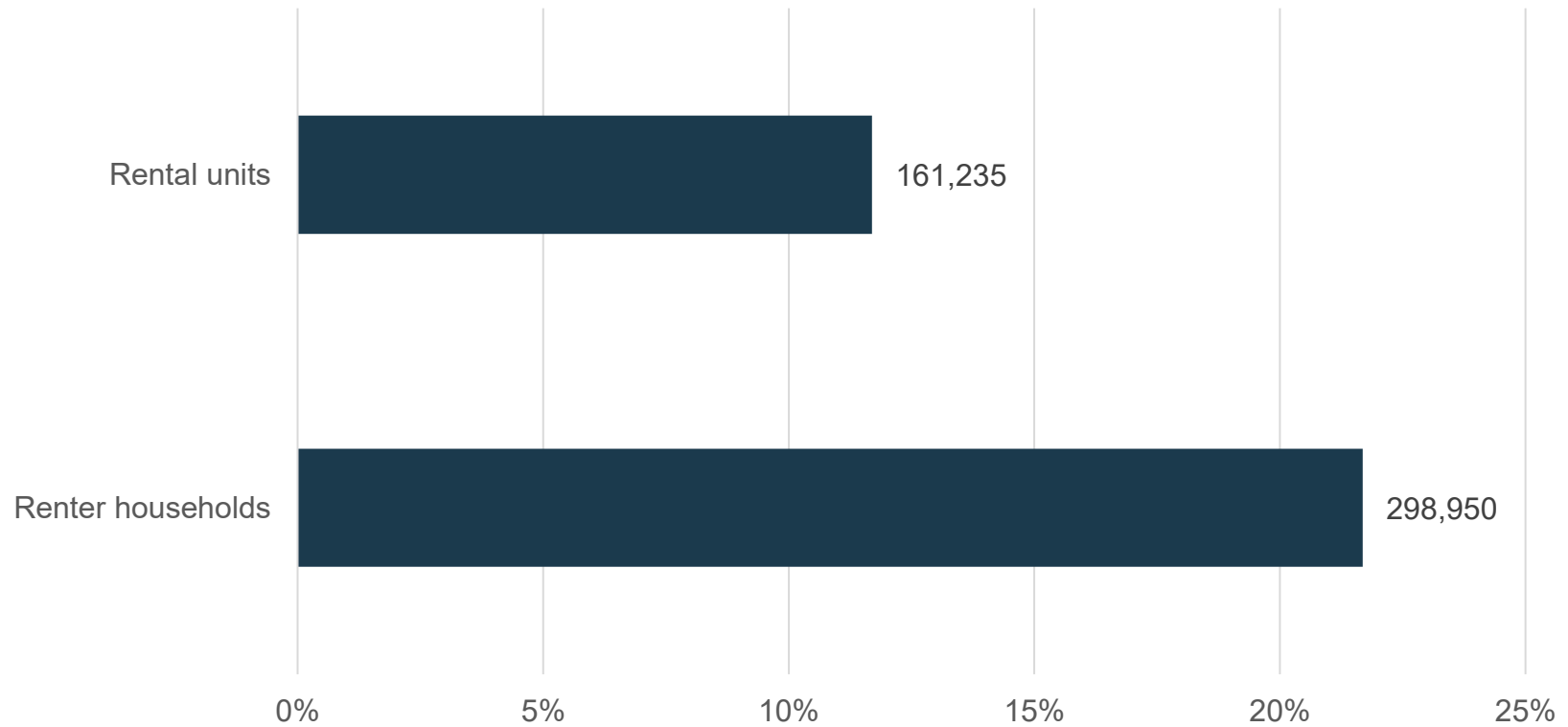
# But it also had a dip in building permits



Data source: SOCDS

# And our most vulnerable renters have a lack of supply

Renter Households and rental units at less than or equal to 30% AMI



Data source: HUD CHAS data

# Housing Costs Are Rising

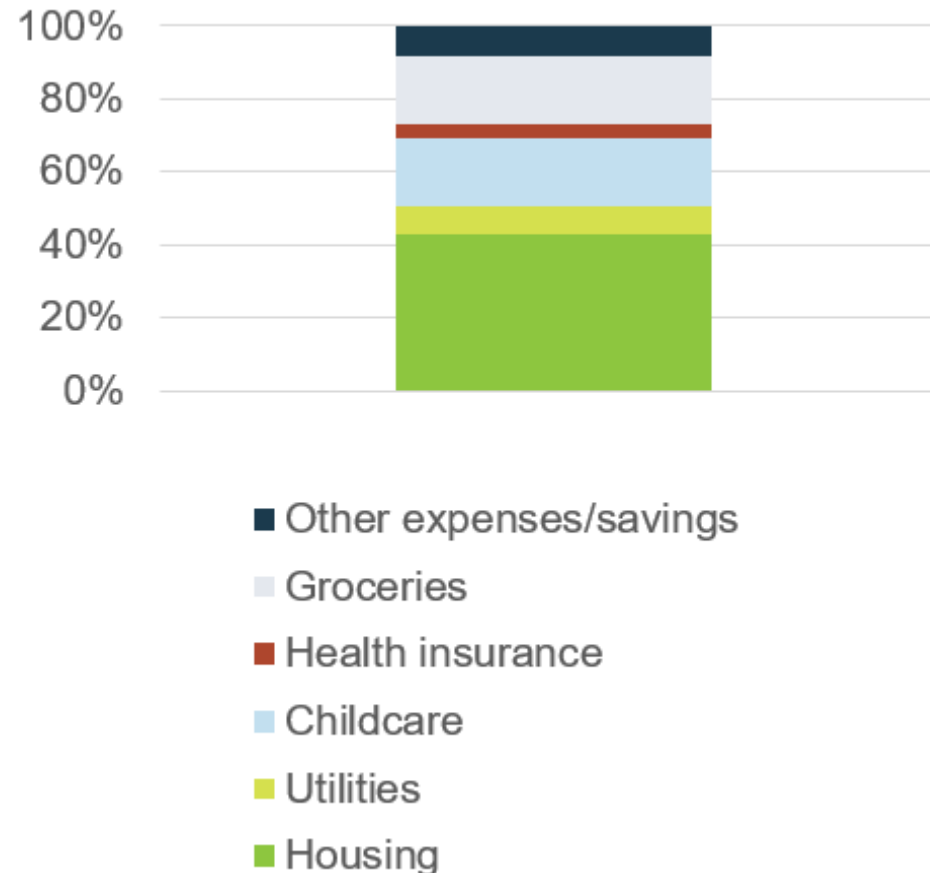
**\$39,000**

Auto-mechanic in Rome (60% AMI)

\$3250 per month

- 2 children in a 2 bedroom rental = \$1400 per month
- Full-time daycare for 2 children = \$600 per month
- Avg Utility Cost (electric, gas, internet/cell) = \$250 per month
- Car insurance = \$100 per month
  - Gas \$60 per month
- Health insurance = \$130 per month
  - Groceries = \$600 per month

Average monthly costs



# Housing Affordability Matters

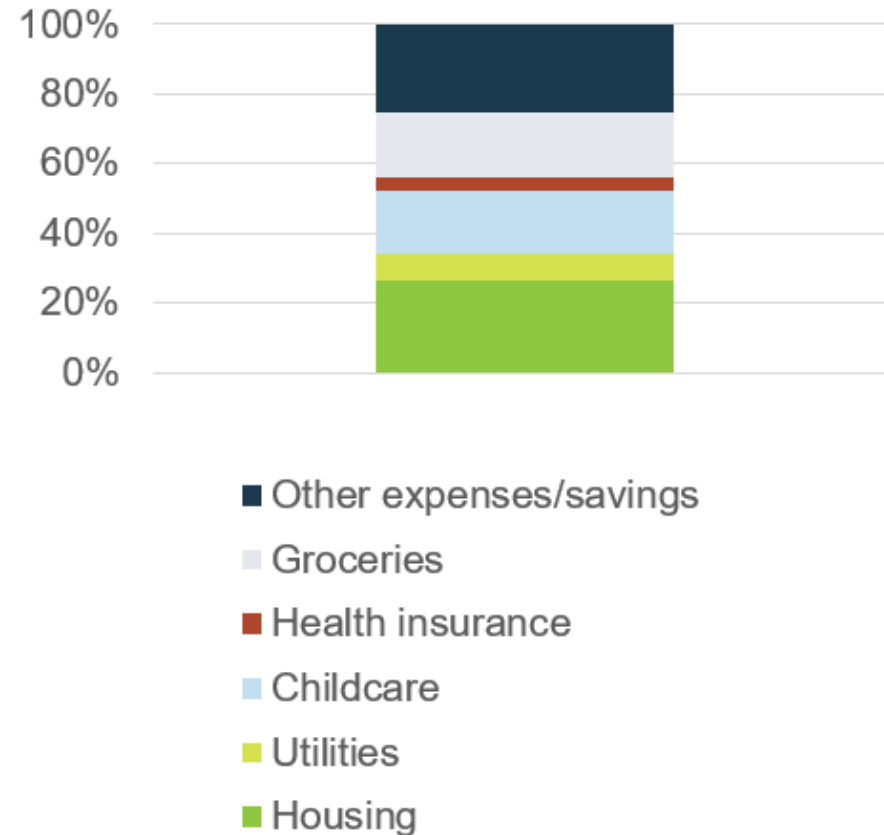
**\$39,000**

Auto-mechanic in Rome (60% AMI)

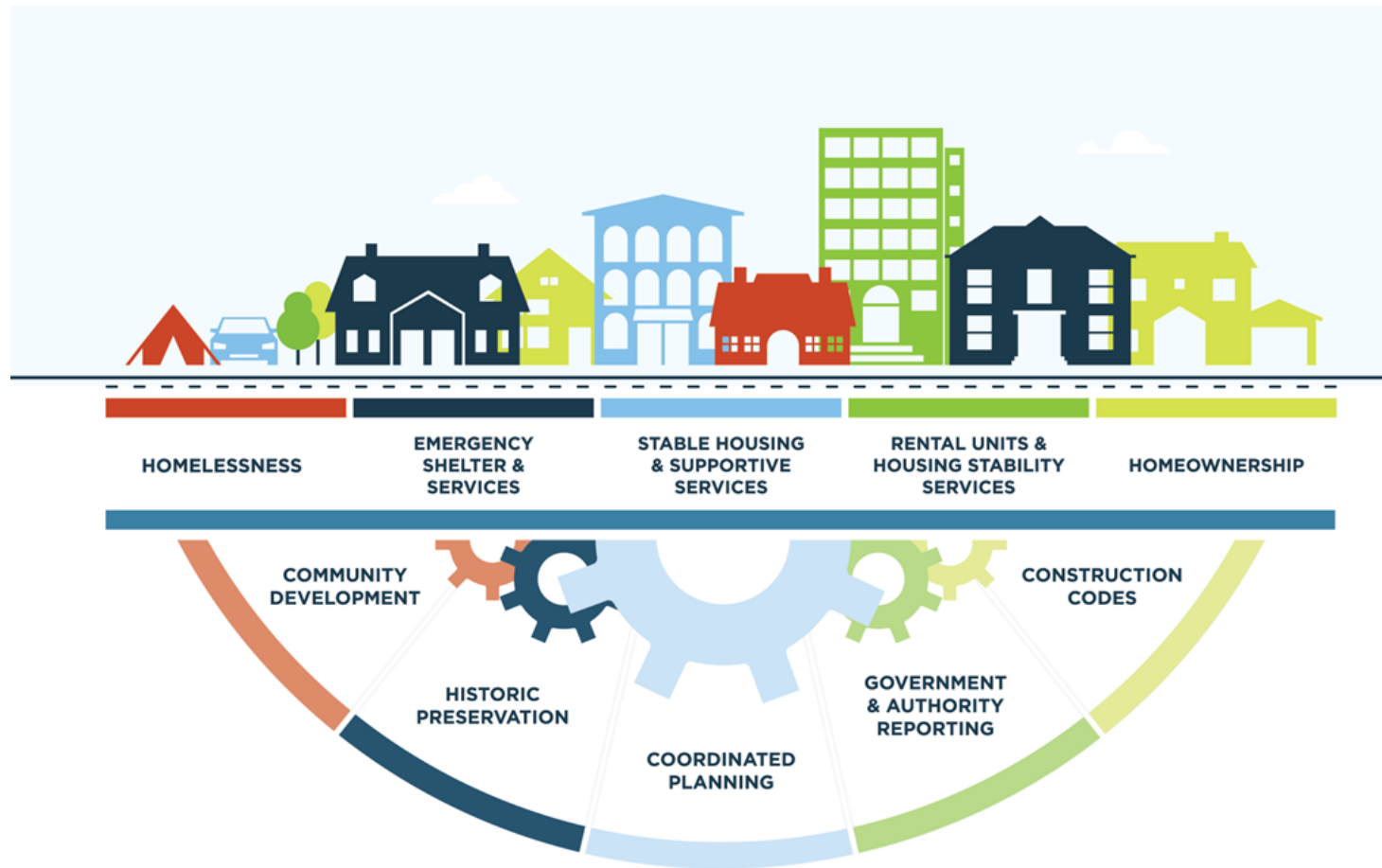
\$3250 per month

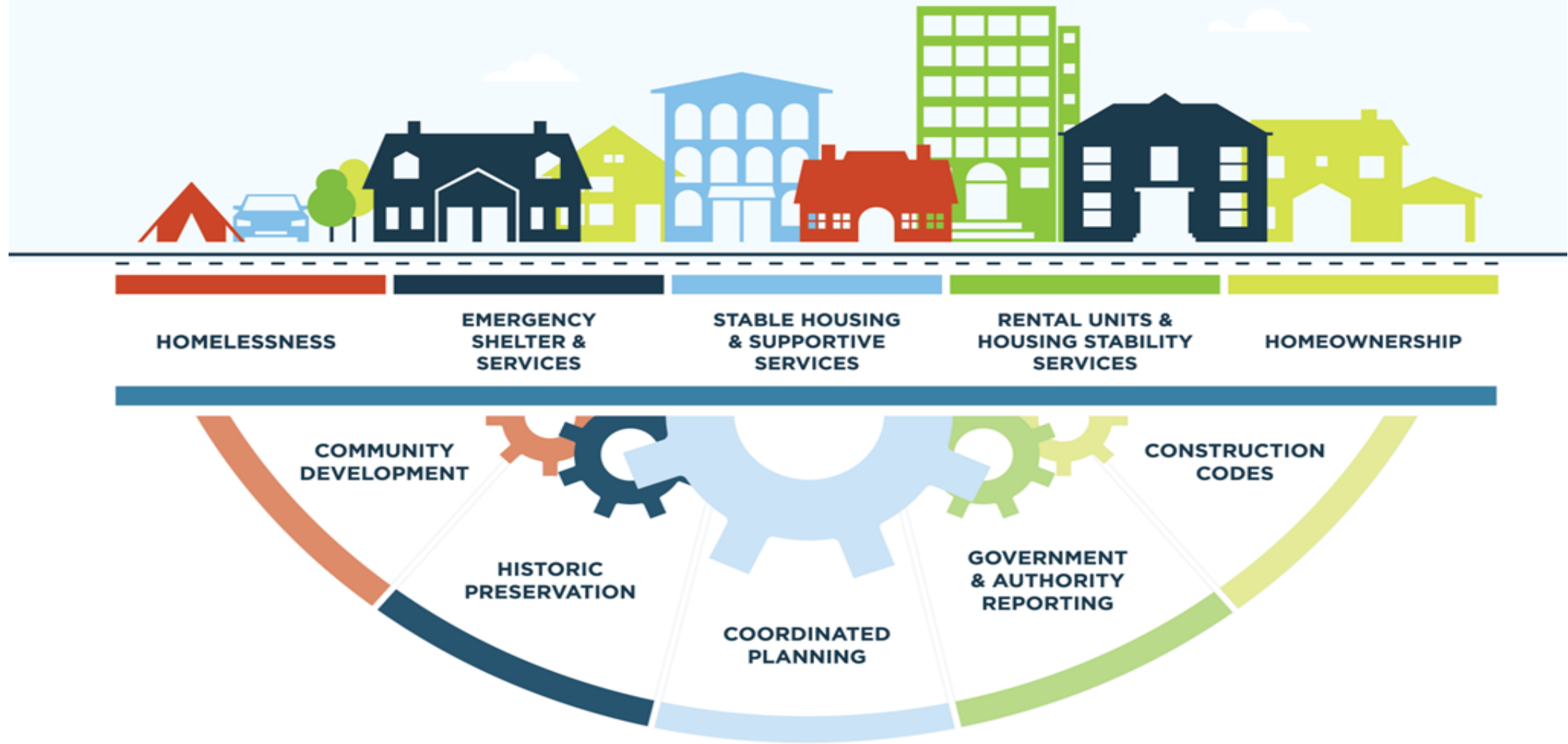
- 2 children in a 2 bedroom LIHTC unit = \$850 per month
- Full-time daycare for 2 children = \$600 per month
  - Avg Utility Cost (electric, gas, internet/cell) = \$250 per month
- Car insurance = \$100 per month
  - Gas \$60 per month
- Health insurance = \$130 per month
  - Groceries = \$600 per month

Average monthly costs



# The Housing Continuum





# The Three Legs of Housing Stability

## Availability

- Actual units are available to move into

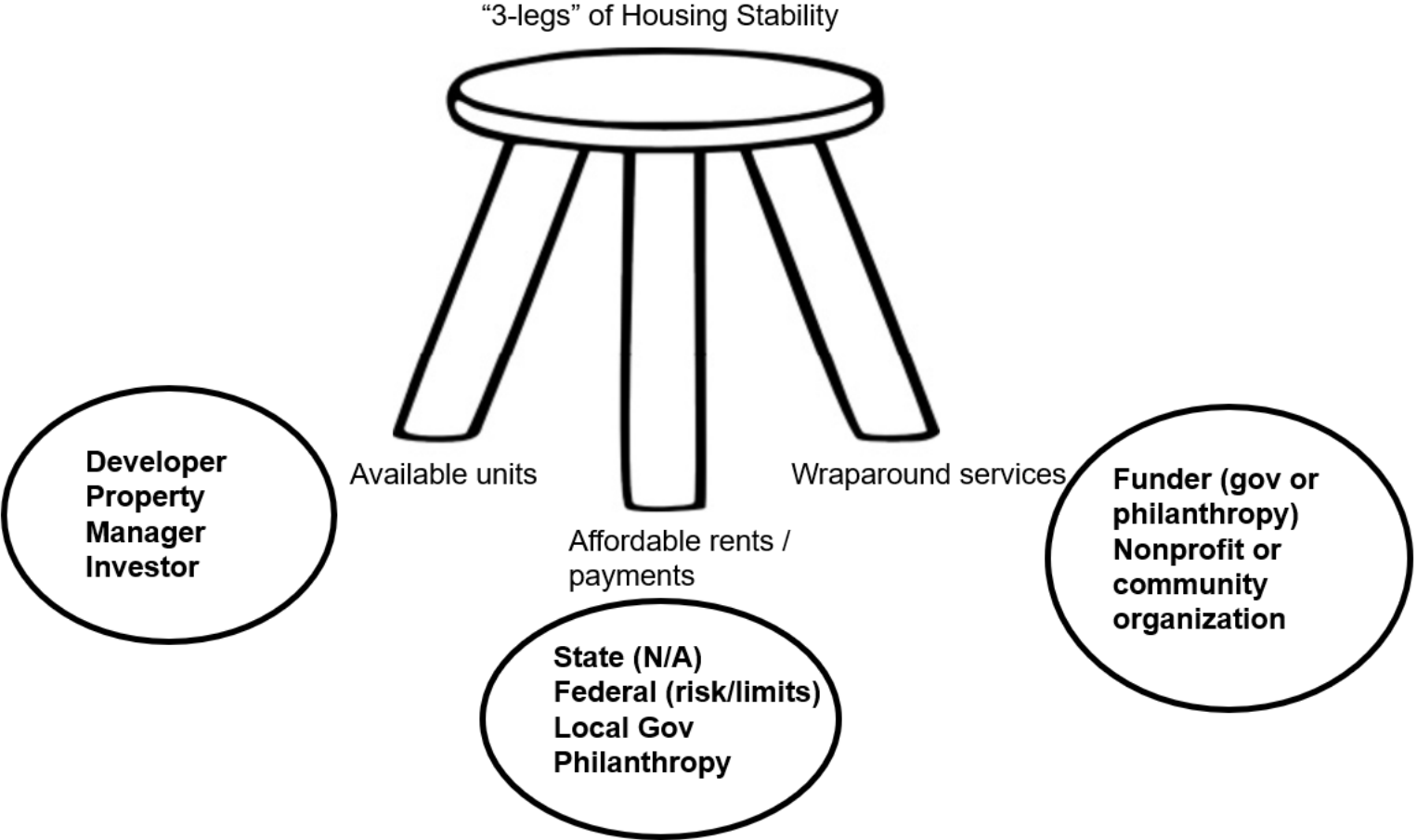
## Affordability

- Rents/payments are affordable

## Supportive Services

- Services are available to help people stay in their homes

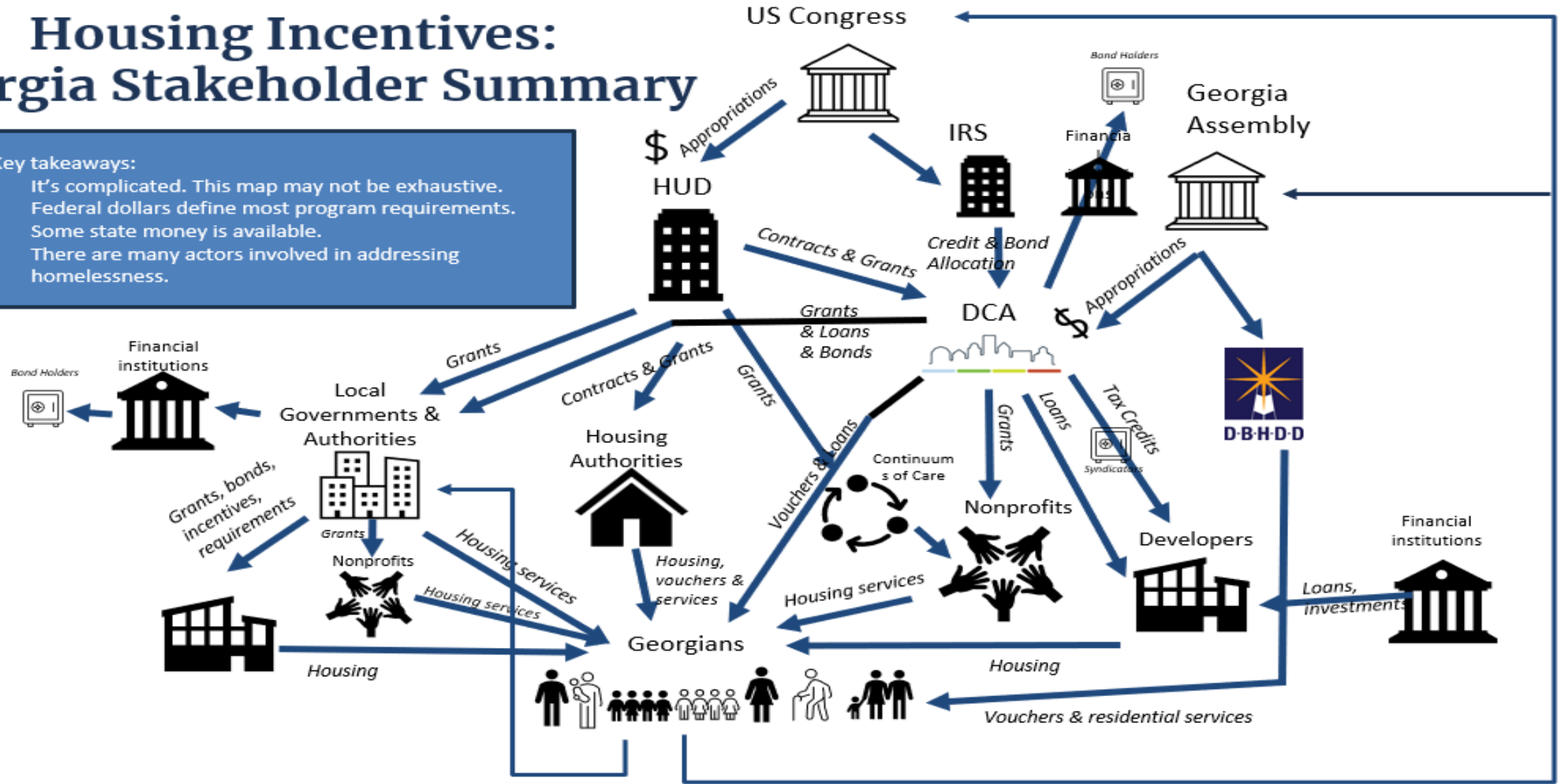
# Key Stakeholders



# Housing Incentives: Georgia Stakeholder Summary

## Key takeaways:

- It's complicated. This map may not be exhaustive.
- Federal dollars define most program requirements. Some state money is available.
- There are many actors involved in addressing homelessness.



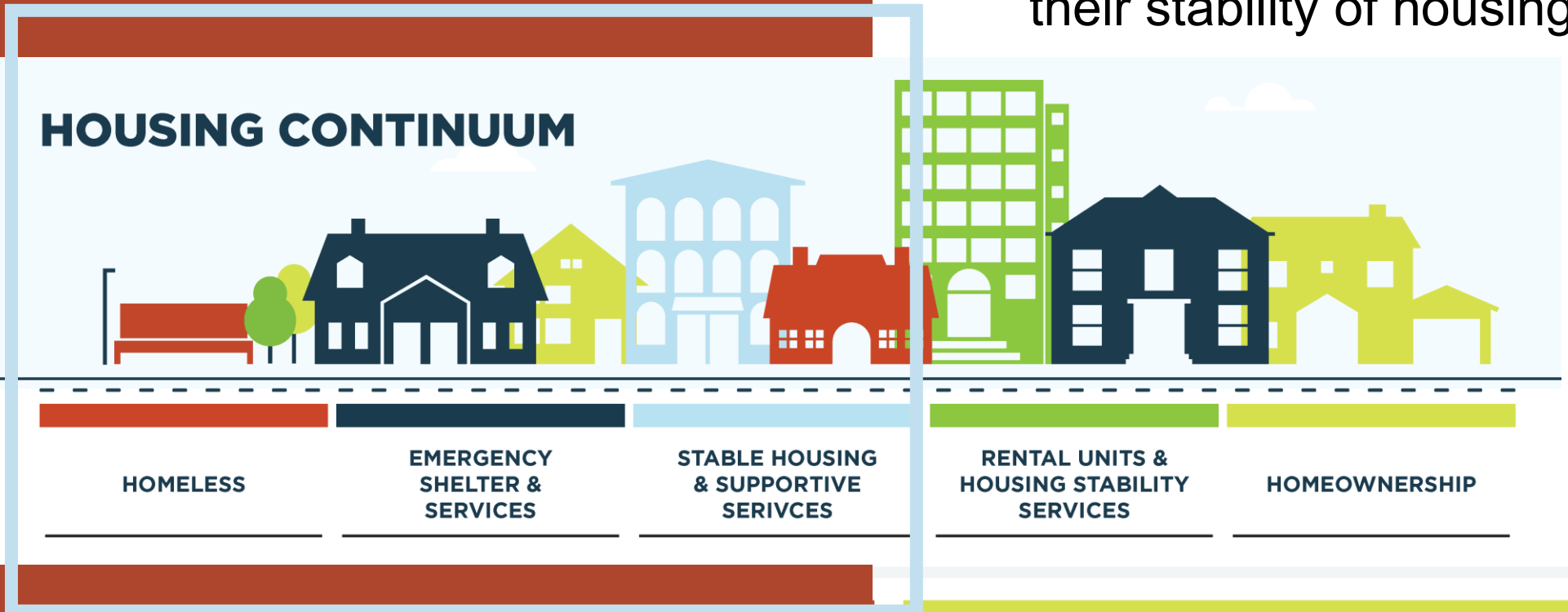


# DCA Resources Across the Housing Continuum

		EMERGENCY SHELTER & SERVICES	STABLE HOUSING & SUPPORTIVE SERVICES	RENTAL UNITS & HOUSING STABILITY SERVICES	HOMEOWNERSHIP
	<b>LOCAL GOVERNMENTS</b>	Emergency Solutions Grants HOME-ARP Stable Housing Accountability Program State Housing Trust Fund for the Homeless	HOME-ARP Stable Housing Accountability Program State Housing Trust Fund for the Homeless		Community HOME Improvement Program Rural Workforce Housing Initiative
	<b>COMMUNITY ORGANIZATIONS</b>	Continuum of Care Emergency Solutions Grants HOME-ARP Stable Housing Accountability Program State Housing Trust Fund for the Homeless	HOME-ARP Permanent Supportive Housing Reentry Partner Housing Stable Housing Accountability Program State Housing Trust Fund for the Homeless Youth Homelessness Prevention Demonstration		
	<b>DEVELOPERS</b>	HOME-ARP State Housing Trust Fund for the Homeless	HOME-ARP Housing Opportunities for Persons with AIDS HUD 811 Permanent Supportive Housing Reentry Partner Housing State Housing Trust Fund for the Homeless	Housing Tax Credits	Rural Workforce Housing Initiative
	<b>INDIVIDUALS</b>		HUD 811 Permanent Supportive Housing  Housing Choice Vouchers	Georgia Housing Search Legal Aid for Evictions	Georgia Dream Home Access Homeowners Assistance Fund

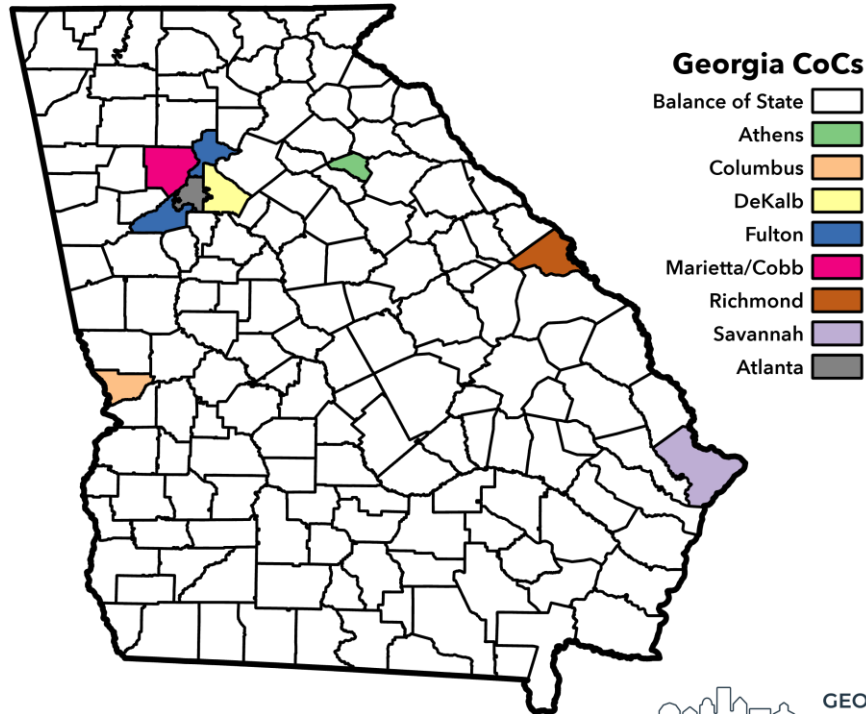
# Homelessness, Emergency Shelter, and Supportive Services

Programs and support that help make housing available to people experiencing homelessness, health-related conditions, incarceration and other circumstances that may affect their stability of housing.



# Georgia's Continuums of Care

## Georgia Continuum of Care



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- Local planning for local needs
- Provides funds for nonprofit providers, state and local governments, and Public Housing Authorities (PHAs) to rapidly rehouse individuals and families and continuously promotes accessibility to assistance programs
- Oversees a coordinated entry system for individuals experiencing homelessness or in need of housing stability support
- BoS CoC is 1 of 9 CoCs in GA and it covers 152 of the state's 159 counties
- Each CoC has separate jurisdictions with an independent governing body.

# Coordinated Entry

- The system through which people experiencing homelessness can find assistance, managed by the CoC
- Individuals/families are assessed based on their needs and connected to the most appropriate resources
- Entrants find housing and resources more quickly than those who do not enter the system
- To receive DCA homelessness funding, local providers must be connected to Coordinated Entry



# Point in Time Count

- Required by HUD, PIT count is used to count the population of people who are homeless on one given night once per year during the last 10 days in January.
- Every CoC must conduct a PIT Count. DCA organizes the count every year for the balance of state, through partnerships with nonprofits, local governments, and volunteers.
- The unsheltered count includes people living outside, in cars or other places not meant for human habitation. Occurs every 2 years.

# Stable Housing Accountability Program

- Awardees will provide voluntary, immediately, stable housing for up to 18 months or until the program participants obtains or is offered stable housing, whichever is earlier and support services to program participants
- Supportive services will include access to counseling, alcohol and substance abuse treatments, job training, and educational opportunities



# Success Story: Savannah's Homeless Village

- Short term housing for those in need
- No state capital funds
- Partnerships with City (Affordable Housing Fund), Land Bank Authority, Homeless Authority, and CSAH Development, Inc
- Philanthropic support, including on-going costs
- On-site maintenance and case management for residents



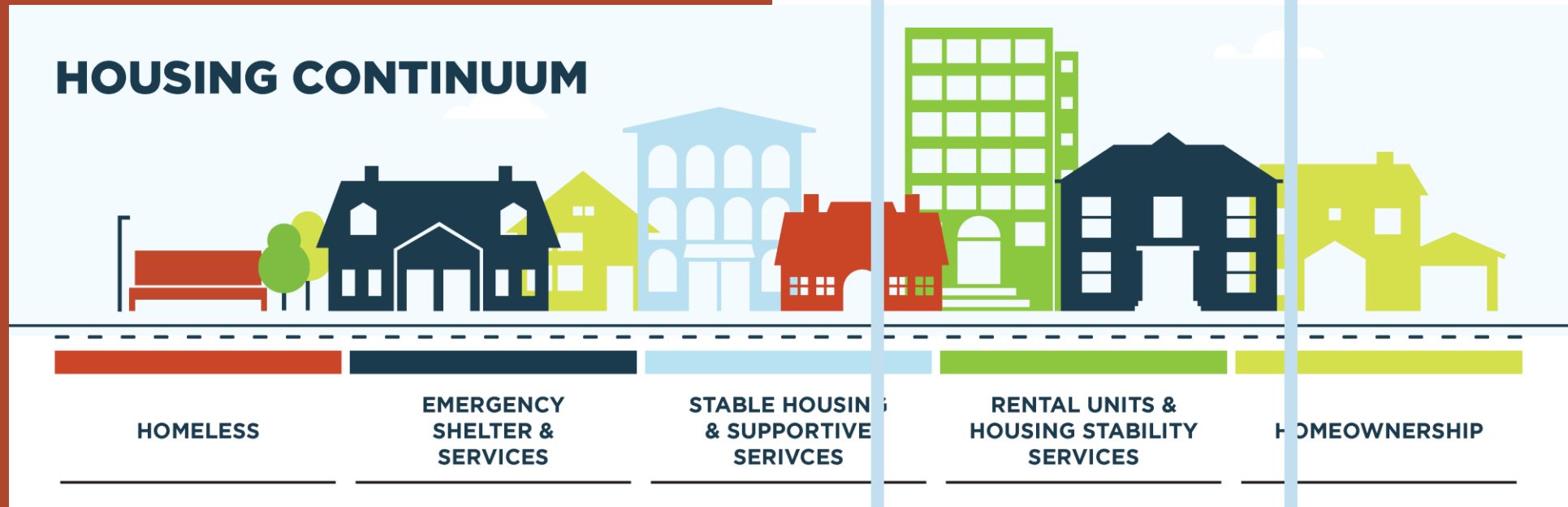
# Success Story: Athens Homeless Case Management

- **Started with one Downtown Outreach Position, housed at the Advantage Behavioral Health Systems (ABHS).**
  - Funded equally by the development authority and the Athens – Clarke County local govt.
  - Now there are 4.5 Street Outreach Positions.
  - All additional positions are supported with state and federal funding.
  - Services include direct client support, case management, service linkage, and advocacy to obtain mainstream services.



# Multifamily Housing and Rental Support

Programs and services that offer resources to help build a great quality of life and create a climate for economic success in local communities.



# Housing Choice Vouchers (HCV)

- Tenant-based rental assistance program that assists extremely low- and low-income individuals and families rent units in the private rental market.
- DCA provides the subsidy payment directly to the landlord on behalf of the program participant. Voucher holder pays 30% of income towards rent/utilities, DCA pays the balance
- **175,000 Georgians applied previously.** Only 13,000 were selected to join waitlist.
- **Now recruiting landlords!**



# Housing Tax Credit

- DCA sets the rules in the Qualified Allocation Plan (QAP)
- Developers compete to win award of either 4% or 9% credits (federal tax credit with 100% state match)
- Private investors purchase these tax credits and cover up-front costs of housing development (i.e. single site or scattered site apartments)
- Most rents must be affordable based on Area Median Income (30% - service worker, 60% - first year police cadet/teacher assistant, 80% - nurse) for at least 30 years
- Georgia's tax credit program has built over 121,000 affordable housing units throughout the state.

# Housing Tax Credit can fit any community



# Success Story: Gainesville Harrison Village

- Public housing LIHTC conversion led by Gainesville Housing Authority includes voucher subsidized units and other affordable units
- Multi-phase development located near community center, green space, and other city revitalization efforts
- Significantly increased the number of units and the quality



# Homeownership

Programs that help make homeownership attainable or help keep homeownership possible for qualifying Georgians



# Georgia DREAM: down payment assistance

## STANDARD

**Provides assistance and funding to eligible first-time homebuyers.**

- 30-year FHA, USDA-RD, VA or Conventional loan
- Fixed interest rate
- Purchase price allowances<sup>1</sup> ranging up to \$400,000
- Maximum household income limits<sup>2</sup> ranging up to \$123,966
- Down payment assistance available

## PEACH PLUS

**Serves homebuyers who may not meet the criteria for the standard Georgia Dream loan program.**

- 30-year FHA loan
- Higher fixed interest rate
- Purchase price allowances<sup>1</sup> increases up to \$500,000
- Maximum household income limits<sup>2</sup> increases up to \$185,949
- Down payment assistance available
- First-time homebuyer requirement is waived

## PEACH SELECT

**Offers veterans a low interest rate with no down payment assistance loan options.**

- 30-year VA loan
- Lower fixed interest rate
- Purchase price allowances<sup>1</sup> ranging up to \$400,000
- Maximum household income limits<sup>2</sup> ranging up to \$123,966
- No down payment assistance offered

# Community HOME Investment Program (CHIP)

- Grants to city and county governments, PHAs, and nonprofits to rehabilitate owner-occupied homes and build or renovate affordable single-family homes for sale to income-eligible homebuyers.
- Eligible for \$1.5 million for new construction and \$500,000 for rehabilitation
- Beneficiary households must have incomes below 80% of county AMI
- Priority to communities with solid housing studies and redevelopment plans, and market analyses



# Workforce Housing Initiative

- “Rural” counties are eligible (aka those in the [OneGeorgia Authority jurisdiction](#))
- Local governments and authorities, in collaboration with a developer, apply for funds to develop affordable workforce housing
- Can be used for site preparation or housing construction
- Quarterly application cycle

# Success Story: Columbus Elliot's Walk

- 54 homes constructed| \$13.5 M NMTC Funding| State RWHI infrastructure | City Grants
- \$50M Total Funding
- Expanding affordable homeownership| Strengthening neighborhood stability
- Upcoming “Providence Pointe”, a senior apartment community through state LIHTC



# Success Story: Upper Story Development

- **Dahlonega** – Grants for Sprinkler Systems
- **Canton** – Rewrote parking ordinances to provide the option to remove the limits to parking space requirements for residential units.  
(based on a recognized standard for shared parking between complimentary uses)
- **Dublin** – Building unique walkable, pedestrian friendly third spaces with the creation of Jackson Plaza.



# Key Takeaways

- Housing is continuum and you need to address all points along it

- DCA programs can help you to address some of these issues

- DCA programs are a piece of the puzzle but not the only solution: local policies and investment are needed too