

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

Gwinnett County has made progress towards its strategic and action plan goals outlined in the 2025-2029 Consolidated Plan and 2025 Action Plan including the following highlighted activities:

- 1) Gwinnett County’s Homestretch Downpayment Assistance Program, which closed 22 cases in 2025, exceeding its 20-case annual goal, provided low-income, first-time homebuyers with up to \$10,000 in downpayment and closing cost assistance. This program is funded through the HOME Investments Partnership with \$220,000.00 in funding being spent for 22 LMI households.
- 2) Gwinnett County’s Homelessness Prevention and Supportive Services programming exceeded its goal of serving 150 beneficiaries for the program year, providing 238 beneficiaries with homelessness prevention support. The County spent \$149,589.00 in Emergency Solutions Grant funding to support beneficiaries facing homelessness and/or eviction, with connections provided to additional supportive services through subrecipient partners.
- 3) Gwinnett County’s Public Services programming helped support low-to-moderate income beneficiaries across a number of supportive services including housing counseling, medical services, early childhood education, transportation services, etc. Gwinnett County spent \$676,960.85 in Community Development Block Grant funding to support 3250 predominantly low-to-moderate income beneficiaries.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Accessory Dwelling Units	Affordable Housing	HOME: \$0	Rental units constructed	Household Housing Unit	5	0	0.00%	1	0	0.00%

Acq/Rehab/Disp of Affordable Hsg Units & Land	Affordable Housing	HOME: \$1,378.30	Rental units constructed	Household Housing Unit	300	0	0.00%	60	0	0.00%
Acq/Rehab/Disp of Affordable Hsg Units & Land	Affordable Housing	HOME: \$1,440,878.00	Homeowner Housing Added	Household Housing Unit	300	15	5.00%	60	15	25.00%
Down Payment Assistance	Affordable Housing	HOME: \$220,000	Direct Financial Assistance to Homebuyers	Households Assisted	100	22	22.00%	20	22	110.00%
Economic Development	Non-Housing Community Development	CDBG: \$112,516.32	Businesses assisted	Businesses Assisted	50	0	0.00%	10	0	0.00%
Emergency Shelter and Supportive Services	Homeless	ESG: \$205,000	Homeless Person Overnight Shelter	Persons Assisted	3,000	743	24.76%	600	743	123.83%
Homeless Management Information System	Homeless	ESG: \$0.00	Other	Other	N/A	N/A	N/A	N/A	N/A	N/A
Homelessness Prevention and Supportive Services	Homeless	ESG: \$149,589	Homelessness Prevention	Persons Assisted	750	238	31.73%	150	238	158.66%
Homeowner Housing Rehabilitation	Affordable Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	150	4	2.66%	30	4	13.33%

Placemaking	Non-Housing Community Development	CDBG: \$0	Other	Other	1	0	0.00%	1	0	0.00%
Program Administration & Planning	Administration	CDBG: \$912,658.31/ HOME: \$194,097.00/ ESG: \$37,841.00	Other	Other	N/A	N/A	N/A	N/A	N/A	N/A
Public Facilities and Infrastructure	Non-Housing Community Development	CDBG: \$4,391,730.15	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	50000	23,922	47.84%	10000	23,922	239.22 %
Public Services	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$676,960.85	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	10000	3,250	32.50%	2,000	3,250	162.50 %
Rapid Re-Housing and Supportive Services	Homeless	ESG: \$75,000	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	2723	486	17.85%	544	486	89.17%

Street Outreach and Supportive Services	Homeless	ESG: \$30,000	Other	Other	500	X	XX.XX%	177	X	XX.XX%
Tenant Based Rental Assistance	Affordable Housing	HOME: \$168,729.86	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	250	65	26.00%	50	65	130.00 %

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Gwinnett County continues to address priorities identified in the plan, specifically regarding affordable housing, tenant-based rental assistance, homelessness prevention and rapid rehousing, direct programming via downpayment and homeowner rehabilitation programming, facilities improvements, and operating and equipment purchases support for nonprofits. This funding and the activities chosen provide County residents with access to vital supportive services, housing services, and necessary infrastructure, satisfying both HUD national objectives and local goals identified in County reporting, including the Analysis of Impediments to Fair Housing. Specific aspects of the ways the County’s CDBG programming help Gwinnett residents are identified below.

(CDBG Public Facilities) CDBG funding prioritized projects that assisted citizens of Gwinnett County who were classified as low-to-moderate income residents. Projects included: Public facility renovations, infrastructure improvements, housing rehabilitation, public services, affordable housing development, homelessness prevention services and emergency shelter services. The continuous support of such projects has allowed Gwinnett to improve housing accessibility and affordability, enhance the quality of life for low-to-moderate income residents and residents in neighboring communities.

(CDBG Public Services) \$676,960.85 in grant funds were spent on public service activities during the 2025 program year that served a wide range of activities, both for equipment and operations purposes. These activities helped serve national objectives by serving LMI clientele, both income qualified and presumed benefit, across a number of services identified in the 2025-2029 Consolidated Plan, including transportation, medical services, housing counseling, transitional housing for domestic violence, affordable housing, homelessness reduction, and other non-

housing community development activities. Gwinnett County served 3,250 beneficiaries across all public service activities in 2025, exceeding the 2025-2029 Consolidated Plan One-Year Program Goal of 3,119.

(CDBG Economic Development) \$112,516.32 in grant funds were spent on economic development activities during the 2025 program year that continued to support the County's Entrepreneur Center which provide micro-enterprises with access to physical space, training and business coaching services, and additional amenities typically unafforded to new business owners. Services targeting Gwinnett residents and continue to stay compliant with HUD guidelines, ensuring 51% of the current lifetime services of the Center are serving LMI clientele which supports a national objective. This activity is also consistent with goals identified in the County's 2025-2029 Consolidated Plan. No new clients were served during the 2025 program year, and funds spent continued to serve existing clients developing their business.

(CDBG Rehab) The Homeowner Rehabilitation Program provides repair assistance to low-income homeowners who own and occupy their homes. The program helps preserve affordable housing by enabling homeowners to address critical health and safety issues, reducing the risk of displacement and preventing the need to move into potentially unaffordable market-rate housing. CDBG funds will support identified priorities in the 2025–2029 Consolidated Plan Needs Assessment, including reducing housing cost burdens, expanding access to affordable housing, and improving substandard housing conditions.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	5,470	10
Black or African American	4,649	62
Asian	679	25
American Indian or American Native	25	0
Native Hawaiian or Other Pacific Islander	14	0
Multi-racial/Other	567	9
Total	11,404	106
Hispanic	4,402	9
Non-Hispanic	7,002	97

Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)

	HESG
American Indian, Alaska Native, or Indigenous	0
Asian or Asian American	0
Black, African American, or African	0
Hispanic/Latina/e/o	0
Middle Eastern or North African	0
Native Hawaiian or Pacific Islander	0
White	0
Multiracial	0
Client doesn't know	0
Client prefers not to answer	0
Data not collected	0
Total	0

Table 1 – Table of assistance to racial and ethnic populations by source of funds

Narrative

(CDBG Public Services) Gwinnett County served 3,250 beneficiaries across all Public Service activities. Of these beneficiaries, 357 identified as Hispanic or Latino in origin while 2,893 identified as not Hispanic or Latino in origin. Of the total beneficiaries served, 1,133 were White, 1,687 were Black/African American, 100 were Asian, 16 were American Indian or American Native, 8 were Native Hawaiian or Other Pacific Islander, and 306 were Multi-Racial or another race not listed. This total exceeds the 2025-2029 Consolidated Plan One-Year Program Goal of 3,119 beneficiaries.

(HOME) Through the HOME Investment Partnerships Program, a total of 84 families were assisted in 2025. Of these, seven families identified as Hispanic or Latino in origin while the remaining 77 families identified as Not Hispanic or Latino in origin. The HOME program served 51 Black/African American households, ten White households, 22 Asian households and one Other multi-racial household. Of these 84 households served, a total of 65 were recipients of Tenant-Based Rental Assistance (TBRA), which exceeds the 2025-2029 Consolidated Plan One-Year Program Goal of 50 TBRA-assisted households.

(Homestretch Downpayment Assistance Program) The Homestretch Downpayment Assistance Program assisted 22 households in 2025. Two households identified as Hispanic or Latino in origin and 20 identified as not Hispanic or Latino in origin. The program served 11 Black/African American households, three Asian households, and 8 Other multi-racial households. This household total meets the 2025-2029 Consolidated Plan One-Year Program Goal of 10 households.

(CDBG Homeowner Rehabilitation) In 2025, the Homeowner Rehabilitation Program assisted four households. All participating households identified as Other/Multi-racial. Program outreach and application activity increased throughout the year, creating a growing pipeline that is expected to result in higher production in the next reporting period.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	5,816,102	5,159,968
HOME	public - federal	2,245,696	2,233,320
ESG	public - federal	504,556	236,806

Table 1 - Resources Made Available

Narrative

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Countywide	67	67	\$5,112,163 Was expended to support economic development, housing and public services.
Limited Clientele	6	6	\$457,806 To serve literally homeless, IDD, and victims of domestic violence.
Low/Mod Census Tracts	27	27	\$2,060,125 Supporting infrastructure improvement projects in cities: Dacula, Lawrenceville, and Sugar Hill.

Table 2 – Identify the geographic distribution and location of investments

Narrative

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Currently, Gwinnett County used its Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG) program funds, and HOME Investment Partnerships (HOME) program funds through its HUD CPD program funding to carry out activities during this annual performance period. Moving forward, Gwinnett County will continue to investigate other sources of funding that are consistent with the goals of the 2025-2029 Consolidated Plan by working with community partners and non-profit organizations to encourage leveraging of available funding sources and strengthen capacity building.

The HOME program requires a 25 percent match of the total amount of funds drawn down during the federal fiscal year. Gwinnett County HOME subrecipients are required to submit a match log that identifies the sources of match funds for each fiscal year. Match funds can be derived from various sources including the value of sponsorships from local businesses; waived County fees; donated land or

improvements; volunteer hours; donated materials; or other eligible methods as provided in the HOME regulations. The County’s match obligation for FFY 2025 was \$402,741.00, which was met.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	16,141,876
2. Match contributed during current Federal fiscal year	402,741
3 .Total match available for current Federal fiscal year (Line 1 plus Line 2)	16,544.617
4. Match liability for current Federal fiscal year	402,741
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	16,141,876

Table 3 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
AOH 2980	12/31/2025	192	0	0	0	0	0	192
AOH XXXX	12/31/2025	10,417	0	0	0	0	0	10,417
FSC 2978	12/31/2025	14,698	0	0	0	0	0	14,698
GHC 2876	12/31/2025	344	0	0	0	0	0	344
GHC XXXX	12/31/2025	14,860	0	0	0	0	0	14,860
GHC XXXX	12/31/2025	100,000	0	0	0	0	0	100,000
GHH 2884	12/31/2025	122,500	0	0	0	0	0	122,500
GHH XXXX	12/31/2025	122,858	0	0	0	0	0	122,858
RV 2856	12/31/2025	5,001	0	0	0	0	0	5,001
RV 2977	12/31/2025	330	0	0	0	0	0	330
ZK 3101	12/31/2025	44	0	0	0	0	0	44
ZK 3103	12/31/2025	11,497	0	0	0	0	0	11,497

Table 4 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	Amount expended for TBRA	Balance on hand at end of reporting period
\$	\$	\$	\$	\$
0	0	0	0	0

Table 5 – Program Income

Minority Business Enterprises and Women Business Enterprises - Indicate the number and dollar value of contracts for HOME projects completed during the reporting period.						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises		Male		
Contracts						
Number	0	0		0		
Dollar Amount	0	0		0		
Sub-Contracts						
Number	0	0		0		
Dollar Amount	0	0		0		

Table 6 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property - Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted.						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 7 – Minority Owners of Rental Property

Relocation and Real Property Acquisition - Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of the acquisition.						
Parcels Acquired				0		0
Businesses Displaced				0		0
Nonprofit Organizations Displaced				0		0
Households Temporarily Relocated, Not Displaced				0		0
	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 8 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	423	TBD
Number of Non-Homeless households to be provided affordable housing units	298	19
Number of Special-Needs households to be provided affordable housing units	0	0
Total	721	TBD

Table 1 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	336	65
Number of households supported through The Production of New Units	749	15
Number of households supported through Rehab of Existing Units	12	4
Number of households supported through Acquisition of Existing Units	5	18
Total	1,102	102

Table 2 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

In 2025, the Homeowner Rehabilitation Program did not fully meet its annual goal due primarily to staffing transitions and capacity adjustments during the program year. These changes temporarily affected processing timelines. In response, the implemented updated procedures, strengthened compliance measures, and improved internal workflows to ensure program alignment with federal requirements. Although production was lower than anticipated, the capacity-building efforts undertaken in 2025 position the program for increased performance in the upcoming year. The Homestretch Downpayment Assistance Program exceeded its annual goal. Demand for assistance increased, particularly among Habitat for Humanity participants and other eligible homebuyers, demonstrating strong program performance and continued interest in homeownership opportunities. Overall, operational improvements and strong demand across programs support positive momentum moving forward.

While the total number of families assisted did not fully meet the projected annual target, Gwinnett County remains steadfast in its commitment to expanding access to safe, quality, and affordable housing opportunities for its residents.

This year, the Tenant-Based Rental Assistance (TBRA) program provided critical housing stability to 65 households. Assistance covered rental payments, security deposits, utility deposits, or a combination of these expenses, enabling families to secure and maintain existing rental housing. With additional grant funds allocated to TBRA, the number of households served is expected to increase in the coming year. To further strengthen program delivery, County staff continue to offer technical assistance and training

to subrecipients, improving administrative efficiency and enhancing overall program performance.

Partnerships remain central to the County’s strategy, and through these alliances, a total of 15 households were supported through the production of new housing units. Gwinnett Habitat for Humanity, in collaboration with HomePlace Solutions, manufactured and sold five single-family modular homes to low- to moderate-income first-time homebuyers this year. Additionally, Gwinnett Housing Corporation constructed and sold 10 single-family homes to low- to moderate-income first-time homebuyers. Dedicated grant funding will continue to support these initiatives, ensuring steady growth in the supply of affordable housing and sustained progress toward meeting community needs.

Progress continues on several HOME-assisted developments that will significantly expand the local affordable housing inventory. Gwinnett Housing Corporation recently acquired a 73-unit extended stay hotel, with planned redevelopment efforts that will convert short-term lodging into stable, permanent housing for special population households, including seniors, youth experiencing homelessness, and youth aging out of the foster care system. In addition, land has been secured for a new 16-unit rental townhome development designed to serve low- to moderate-income families.

The County also advanced homeownership opportunities through strategic acquisition efforts. Four existing single-family homes were purchased for rehabilitation and resale to low- to moderate-income buyers. Ongoing collaboration with the County’s Community Housing Development Organization (CHDO) partner will support additional acquisitions and rehabilitations in the year ahead, broadening affordable homeownership options across the community.

Discuss how these outcomes will impact future annual action plans.

The 2025 outcomes provide important insights that will inform future Annual Action Plans. Capacity-building efforts in the Homeowner Rehabilitation Program highlight the need for continued staffing stability, and process improvements. These lessons will guide goal-setting and resource allocation to ensure realistic, achievable targets in future years. The strong performance of the Homestretch Downpayment Assistance Program demonstrates sustained demand and successful program design, which will inform strategies for scaling homebuyer assistance, prioritizing high-impact partnerships such as Habitat for Humanity, and targeting additional eligible households. Overall, these outcomes allow for data-driven adjustments to program goals, operational planning, and community engagement strategies, ensuring that future Annual Action Plans are both ambitious and achievable while maximizing program impact.

Moving forward, Gwinnett County will provide additional updates on program changes currently under development as it continues to evaluate resident needs for upcoming Action Plans. Although the COVID-19 pandemic initially redirected resources toward urgent community priorities, its lasting effects continue to influence program planning. In the coming year, the County will place increased emphasis on long-term goal setting and strategic alignment. As part of this process, subrecipients will be encouraged to account for current market conditions and the availability of both rental and permanent affordable housing when establishing annual beneficiary targets.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	2	42
Low-income	1	34
Moderate-income	1	8
Total	4	84

Table 3 – Number of Households Served

Narrative Information

In 2025, the County's housing programs continued to address the diverse needs of both existing homeowners and new homebuyers. The Homeowner Rehabilitation Program served four households, providing critical repairs to ensure their homes remained safe and habitable. Of these households, two were extremely low-income (at or below 30% AMI), one was low-income (31-50% AMI), and one was moderate-income (51-80% AMI). This demonstrates the program's role in preserving housing stability across a range of income levels, helping families remain in their homes, and avoid displacement.

At the same time, the Homestretch Downpayment Assistance Program supported 22 new homebuyers. Four were extremely low-income, six were low-income, and twelve were moderate-income. The majority of participants being moderate-income highlights the program's importance in ensuring affordability in a housing market where prices have risen, enabling families who might otherwise struggle to purchase a home to achieve homeownership.

Together, these outcomes illustrate a balanced approach to the County's housing goals. Rehabilitation assistance preserves safe, affordable housing for current residents, while downpayment assistance creates opportunities for new homeowners. By addressing both preservation and access, the programs strengthen the housing continuum and ensure that families at varying income levels can secure and maintain stable housing.

In 2025, HOME-funded activities administered through the Tenant-Based Rental Assistance (TBRA) program provided housing support to 65 households.

In accordance with HOME program requirements, assisted households must have annual incomes at or below 80 percent of the Area Median Income (AMI), with at least 90 percent of TBRA participants earning no more than 60 percent AMI. The income distribution of households served reflects the program's strong focus on those with the greatest need: 42 households were classified as extremely low-income, 15 as low-income, and eight as moderate-income.

Although overall production levels did not fully align with the one-year benchmarks established in the 2021 - 2025 Consolidated Plan, the program continued to prioritize service to highly vulnerable households during a period of operational transition. Lingering impacts from the COVID-19 pandemic, coupled with shifts in grant and program administration, required adjustments to internal processes and service delivery strategies.

The County is actively refining program implementation to improve efficiency, strengthen oversight, and enhance outcomes. Planned modifications and performance targets for the upcoming year will be outlined in the 2026 Action Plan, positioning the program for measurable progress toward long-term goals.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

Reaching out to homeless people (especially unsheltered people) and assessing their individual needs:

Gwinnett County conducted its Point in Time Count (PIT) in January 2024. Results revealed that 398 homeless people consisted of 195 unsheltered and 203 sheltered people. These results enable the Gwinnett County Housing & Community Development to allocate money according to the needs, which include emergency shelter, homelessness prevention, rapid re-housing, and street outreach.

Additionally, Gwinnett County continues to participate in Georgia's Balance of State Continuum of Care (BoS), administered by the Georgia Department of Community Affairs (DCA). The U.S. Department of Housing and Urban Development's (HUD) Continuum of Care (CoC) program is designed to promote communitywide commitment to the goal of ending homelessness. In addition to providing funds for efforts by nonprofit providers in conjunction with state and local governments to quickly re-house homeless individuals and families while minimizing trauma and dislocation, the program promotes access to and utilization of mainstream programs by homeless individuals and families and optimizes self-sufficiency among individuals and families experiencing homelessness.

Addressing the emergency shelter and transitional housing needs of homeless people:

Since 1993, Gwinnett County has provided funding through the Emergency Solutions Grant (ESG) for emergency shelter, essential services and operations of domestic violence shelters and transitional housing facilities. These facilities offer shelter and services to homeless families, single men, women, and domestic violence survivors. These needs are also met by providing vouchers for emergency stays at local hotels or motels in the Gwinnett County area.

Additionally, during the winter months, Gwinnett County has provided measures to protect some of its most vulnerable, homeless citizens. The Gwinnett County Board of Commissioners (BOC) approved ARPA funds in September 2021. With the ARPA funds, the use of Generals Funds, and other allocated funds, in November 2021, Gwinnett County opened the doors to five warming stations for families or individuals in need of respite from the freezing temperatures. In 2025, the warming stations serviced 2,291 residents of Gwinnett. 58% or 1,695 were men, 35% or 1,025 were woman, and 7% or 201 were families with children.

The stations will continue to provide temporary, overnight relief on nights when temperatures plummet to 35 degrees or below throughout the cold weather season. Visitors to the warming sites will also receive a meal while getting the opportunity to rest and find relief from the cold.

Finally, Gwinnett County is finalizing grant agreements for a second emergency shelter. Partnering with Impact 46, a Lawrenceville base apartment building will be transformed into an eight-room housing center for single men and couples without children called the FIRST Housing Center. Four of the eight

units will be used as a night-to-night emergency shelter. The other four will be used as a more traditional 90-day shelter to house single men and couples with no children for longer periods of time. Gwinnett County continues to support increasing housing options and self-sufficiency for the homeless and those at risk of becoming homeless by providing emergency housing and supportive services, including those recently released from institutions. Gwinnett County also supports transitional housing developments to provide families with additional support to regain stability in the community.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs:

Gwinnett County manages the Emergency Solutions Grant Program (ESG) funds for homeless service providers to coordinate activities that pursuit to limit individuals and families from becoming homeless and help individuals/families achieve stability in current housing or permanent housing.

ESG program funds are used for homelessness prevention and rapid re-housing activities, including housing relocation, stabilization services, and short-term (up to three months) or medium-term (up to 12 months) rental assistance. Through an extensive collaborative network of services within Gwinnett County, homeless service providers are equipped to assist families in making the transition to permanent housing and independent living. All agencies use a collaborative intake and assessment process to eliminate duplication of services within the County.

The primary service objectives for Gwinnett County's ESG homeless service providers in 2025 were:

1. Reduce the length of time individuals and families experience homelessness;
2. Facilitate access for homeless individuals and families to affordable housing units;
3. Prevent individuals and families who were recently homeless from becoming homeless again; and
4. Engage homeless individuals living on the streets through outreach efforts to connect them with services and housing options.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Gwinnett County ESG subrecipients utilize intensive case management to help homeless individuals move into independent permanent housing.

To make an effective transition from homelessness, Gwinnett County strongly believes case management must include identification, assessment, planning, resource acquisition, stabilization, and support. Case management for households at risk of homelessness includes important elements of identification, outreach, and engagement. Case managers identify gaps in the client's life, skills, and support networks to better connect them to the appropriate resources (i.e., job skills training, mental health and substance abuse treatment, GED classes, etc.). Additional wrap-around services shorten the time that individuals and families experience homelessness, increase access to affordable housing units, and reduce chronic homelessness.

Highly skilled and effective case management is a core component of stabilizing homelessness. The case manager assesses household needs, determines the best plan of action to address those needs, and facilitates access to the services and resources necessary for long term housing stabilization. Effective, strengths-based case management is essential to the success of independent living.

CR-30 - Public Housing 91.220(h); 91.320(j)

Introduction

Public housing was established to provide decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Managed by public housing authorities (PHAs), these programs aim to ensure that residents have access to affordable living conditions. Public housing can include various types of dwellings, ranging from single-family homes to multi-family apartment complexes, and is often funded through federal, state, and local resources.

In Gwinnett County, public housing initiatives are collaboratively managed by a variety of actors: The Georgia Department of Community Affairs (DCA) oversees various affordable housing initiatives such as the Housing Choice Voucher program (commonly known as Section 8) and the Low-Income Housing Tax Credit (LIHTC). Meanwhile, PHAs in Gwinnett County, such as the Norcross Housing Authority (NHA) and the Lawrenceville Housing Authority focus on directly providing affordable housing units and connecting residents to essential services. Finally, Gwinnett County administers federal awards such as CDBG, HOME, and ESG grants that supports affordable housing work. This multilevel collaboration aims to improve housing access and maintain community stability, particularly for vulnerable populations facing financial challenges.

Public housing also plays a crucial role in ensuring that residents do not become cost burdened. Cost burden occurs when a household spends more than 30% of its income on housing costs, which can lead to financial strain and limit the ability to afford essential needs such as food, healthcare, and transportation. According to HUD's 2018 - 2022 Comprehensive Housing Affordability Strategy (CHAS) data, a total of 101,815 households are cost burdened. Of those, approximately 46% (47,340) are severely cost burdened, spending over 50% of their income on housing.

Ultimately, public housing serves as a crucial mechanism for alleviating housing instability and improving living conditions for low-income families. In Gwinnett County, the partnership between PHAs, the Department of Community Affairs, and HUD facilitates targeted efforts to enhance housing affordability and accessibility, providing residents with the support they need to thrive in their communities.

Actions taken to address the needs of public housing

In 2025, Gwinnett County continued to engage with PHAs to strengthen the organizations' ability to deliver affordable housing. This engagement led to multiple housing developments involving local PHAs being completed or commenced in 2025.

NHA delivered 160 units of rental housing across two housing developments in 2025. This was done through two private-public partnerships with the developers Walton Communities and Blue Ridge Atlantic. NHA also utilized competitive DCA financing by successfully securing three 9% Low-Income Housing Tax Credit (LIHTC) awards to support the two developments. In 2026, these developments are expected to yield an additional 76 completed units, bringing the total completed unit count to 236 once all work is completed.

Gwinnett Housing Corporation (GHC), a non-profit subsidiary of the Lawrenceville Housing Authority, announced an effort in 2025 to convert an extended-stay hotel into 73 units of affordable rental housing. This is a groundbreaking effort in Gwinnett County to create affordable housing for the County's most vulnerable and cost-burdened residents, and the project is expected to be completed in 2026.

Gwinnett County supported the work of both NHA and GHC by lending financial support. Gwinnett County loaned a total of a \$3,110,000.00 across the two NHA projects and a total of \$2,137,914.14 to the GHC project, dedicating funding the county received from the Department of the Treasury under the American Rescue Plan Act. Gwinnett County also awarded GHC another \$5,630,732.00 in 2025 in the form of a loan, using funding from the county's HOME-ARP allocation.

Through this support, Gwinnett County hopes to strengthen the public housing ecosystem in its jurisdiction, enabling public housing authorities to undertake a higher quantity of projects and deliver results at a higher quality.

Actions taken to encourage public housing residents to become more involved in management and participate in homeownership

PHAs in Gwinnett County continue to encourage resident involvement and open pathways to homeownership.

NHA takes proactive steps to increase resident involvement in management and support participation in homeownership. NHA consults residents through a Resident Advisory Board when preparing the annual agency plan. This approach ensures that residents have a voice in decision-making processes and can provide valuable feedback on housing policies and programs.

Additionally, both NHA and GHC offer opportunities available to public housing residents that support the pursuit of homeownership. NHA organizes seminars and workshops that educate residents about homeownership opportunities and financial literacy. GHC operates a downpayment assistance program called "Welcome Home", and the organization runs a Homeowner Resource Center providing education and services, such as basic home repairs, for aspiring and current homeowners. These initiatives aim to empower residents with the knowledge and resources needed to pursue homeownership and enhance their overall engagement in PHA activities.

To support this work, Gwinnett County awarded GHC \$200,000 from the CDBG program in 2025 to support its Homeowner Resource Center.

Actions taken to provide assistance to troubled PHAs

HUD has not classified any Gwinnett County public housing authority as "troubled"; therefore, Gwinnett County has not and cannot take any actions to assist troubled housing authorities.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)

Gwinnett County is committed to making affordable housing available to its residents through a variety of initiatives. Though the County is not able to control all factors surrounding the rising cost of homebuying and homeownership, it remains steadfast in its mission.

Gwinnett County continues to administer its Downpayment Assistance program to assist new, low- to moderate-income homebuyers. The County also continues to operate its Homeowner Rehabilitation program to allow residents already in a home to age safely and securely by providing necessary improvements.

The Planning & Development Department has also recently revised its TAD Policy to allow TAD funds to be made available to developers looking to build additional affordable units in the County. The recent creation of five small area plans by Planning & Development has also allowed for a far less administratively burdensome process for developers who seek to construct affordable housing units.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

As defined in the County's 2025 Annual Action Plan, the greatest underserved needs of LMI residents were access to affordable housing, homelessness reduction, non-housing community development, and affirmatively furthering fair housing choice. Three of these needs speaks directly to a major obstacle that LMI residents in Gwinnett County face: securing and maintaining affordable housing.

Housing costs far outpace the limited income of LMI families, often leaving a significant gap between income and rising housing costs. CDBG & HOME grant funding was used to shorten the gap between the costs associated with obtaining and managing a household. These activities included subsidizing housing costs through rental assistance programs, first-time homebuyer programs, and other housing counseling programs.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

Gwinnett County will continue implementing countermeasures to reduce lead-based paint hazards by abating or removing lead-based paint hazards found in existing housing built before 1978. Individuals who reside in such housing and are receiving grant-funded assistance are required to be inspected by a HUD Certified Inspector per HUD and Environmental Protection Agency (EPA) guidelines.

In response to lead-based paint hazards and the limited resources available, Gwinnett County has planned a long-term response to include educating the public on this hazard and has established policies and procedures to reduce lead hazards. These reduction measures include determining cost-effective

procedures for assessing, contracting, and inspecting post abatement work.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

Gwinnett County Housing & Community Development will continue to administer its HUD grants programs aimed at serving low- to moderate-income individuals so that they are able to reach financial stability. These programs include job and life skills training, childcare and after school programming, emergency housing, provision of health and wellness services, and many others. Each of these services is meant to serve as a hand-up to the individuals and families.

These services, combined with the many other programs and opportunities provided are intended to remove as many individuals and families as possible from poverty. We encourage our partners strongly to leverage their funding so they can reach more residents. While we are unable to eliminate poverty by ourselves, we lean on our community partners to stand by us to lift up as many residents as possible.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The Housing & Community Development Division administers all of the HUD grant funding for Gwinnett County. This creates a centralized voice and direction for all decisions and funding determinations; and ensures that compliance with all federal regulations is streamlined. The division takes a collaborative approach with its community non-profits, local municipalities, and County Departments to ensure each project receives the attention it deserves and the greatest impact for low- to moderate-income individuals is achieved.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Gwinnett County continued to maintain the operations of One Stop for Help - a consolidated service that links individuals in need of assistance within the County to known service providers. This allows for a single source of residents within the community and those that are able to help.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

Several affordable housing impediments were identified as a part of the 2025-2029 Consolidated Plan. Those impediments, and the corresponding actions being taken are as follows:

Lack of Affordable Housing Supply

As previously mentioned, Gwinnett County is committed to increasing the affordable housing stock within the County. Several strategies are currently being utilized. These strategies include partnering with private and public entities to produce more affordable units, reducing the administrative burden surrounding the zoning process, and making TAD funds available to developers.

Housing Affordability/Cost Burden

The County continues to operate its Downpayment Assistance program that makes up to \$10,000 available to eligible homebuyers to offset the rising cost of homeownership. There is also the Homeowner Rehabilitation program that offers up to \$20,000 for critical home repairs to allow existing homeowners to age safely and securely in place. Both of these programs offer the funding with a five-year, zero interest, deferred payment loan that is fully forgivable at the five-year mark.

Limited Housing Choice

The ability to produce a variety of housing styles have been traditionally limited to single family detached homes and multifamily structures. There has been a significant rise in townhouse production in recent - and changes have been to the County's zoning laws to allow for more "Missing Middle" housing. These housing style options include cottage court, tiny homes, and multiplex options to allow for a greater choice in housing style to better fit the ever-changing needs of Gwinnett's population.

Restrictive Zoning Laws

Recent changes to zoning laws have allowed for the ability for homeowners to construct Accessory Dwelling Units (ADUs), something that has not been possible in the past. There has also been the creation of five small area plans that allow for zoning by right within the area - easing the administrative burden surrounding the rezoning process for developers. Both of these changes allow for new and relaxed affordable housing opportunities within Gwinnett County.

NIMBYism

With Gwinnett County's commitment to increasing the affordable housing stock and making housing more inclusive and accessible, the need to continue to educate the public will remain. Though NIMBYism may still exist, the County will continue to do its part by educating the community of the benefits of homeownership and the means by which the County is pursuing opportunities for its residents.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Gwinnett County monitors for program compliance by requesting, at minimum, a random sample of client files of beneficiaries served on a project, program or project specific policies and procedures, organizational and financial management policies and procedures, applicable vendor contracts and equipment maintenance documentation, and records of accounts from the subrecipient organizations monitored. As needed, the County will also ensure the subrecipient maintains copies of executed subrecipient agreements and amendments, applicable County notices and correspondence, and expenditure and beneficiary reporting.

The County will evaluate the client file records for compliance with applicable regulations including but not limited to internal control measures, compliance with national objectives, documenting of the national objective, compliance with the HUD-approved County Consolidated Plan, and any other applicable requirements such as compliance with outreach to minority owned businesses for procurement and bidding purposes. The County will also follow applicable HUD exhibits for monitoring each organization varying based on the type of activity and scope of the project.

In 2025, Gwinnett County monitored 27 activities across 14 subrecipient organizations and eight funding years. In total, 16 CDBG activities were monitored for compliance, no HOME activities were monitored for compliance, and 11 ESG activities were monitored for compliance. Of these, two findings and one concern were noted across two subrecipients, which were required to undergo corrective actions. As of writing, there are no more outstanding compliance concerns with either subrecipient.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

A draft version of the FFY 2025 CAPER was made available for public comment March 11th, 2026, with the 16-day public comment window closing on March 27th, 2026. Gwinnett County received public comments during this timeframe and held a public hearing (in-person and virtual) on March 18th, 2026.

A Public Notice was advertised in the Gwinnett Daily Post, the County's legal organ. A draft copy of the FFY 2025 CAPER was also available on the Gwinnett County Housing and Community Development Division [website](#). The Public Notice was distributed to partner organizations that serve low-income individuals and families, minorities, and protected classes throughout Gwinnett County. Any and all public comments will be included in the final report submission to HUD.

A copy of the full Public Notice is located in the Appendix.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

Gwinnett County Housing and Community Development Division has continually maintained the goals outlined in the most recent Needs Assessment for the 2025 - 2029 Consolidated Plan. Those goals are as follows:

- 1) Increase Access to Affordable Housing
- 2) Homelessness Reduction
- 3) Non-housing Community Development
- 4) Affirmatively Furthering Fair Housing Choice

FFY 2025 CDBG funds were expended on activities that maintained existing affordable housing, provided operating dollars to nonprofit organizations, supported fair housing education programs, and improved public infrastructure. Funding also provided needed medical assistance for low vision, chronic pain, and mental health services for individuals who fall within low-income parameters. At this time, Gwinnett County Housing and Community Development staff do not anticipate any modifications to the strategic priorities listed in the Consolidated Plan.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No.

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

N/A.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

HOME-funded units receiving assistance through the Tenant-Based Rental Assistance (TBRA) Program must undergo a Housing Quality Standards (HQS) inspection to ensure safe, decent, and sanitary housing conditions. HQS inspections are required to maintain program eligibility and ensure compliance with federal regulations. An initial inspection must be completed prior to tenant occupancy, with annual inspections conducted thereafter. During this program year, a total of 65 units was inspected, all of which met compliance standards.

A table of the inspections will be uploaded as an appendix.

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

HOME-funded units assisted through the Homestretch Down Payment Assistance Program are required to undergo a Uniform Physical Conditions Standards (UPCS) inspection to meet program eligibility requirements and remain in compliance with federal regulations. Community Development Block Grant (CDBG) funding allocated for "Service Delivery Costs" was used to fund inspections for a total of 14 Homestretch households. Eight newly constructed properties that were acquired utilizing HOME funds were inspected by County officials and issued a Certificate of Occupancy. No HOME funds were committed for inspections for the County's community-facing programs.

A table of the inspections will be uploaded as an appendix.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

In accordance with 24 CFR Part 92.351, Gwinnett County has established and implemented affirmative marketing procedures and requirements for rental and homebuyer projects containing five or more HOME-assisted housing units. These procedures also apply to the County's HOME-funded programs, including the Tenant-Based Rental Assistance (TBRA) and Down Payment Assistance (DPA) programs.

Information regarding properties acquired, constructed, or rehabilitated under the HOME Program was made available to eligible individuals representing all racial, ethnic, and gender groups within the housing market area. Available units were listed on the First Multiple Listing Service (FMLS) and the Georgia Multiple Listing Service (GMLS), advertised on subrecipient websites, and promoted through the distribution of informational flyers. All marketing materials were reviewed and approved by County staff to ensure compliance with Equal Housing Opportunity requirements.

To promote participation in the Homestretch Down Payment Assistance Program, Gwinnett County utilized internal resources to market the HOME-funded program to both current and prospective residents. No HOME funds were used for marketing activities.

The County evaluates the effectiveness of its Affirmative Marketing Policy annually as part of its housing program performance review included in the Annual Action Plan. The policy is also reviewed periodically to assess its impact and to implement corrective actions, as necessary.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

Gwinnett County received a total of \$28,793.96 in program income during 2025. None of this program income was used to fund hard or soft costs for multifamily or single-family development projects during the reporting period. None of the program income generated in 2025 was used for project administration costs.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

Gwinnett County directly assists residents through two external programs independent of subrecipient organizations. One of which includes the CDBG-funded Homeowner Rehabilitation Program, which offers eligible residents critical home repairs, where the County served four households. The other being the HOME-funded Homestretch Down Payment Assistance Program, which provides financial support to qualified first-time homebuyers for property acquisition. This program helped 22 households purchase their first home. Both programs align with HUD's objectives of promoting and preserving affordable housing while also contributing to the reduction of lead-based paint hazards through CDBG-assisted rehabilitation efforts.

Other efforts to foster and maintain affordable housing occur through policy. Gwinnett County's Tax Allocation District (TAD) policy supports the development of affordable housing by encouraging the use of TAD financing for projects that strengthen local businesses, drive economic activity, and facilitate revitalization. Amendments to Gwinnett County's Unified Development Ordinance (UDO) are also intended to spur affordable housing development by increasing allowable density, expanding permitted housing types, and streamlining the approval process.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	3	0	0		
Total Labor Hours	0	0	0		
Total Section 3 Worker Hours	0	0	0		
Total Targeted Section 3 Worker Hours	0	0	0		

Table 1 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	0	0		
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	0	0		
Direct, on-the job training (including apprenticeships).	0	0	0		
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0	0		
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0	0		
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	0	0		
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0	0		
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0	0		
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0	0		
Held one or more job fairs.	0	0	0		
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0	0		
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0	0		
Assisted residents with finding child care.	0	0	0		

Assisted residents to apply for, or attend community college or a four year educational institution.	0	0	0		
Assisted residents to apply for, or attend vocational/technical training.	0	0	0		
Assisted residents to obtain financial literacy training and/or coaching.	0	0	0		
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0	0		
Provided or connected residents with training on computer use or online technologies.	0	0	0		
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0	0		
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0	0		
Other.	0	0	0		

Table 2 – Qualitative Efforts - Number of Activities by Program

Narrative

Contractors and Subcontractors were required to exert earnest efforts in recruiting Section 3 Workers. Both Contractors and Subcontractors reported being fully staffed at the onset and for the duration of their projects.