

In Georgia, the rules for asset lookback periods depend entirely on whether you are applying for **federal housing assistance** or **Medicaid long-term care benefits**.  Y... +1

1. Housing Assistance (Section 8 / Public Housing)

If you are applying through a local public housing agency or the [Georgia Department of Community Affairs \(DCA\)](#), the asset disposal rules follow standard federal regulations:  Yardi

- **Lookback Period: 2 years (24 months)** from the date of the asset disposition.  www.thehabitatgroup.com
- **The Rule:** Giving away assets or selling them below market value means the "imputed" value (the difference between the market value and what you received) continues to count against your net family assets for 24 months.  www.thehabitatgroup.com
- **HOTMA Update:** Georgia is transitioning to full compliance with the [Housing Opportunity Through Modernization Act \(HOTMA\)](#) rules, which will be mandatorily enforced across the state no later than **January 1, 2027**. Under HOTMA, households are entirely ineligible for assistance if their total net family assets exceed \$100,000.  Y... +1

2. Medicaid Financial Assistance (Nursing Home / Long-Term Care)

If your question is instead regarding state health and medical housing assistance (nursing homes), the rules are managed by the Georgia Department of Community Health (DCH):  Sadie G Mays Health & Re...

- **Lookback Period: 5 years (60 months)** from the exact date of your application.
- **The Rule:** Any transfer of cash, property, or vehicles for less than fair market value triggers a penalty period.
- **The Penalty:** During this penalty period, Georgia Medicaid will refuse to pay for institutional care. The length of the penalty is calculated by dividing the value of the gifted asset by Georgia's average monthly regional cost of care (the 2026 penalty divisor is approximately \$7,500 per month).  Sadie G Mays Health & ... +1