



At the Department of Community Affairs we are proud to be part of the team helping Governor Deal meet his objective of making Georgia the best state in the nation to do business. We provide financial resources and technical assistance to help communities prepare for economic development opportunities and to create workforce housing. Our team members have a long history of working with local leaders to develop solutions to community issues and of creating opportunities for communities to succeed in growing jobs, both through organic, small-business growth and through the location of economic development prospects. Understanding a community's challenges and opportunities and collaborating with local governments, authorities, other state agencies, and non-profits to develop locally-driven solutions, these are all strengths of DCA.

When I first came to the Department, I was blown away by the sheer number of seemingly unrelated programs – and I kept discovering new ones, like that we handle state building and construction codes and run the AmeriCorps program. But I realized in short order that they all share one goal: To build strong, vibrant communities.

We look forward to helping you access this agency's resources and to working with you as you build the communities you envision.

A handwritten signature in black ink that reads "Camila Knowles". The signature is fluid and cursive, with a long horizontal stroke at the end.

Camila Knowles, Commissioner

Resources and Assistance

- **Funding:** Spending local, state and/or federal funds to build or create something the community has deemed important; sidewalks, roads, parks, public buildings, water and sewer facilities, housing choices or economic development projects.
- **Incentives:** Providing ways to make it easier for the private sector to invest and fill a need that the community has deemed important, but cannot complete with available means. Tax credits, low-interest rate mortgages and first time homebuyer down-payment assistance programs are in this category.
- **Partnerships:** A jurisdiction can work with a private for-profit or non-profit entity, a quasi-governmental agency, or another government entity to achieve a goal. Partnering to build or rehabilitate low- to moderate-income housing is one example of this type of

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partnership, as local governments work with developers to make the benefits of the Housing Tax Credit incentive work for everyone.

- **Technical Assistance:** The Department employs experts in many different fields, including financing, planning, research, citizen engagement, and governance. Our staff can help local governments consider and select appropriate strategies to help them meet their local goals.

The Georgia Department of Community Affairs has served as an advocate for our state's communities since 1977. After more than three decades, DCA's programs and staff continue to provide critical support for community development, housing, and quality of life initiatives throughout the state, to communities large and small, urban and rural. These efforts help fulfill our mission:

Helping build strong and vibrant communities through partnerships with local governments across Georgia.

At the close of Fiscal Year 2016, DCA had:

- Managed almost **\$290 million** in state and federal funding for Georgia's communities.
- Leveraged **\$17.9 million** in EDGE and REBA state funds to generate **\$596 million** in private investment, creating and retaining **8,073 jobs** in 17 Georgia locations.
- Maintained an **AAA Bond rating** for the Georgia Housing Finance Authority. GHFA is one of only 10 state housing agencies in the nation to achieve and maintain this recognition for sound management & investment practices.
- Served more than **16,000 Georgia families** through the Housing Choice Voucher Program-adding more than **\$100 million** to Georgia's economy each year through direct payments to private landlords.
- Helped Georgia Main Street communities add **3,652 net new jobs** and open **1,019 new businesses**, spurring more than \$588 million of private and public investment. The Office of Downtown Development now serves 108 Main Street communities throughout the state.
- Assisted more than **8,750 individuals and families** in 134 Georgia counties through the HomeSafe Georgia program, committing more than **\$189 million** in U.S. Treasury funding to help keep unemployed/under-employed homeowners from foreclosure. For FY16, these figures reflect a 19% increase in approvals and a 24% increase in funds paid over FY15.
- Created and retained nearly **3,500 jobs** through the SSBCI Program. This program generated private investment of more than **\$206 million** through **392 loans** serving more than 67 counties.

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DCA offers a variety of resources, as well as the technical assistance to use those resources for their maximum benefit. Some are easier to use than others, but all of them can be effective when used appropriately and in concert with each other. Most major improvements that local governments undertake use multiple resources.

This guide is organized by category to help users find what they are looking for most easily: **Community & Economic Development**, **Community Finance**, and **Housing**. Within each of these categories we've provided an overview of the four types of resources with which we can help.

Getting Started

The **Community Services Regional Representatives** are available to discuss a community's needs and options, and are a great resource for accessing, organizing and managing the various types of technical and financial assistance available through DCA. These experienced team members are located throughout the state's twelve service delivery regions, and can help communities decide which tools are best to address its particular needs. They also maintain a network of regional and statewide partners that can provide additional assistance to complement what DCA offers, and can bring those resources to communities as well.

DCA Regional Representatives also coordinate and facilitate many of the agency's special initiatives, including the Georgia Academy for Economic Development, the Georgia Initiative for Community Housing, Main Street™ assistance and others.

Community Services Regional Representatives

Region 1	Patrick Vickers	(404) 695-2093	region1@dca.ga.gov
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Community Services

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COMMUNITY & ECONOMIC DEVELOPMENT: *Building the community its citizens have envisioned.*

Funding: Financial resources for community development projects

PROGRAM DESCRIPTIONS
<p>Appalachian Regional Commission Provides matching grant funds to eligible applicants within the 37-county ARC service area. Once a year funding cycle with four goal areas:</p> <ol style="list-style-type: none">1. Increase per capita income and job opportunities2. Increase capacity of the people of Appalachia3. Develop and improve infrastructure4. Build the Appalachian Development Highway System
<p>Community Development Block Grant Competitive funding source, up to \$500,000 per project. Must benefit predominantly low to moderate income persons. Once a year application/award cycle, available to non-entitlement communities.</p>
<p>Immediate Threat and Danger Provides 50% matching funds for community development activities having a particular urgency when existing conditions pose a serious and immediate threat to the health or welfare of the community.</p>

Incentives: Providing opportunities to help communities achieve their visions

PROGRAM DESCRIPTIONS
<p>Revitalization Area Strategies (RAS) provide incentives to communities that implement comprehensive redevelopment activities for targeted areas in their city or county. The RAS area must be within the Urban Redevelopment Area and a Census Block Group with 20% or greater poverty. Opportunity Zones, Enterprise Zones, Community Improvement Districts, and Tax Allocation Districts may be combined with RAS. Usually residential areas, but many communities include downtowns districts in their designated RAS.</p>

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Partnerships: Enabling governments, non-profit organizations and businesses to work together to achieve specific community development goals

PROGRAM DESCRIPTIONS
<p>AmeriCorps Engages Americans in service to meet critical needs in education, public safety, health, and the environment. AmeriCorps programs are partnerships including federal funding, state coordination and community participation.</p>
<p>Martin Luther King, Jr. Advisory Council Promotes the legacy and teaching of Dr. Martin Luther King, Jr. through education, recognition of civil rights achievements and bringing partners together to achieve community goals. Implements the state’s annual observance of the Martin Luther King, Jr. national holiday.</p>
<p>Georgia Academy for Economic Development Four-day training program offered annually in the 12 service delivery regions to assist local leaders in their economic development efforts by providing an understanding of the critical processes, strategies and components involved in improving their local and regional economies and achieving economic success in today’s global economy. Developed and implemented through state partners’ consortium of economic development agencies, supported by staff from DCA, Georgia EMC, and Georgia Power. <i>(See Regional Representatives on page 14 for more information.)</i></p>
<p>Georgia Rural Development Council Appointed by the Governor, the Council advocates for rural Georgia, champions new development opportunities, and partners with public and private initiatives to strengthen rural communities. In addition, the Council serves as a clearinghouse for policies and initiatives affecting community and economic development in rural Georgia.</p>
<p>Keep Georgia Beautiful Foundation KGBF engages all sectors in keeping Georgia beautiful: civic, business and government. As the first-ever state affiliate of Keep America Beautiful (KAB), it provides support to the 77 local affiliates in Georgia, the largest such network in the country.</p>

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Technical Assistance: Customized resources to fit the specific needs of a community and background research for particular issues and opportunities

PROGRAM DESCRIPTIONS
<p>Community Planning Institute Annual seminars for local planning commissioners, elected officials, staff and other interested parties. Courses are one or two days, and cover a variety of community development topics: preparing a comprehensive plan, using a plan effectively, tools to implement a local plan, and water resource management.</p>
<p>Comprehensive Planning A community plan outlines strategies to achieve goals and meet community needs. Our planning staff can provide hands-on assistance to address issues specifically identified in local comprehensive plans, and offer appropriate tools to achieve a community vision.</p>
<p>Construction Codes and Industrialized Buildings Technical assistance for local code officials, local amendments, and current codes and related issues in Georgia. We provide model codes and resolutions for local governments and workshops on a variety of code and building-related topics, as well as advisory groups for specific topics related to building and community development.</p>
<p>Research Analysis of many activities and functions of Georgia local governments. Annual reports include Government Management Indicators, the Wage and Salary Survey, and Report of Local Government Finances, all of which provide critical information to local and statewide elected officials, citizens and staff.</p>
<p>PlanFirst Recognizes and rewards communities that clearly demonstrate an established pattern of successfully implementing their Local Comprehensive Plans. PlanFirst designation brings statewide recognition and incentives ranging from free tuition for the Community Planning Institute to reduced interest rates on certain state loans.</p>
<p>Service Delivery Strategies Gives local governments and authorities the opportunity to reach agreement on the delivery of services in an effective and cost-efficient manner to Georgia's citizens.</p>

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COMMUNITY FINANCE:

Providing tools to help create and retain jobs for citizens of the community, build wealth, and create a climate of success.

Funding: Assisting with local and regional economic development projects

PROGRAM DESCRIPTIONS
<p>Bond Allocation Program Projects include traditional industrial revenue bonds (IDB) and exempt facility bonds. (See Housing section for information on housing related bonds.) Economic development projects must commit to create or retain 1 job for every \$125,000 of financing.</p>
<p>CDBG Loan Guarantee Program A flexible economic and community development financing tool for certain large-scale economic development projects that cannot proceed without loan guarantee assistance.</p>
<p>Downtown Development Revolving Loan Fund Assists cities, counties and development authorities revitalize and enhance downtown areas through below-market-rate financing for projects in core historic downtown areas and adjacent historic neighborhoods. (Georgia Cities Foundation is a frequent partner in larger projects.)</p>
<p>OneGeorgia Funding for Rural Georgia economic development capacity building and job creation projects through local & regional development authorities, segmented into the EDGE and Equity programs. EDGE project recommendations are issued by the Georgia Department of Economic Development.</p>
<p>Redevelopment Program Fund Provides flexible financial assistance including grants and loans to local governments to assist in implementing challenging economic and community development projects that cannot be undertaken with existing public sector grant and loan programs.</p>
<p>Regional Economic Business Assistance Program (REBA) Enhances Georgia's competitiveness in attracting significant economic development projects and as a vehicle for significant local, regional or statewide initiatives having short- or long-term economic development benefits. Generally, REBA funds are targeted for projects in non-rural counties.</p>
<p>State Small Business Credit Initiative (SSBCI) A federally funded program to stimulate private financing for small business growth. Includes funding for CDFIs; Small Business Credit Guarantee; Capital Access Program and Loan Participation Program.</p>

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Incentives: Creating a climate of success to encourage private investment in a community

PROGRAM DESCRIPTIONS
<p>Opportunity Zones Target poverty areas that are in decline, suffering from disinvestment and in need of redevelopment and revitalization.</p>
<p>Enterprise Zones Intended to improve geographic areas within cities and counties suffering from disinvestment, underdevelopment, and economic decline, encouraging private businesses to reinvest and rehabilitate such areas. Must meet at least 3 of 5 specific criteria. May provide a property tax exemption and abatement or reduction in occupation taxes, regulatory fees, building inspection fees, and other fees.</p>
<p>Job Tax Credits Available to any business or headquarters engaged in manufacturing, warehousing and distribution, processing, telecommunications, tourism, or research and development industries, but does not include retail businesses. If other requirements are met, job tax credits are available to businesses of any nature, including retail businesses, in counties recognized and designated as the 40 least developed counties. Counties and certain census tracts in the state are annually ranked and placed in economic tiers based upon the following factors: highest unemployment rate; lowest per capita income; and highest percentage of residents whose incomes are below the poverty level.</p>
<p>Tourism Development Act Provides a state sales and use tax refund program for certain eligible new or expanding tourism attraction projects to maintain a portion of their sales tax revenues for 10 years. Eligible projects that meet the following criteria may qualify for the program:</p> <ol style="list-style-type: none">1. Construct a qualifying tourism attraction project that costs a minimum of \$1 million2. Attract at least 25 percent of its visitors from out of state following its third year3. Contributes to a significant and positive economic impact on the state considering, among other factors, the extent to which the tourism attraction project will compete directly with tourism attractions in this state.

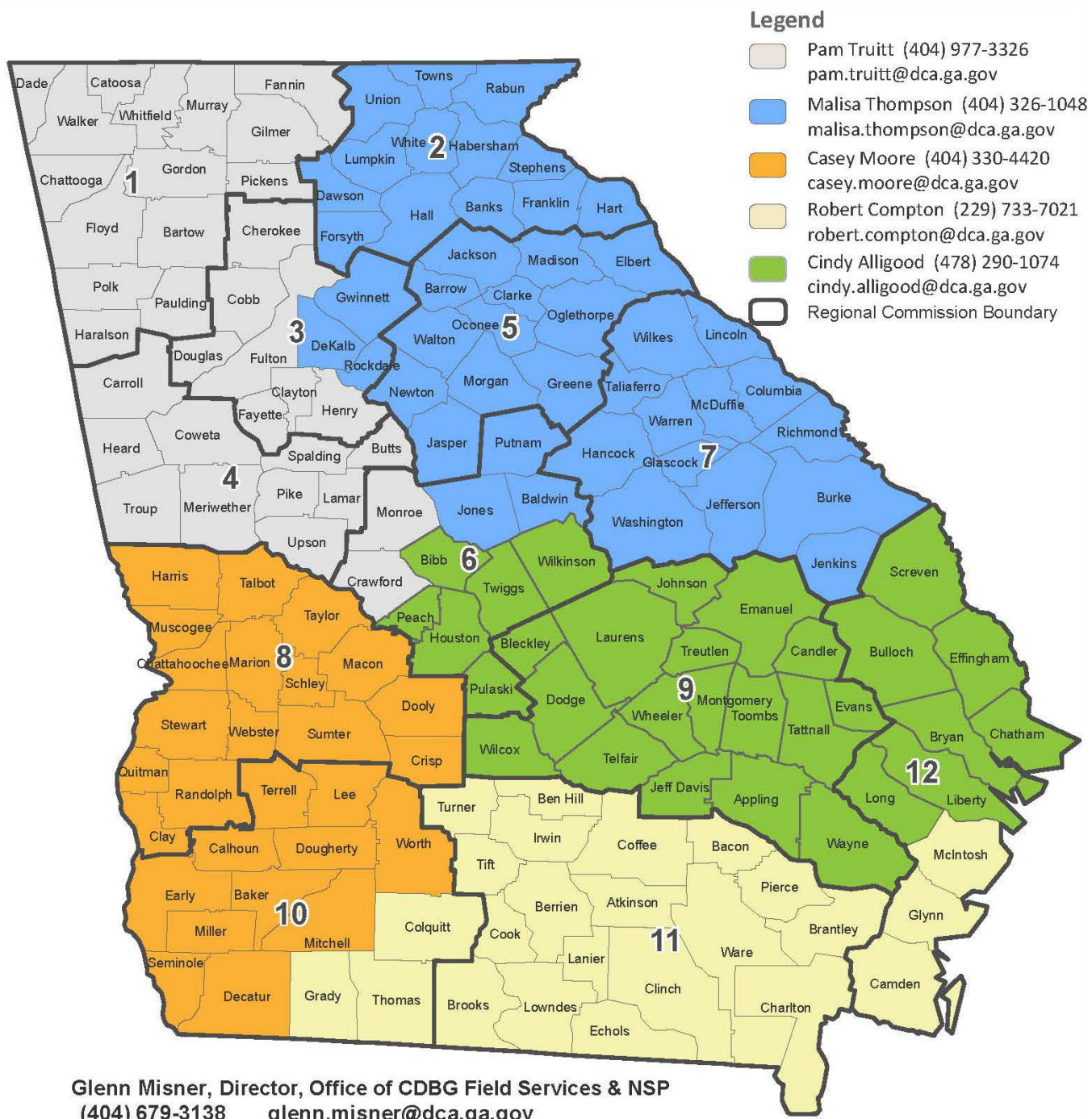
Partnerships: Enabling governments and private businesses to work together to achieve specific community development goals

<p>Main Street and Downtown Development Helps cities create a business-friendly atmosphere. Utilizes national 4-point approach of organization, design, promotion and economic development. Partners include local cities, the Georgia Downtown Association, Georgia Municipal Association and UGA Carl Vinson Institute of Government.</p>
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Technical Assistance: Expertise and experience to help communities identify the most effective funding and other resources to help them meet their goals

Field representatives specializing in Community Development Block Grants (CDBGs) compliance are available to assist in all regions (map below).



(Community Services Regional Representatives are available to assist with other economic development financing programs.)

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HOUSING:

Helping communities with housing strategies, because home is where it begins.

Funding: Helping communities create or improve housing for their citizens

PROGRAM DESCRIPTIONS

Georgia Dream Homeownership Program

Affordable first mortgage financing and down payment assistance for eligible low and moderate income home buyers available through participating lender partners.

Community HOME Investment Program (CHIP)

Funds to help local governments, nonprofit organizations and public housing authorities provide affordable housing in their communities. Funds may be used to provide eligible, low- and moderate income households with down payment assistance or to assist with homeowner rehabilitation. Eligible communities are those outside of a HUD-designated Participating Jurisdiction as defined by the HOME Program.

Emergency Solutions Grants (Homeless Programs)

Provides outreach, shelter, rapid re-housing, homelessness prevention and related services to organizations who serve persons experiencing homelessness, or for persons in danger of becoming homeless, throughout the state.

Housing Opportunities for People with AIDS (HOPWA)

Provides housing assistance (emergency, shelter, transitional and/or permanent) for lower income persons with HIV/AIDS. Funds are typically sub-granted to non-profit agencies within the communities that make their own rules for programs and criteria for assistance, provided that such rules are within the scope of HOPWA regulations and guidance from HUD.

HOME Rental Housing Loan Program

In conjunction with the Housing Tax Credit program, provides low interest loans to for-profit and non-profit developers for the construction and/or renovation of affordable multifamily rental housing in communities across Georgia.

Neighborhood Stabilization Program (NSP)

A federally funded program designed for the purpose of stabilizing communities that have suffered from abandonment and foreclosures. Funds 22 community efforts across Georgia. No new enrollments anticipated at this time.

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Incentives: Helping communities involve private investors in developing the needed housing for their citizens

PROGRAM DESCRIPTIONS

Housing Tax Credit Program

Provides the private market an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects that provide housing opportunities in Georgia.

Partnerships: Providing opportunities to work with other organizations and businesses to meet the housing needs of Georgia's communities

PROGRAM DESCRIPTIONS

Rental Assistance (Housing Choice Voucher Program)

Assists very low-income families, the elderly and the disabled to afford decent, safe and sanitary housing in the private market. DCA receives federal funds from HUD to administer the voucher program.

HUD Housing Counseling Program

Provides consumer counseling on housing issues. Addresses homelessness through counseling and assists homeowners in need of foreclosure assistance.

National Foreclosure Mitigation Counseling Program

Provides default mitigation counseling to consumers at risk of foreclosure through a network of approved agencies.

GeorgiaHousingSearch.org

Online directory matching those seeking affordable rental options with available units available. Owners can advertise units and families seeking housing may contact the property owner/manager through a convenient email link.

Continuum of Care Program

A competitive federally funded program designed to help individuals move into transitional and permanent housing. The goal of the program is to optimize self-sufficiency and provide long-term stability to individuals and families experiencing homelessness.

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Community Home Development Organizations (CHDO)

Eligible nonprofit organizations participate in the CHDO Predevelopment Loan (CPLP) and the CHDO Operating Assistance Programs (COAP). The CPLP provides assistance to own, develop, or sponsor affordable housing. The COAP helps maintain operations and develop capacity to implement HOME funded CHDO activities.

Section 811 Project Rental Assistance Demonstration

Provides project based rental assistance in connection with community based services to extremely low income persons with disabilities. The program seeks to provide integrative housing to help promote recovery and housing stability.

Shelter Plus Care (S+C) Program

Working with about 50 sub-grantees state-wide, DCA provides approximately \$10 million annually to support more than 1,600 units of permanent supportive housing for persons (and their families) who are homeless and disabled.

Home Access Program

Provides funding to help those with disabilities make accessibility improvements so that they can reside in their own homes, and out of institutional settings. There are two sources of funding. Funds from the Brain and Spinal Injury Trust Fund Commission serves persons that have traumatic brain injury or spinal cord injuries. State funds appropriated to DCA provide the same types of home modifications for persons with a wider range of disabilities.

Re-Entry Partnership Housing Program

A unique collaboration among the Georgia Department of Corrections, the State Board of Pardons and Parole and DCA. Housing is coordinated for persons who have remained in prison after the Pardon Board has authorized their release due solely to having no residential options.

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Technical Assistance: Expertise and experience to help communities identify the most effective funding and other resources to help them meet their goals

PROGRAM DESCRIPTIONS

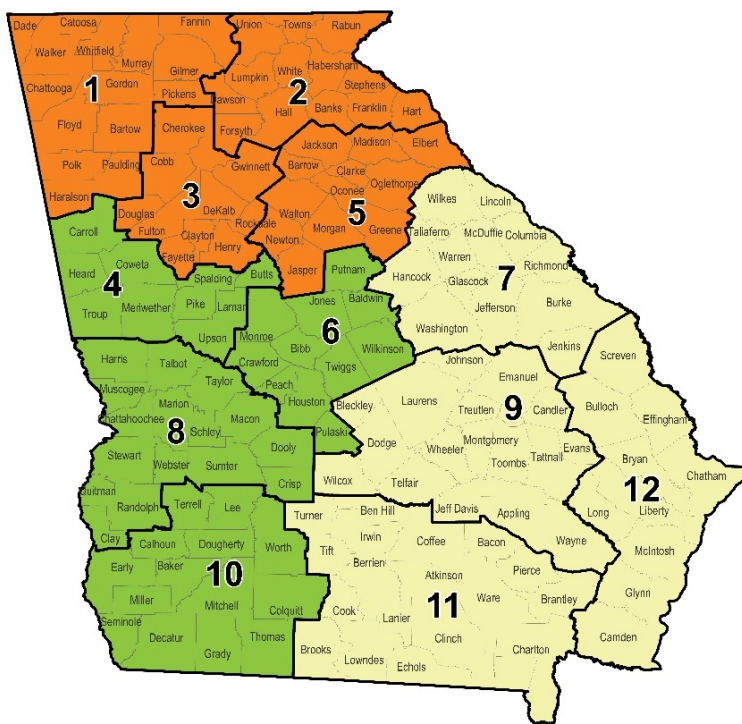
Georgia Initiative for Community Housing (GICH)

A state initiative that offers communities a three-year program of collaboration and technical assistance related to housing and community development. The objective is to help communities create and launch a locally based plan to meet their housing needs. Jointly offered through DCA, GMA and UGA’s Housing & Demographic Research Center.

The Georgia Landlord Tenant Handbook

A publication designed to answer common residential landlord-tenant questions. The free handbook is available on the Georgia Department of Community Affairs website under Publications.

DCA Housing Outreach Representatives are available in each of Georgia’s 12 regions.



Housing Outreach Representatives			
North	Emily Bowers	emily.bowers@dca.ga.gov	(404) 381-7204
Southwest	Dean Nelson	dean.nelson@dca.ga.gov	(404) 852-2160
Southeast	Teresa Concannon	teresa.concannon@dca.ga.gov	(912) 536-5723

Executive Leadership

Camila Knowles	Commissioner
Carmen Chubb	Deputy Commissioner Housing
John Ellis	Deputy Commissioner Finance & Operations
Rusty Haygood	Deputy Commissioner Community Development & Finance
Seth Coker	Director, Government & External Relations
Christy Barnes	Director, Legal Affairs
MaryBrown Sandys	Director, Marketing & Communications



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