

Exhibit C Need

Demonstrate your progress and commitment to overcoming local barriers to facilitate the increase of affordable housing production and preservation, primarily by having enacted improved laws and regulations.

The Georgia Department of Community Affairs (DCA) is the state agency responsible for housing and community development. DCA administers more than 70 programs and resources with the goals of helping local partners building strong, vibrant communities and provide safe, affordable housing (see full list of DCA's programs in [DCA's Guide to Services](#)). Each of DCA's programs equips local governments and community partners with the tools, systems, and financial resources they need to overcome local barriers, including through improved laws, regulations, and policies. And the clearest example of this support is the Georgia Initiative for Community Housing (GICH).

GICH started 20 years ago to provide communities the resources necessary to improve local quality of life and economic vitality through focused planning for housing. The program is a collaborative partnership between the Georgia Department of Community Affairs, the University of Georgia's (UGA) Center for Housing and Community Research (formerly the Housing and Demographic Research Center), UGA's College of Family and Consumer Sciences, and the Georgia Municipal Association, who each assist with program planning, resource commitments/allocation, fostering connections to local communities, and providing technical expertise and community facilitation (see section below for details on each party's responsibility in the partnership program and partner MOU available upon request). This public-private partnership also includes support and engagement from the University of Georgia's Office of Public Service and Outreach, Georgia Power, and Wells Fargo Foundation. In its 20 years, GICH has provided 100 Georgia communities with the tools and resources necessary for communities to modify local policies and unlock resources to address their housing needs. Throughout its tenure, GICH has embodies HUD's strategic goals to Support Underserved Communities & Invest in the Success of Communities and Ensure Access to and to Increase the Production of Affordable Housing.

GICH is available to all cities and counties in Georgia. Each year, GICH selects five Georgia communities for the program through a competitive application process. After a thorough application and site visit process, participants are selected based on the following criteria:

- Evidence of Support: this includes local government resolutions, support letters, dedicated staff, etc.
- Team Members and support/participation during site visit: this includes diversity of team (looking for members from local government, key employers, community members, nonprofits, school system, etc.), designated team leadership, and signatures confirming commitment
- Housing issues and evidence of need
- How the community has already begun addressing their housing issues on their own
- Community needs in line with program objectives to support affordable housing development and production

Prior to starting the program, participating counties, cities, or towns form a housing team comprised of representatives from local businesses, city and county government, faith-based organizations, housing authorities, non-profit organizations, real estate professionals, lenders, school district leaders, and

residents. These public-private partnership housing teams are then paired with a trained facilitator to build community consensus while designing a locally-based housing plan. The trained facilitators provide regular, engaged support for three program years (titled “Freshman, Sophomore, and Junior Years”), and the selected local teams work with a facilitator year-round to address their housing needs. Twice a year, approximately 200 housing team members from the 15 communities who are currently participating in the program and active alumni communities come together during a three-day retreat to develop new ideas, learn about approaches and available resources from expert guest speakers and resource representatives, and network with program partners, other team leaders, and community development experts.

Improved laws, regulations, or land use local policies

One of GICH’s key advantages is its use of a collaborative model to support communities in the development of locally-driven housing and revitalization strategies that address deteriorating neighborhoods, identify affordable housing options, and provide financial and home buyer education to residents in Georgia communities. Participating communities learn from university experts, state administrative staff and long-time practitioners, and successful peer cities and towns about tools available to improve and develop local housing and neighborhood conditions.

As a result of the education and facilitation during GICH participation, most participating communities have adopted local policies and regulations to improve their housing challenges. Some examples include code enforcement improvements, the value of accessory dwelling units (ADU), zoning updates, creation of land bank authorities, collocating affordable housing development incentives with other community benefits like childcare, and others.

As an expansion opportunity for existing GICH communities, DCA recently launched GICH Senior Year to further support select Georgia communities with implementing a place-based housing strategy through targeted technical assistance and strategic funding alignment. Through participating in this expansion, GICH Senior Year communities receive additional guidance and direction from DCA, UGA, and GMA stakeholders, as well as other leading Georgia place-based investment programs and nonprofit technical assistance providers. GICH Senior Year communities have identified how DCA’s financing tools would be used in addressing their community’s housing problems and receive targeted technical assistance from DCA program staff on successful financing projects before the annual competitive application period opens.

GICH Senior Year communities are selected from the existing pool of GICH Certified Alumni and based on quality applications that highlight:

- the previous success and effectiveness of their housing team
- existing personnel and team infrastructure to successfully tackle an outstanding action plan
- demonstrated understanding of the socioeconomic and demographic composition of their communities and commitment to serving the whole community through targeting those most in need, and
- remaining barriers to implement their communities housing plans including remaining financing needs.

The inaugural GICH Senior Year communities – Gainesville/Hall County and Statesboro – were selected for their demonstrated success and momentum in addressing housing challenges, including modifying and updating local policies. The application excerpts below include the community’s describing their progress during and as a result of the GICH program in their own words:

- Statesboro: “During the GICH program, the City conducted extensive housing and commercial market studies, revealing demographic trends and housing needs critical to informing future initiatives. SHARC collaborated with the Coastal Regional Commission to develop an Urban Redevelopment Plan and an associated Affordable Housing Plan, laying the foundation for targeted interventions in communities experiencing blight and economic distress. The City also developed an Urban Redevelopment Plan, with an associated Affordable Housing Plan through a collaboration with the Coastal Regional Commission. This assisted in establishing an Urban Redevelopment Area that encapsulated 5 neighborhoods contingent to the core of Downtown. The identified communities were typically minority, had zoning that was incompatible with the existing area, experiencing significant blight, and had many residents of low to moderate income. Despite facing challenges such as unsuccessful grant applications and staffing shortages, the City pressed forward with legislative improvements, including the adoption of the International Property Maintenance Code and the initiation of a blighted property demolition program. Upon adoption, Code Enforcement officers began the certification process through the International Code Council. Currently, officers are working to not only complete certification, but also attending all available GACE (Georgia Association of Code Enforcement) training and conferences. The COVID-19 pandemic posed additional hurdles, but also provided opportunities to utilize funding for a local Housing Rehabilitation Program and recruit developers for projects like Bryant's Landing, a Low-Income Housing Tax Credit project which will provide 50 units in the first phase. To further strengthen its capacity to address housing needs, the City revitalized dysfunctional authorities such as the Housing Authority and Land Bank Authority, ensuring they serve the community effectively. The Land Bank is also working with the Code Enforcement Division to generate a pipeline of properties that would be suitable for acquisition and development.”
- Gainesville: “When accepted into the 2012-2014 GICH cohort, Gainesville had a number of prevalent housing issues including such concerns as (1) neglected vacant houses owned by absentee landlords, (2) aging housing stock with deteriorating conditions, (3) overcrowding of housing units due a lack of available or affordable units, (4) safety, security and livability concerns due to poor lighting and lack of property maintenance and (5) aging, physically obsolete public housing. Gainesville gained insight while actively participating in GICH into various tools used successfully around the state to address housing conditions, provide affordable housing solutions, and to revitalize neighborhoods in a more impactful manner. Inspired by presentations and alumni community successes, Gainesville took action and achieved its goals. Gainesville coordinated a housing summit to gather providers to identify gaps in services as well as hosted a community-wide housing festival to connect the residents to housing and other related service providers. Gainesville’s Mayor and City Council appointed engaged, open-minded members to the Board of Directors for the Gainesville Housing Authority, which in turn led to a change in Executive Director leadership and ultimately in how this community provides subsidized affordable rental housing. GICH participation equipped the City and its Housing Authority with knowledge and access to the LIHTC program, and provided

the avenue through which the Housing Authority attracted a successful tax credit developer to redevelop physically obsolete public housing units. Gainesville was awarded three rounds of 9% LIHTC used to redevelop a 1950s-era public housing development located in the heart of Downtown. Following the success of the Atlanta Street/Walton Summit tax credit project, another two rounds of 9% LIHTC were used to redevelop 32 public housing units into 180 affordable units at Tower. Post-program, the City embarked on updating zoning and subdivision ordinances to create a Unified Development Code, removing barriers to affordable housing and promoting innovative solutions like Cottage Courts. Despite these strides, economic challenges persist, necessitating ongoing efforts to secure funding and support for housing rehabilitation and development initiatives. There were also heavy restrictions on manufactured and modular housing in all areas of the City, and numerous inconsistencies about the development of property to provide neighborhood scale commercial.”

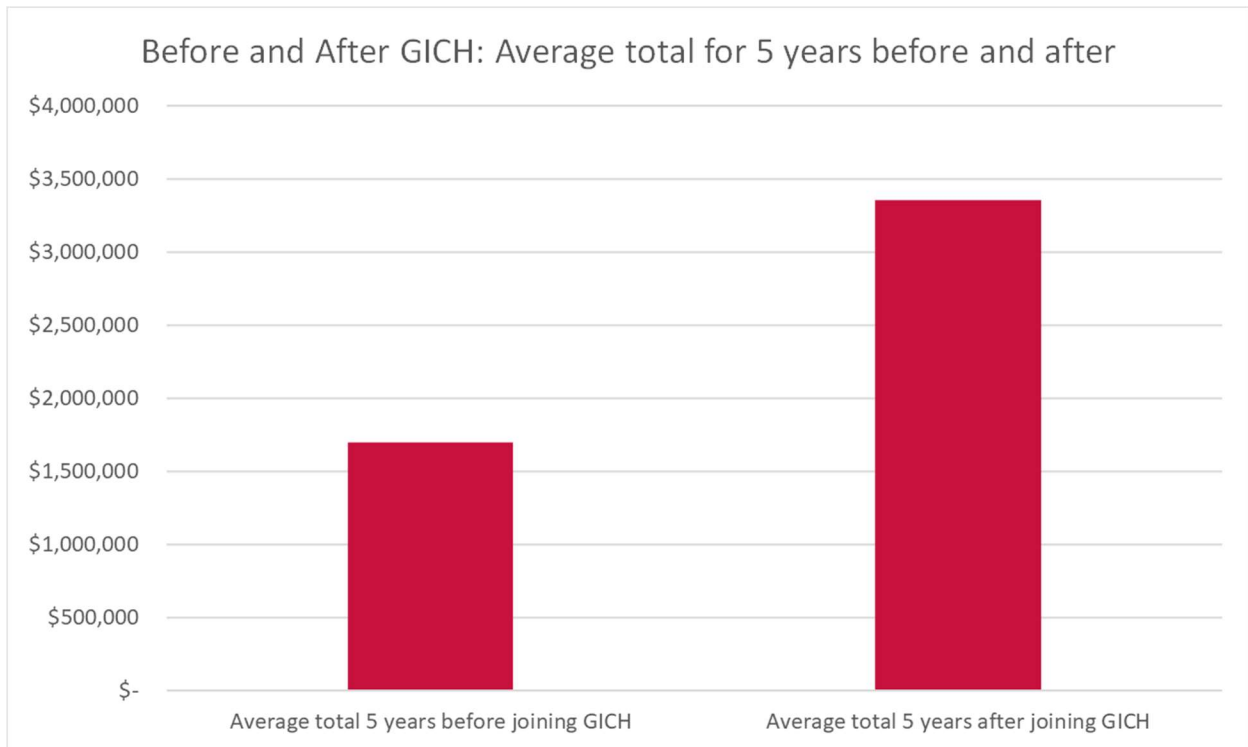
Other recent actions taken to overcome barriers to facilitate the increase of affordable housing production and preservation

In addition to education and technical assistance, GICH contributes funding to participating communities. GICH communities receive the following support from DCA:

- The opportunity to provide a letter of support for a LIHTC development in their community, allowing the project to improve its competitive LIHTC score
- The opportunity to apply annually to DCA’s Non-Entitlement CDBG Annual Competition CDBG Annual Competition when the application contains a housing component, whereas non-GICH communities can only apply every other year
- Additional points in the competitive scoring for DCA’s administration of the Community HOME Investment Program (CHIP), which is a HUD HOME single-family housing rehab and development program

Since the program’s inception in 2005, Georgia Initiative for Community Housing communities have secured millions in housing and community development grant funds from federal and state governments and private organizations, and developers of multi-family housing units working in these communities have been awarded millions in housing tax credits. These awards have translated into transformative change in the construction of new homes and the rehabilitation of substandard homes or removal of vacant dilapidated homes. Through the collaborative efforts of the 96 communities that have taken part in the Georgia Initiative for Community Housing, families across the state are living in new homes and experiencing better neighborhood conditions. The figure below demonstrates the success GICH communities have with securing and deploying other affordable housing resources after participating in the GICH Program.

Figure: Before and after GICH analysis



Of the 26 communities who joined between 2014 through 2018 (a sample size large enough to provide sufficient before and after data for all relevant programs – LIHTC, CDBG, and CHIP), the average total of funding allocated to GICH Communities in the five years after GICH was around \$1.5 million more than before GICH participation.

Do you have acute need for affordable housing? What are your remaining affordable housing needs and how do you know?

A variety of data show that Georgia faces a significant affordable housing shortage. According to a 2023 Harvard Joint Center for Housing Studies report, between 2011 and 2021 Georgia lost more than 317,000 units renting at or below \$1000. From 2020-2023, Georgia DCA conducted a housing needs assessment to further detail its housing needs across the state. According to the summary from that report, “Household growth has outpaced housing growth since 2013. With more households being created than units produced, the housing inventory can’t expand at an adequate rate to meet demand.” This study identified a substantial 395,000 unit gap in available housing units across all income tiers, explaining that the missing supply increases cost of all units which places the largest strain on the lowest income bracket who have the fewest resources. The lack of affordable homes has resulted in significant levels of cost burdened households across the state, including more than half of renters in many areas. Gainesville, for example, has experienced stagnation in the number of cost burdened renters and homeowners in their community, in spite of other affordability progress; in 2022, about 12% of their residents were severely cost burdened paying more than 50% of their income on housing, including about 20% of renters and 9% of homeowners. According to the National Low Income Housing Coalition, for every 100 Georgia renters earning 50% of the area median income, there are just 53 homes affordable and available to them. According to a housing study conducted for the city of Statesboro by KB Advisory Group, for example, most residential development that has occurred exists outside of the

city limits, and the cost of multifamily development within the city limits has increased significantly in the last ten years. With Georgia’s sustained and projected population increase, the state expects this deficit to increase unless action is taken to increase housing supply at all income levels, including that for renters and owners who make up to 80% of the area median income (AMI). While these numbers are statewide, they are further uniquely reflected in communities across Georgia’s 159 counties. For example,

GICH PRO Grants to Support Local Planning Needs & Gaps

Some GICH communities conduct a housing study during or after their time in the program to determine their local community’s housing production goals. However, many communities do not have funding to conduct this study and determine detailed solutions to their housing issues. DCA believes that equipping communities with the resources to conduct their own housing needs analyses and develop locally driven housing plans will help remove barriers to development and ensure that affordable housing production occurs that meets the local community’s needs and aligns with their values and processes.

As of September 2024, 7 active participating GICH communities (those in their first three years of the program) are considered HUD-designated priority geographies, indicating a high likelihood of this pass through activity going to a priority geography.

Table: GICH Active Members, including Priority Geography Status, as of September 2024

Augusta-Richmond County	Baldwin County – Priority Geography	Canton – Priority Geography	Catoosa County	Chamblee – Priority Geography
Cornelia – Priority Geography	Ellijay/East Ellijay/Gilmer County – Priority Geography	Gwinnett County	Montezuma	St. Mary’s
Chattooga County	Thomaston	Hiawassee/Young Harris/Towns County – Priority Geography	Villa Rica – Priority Geography	Gwinnett County

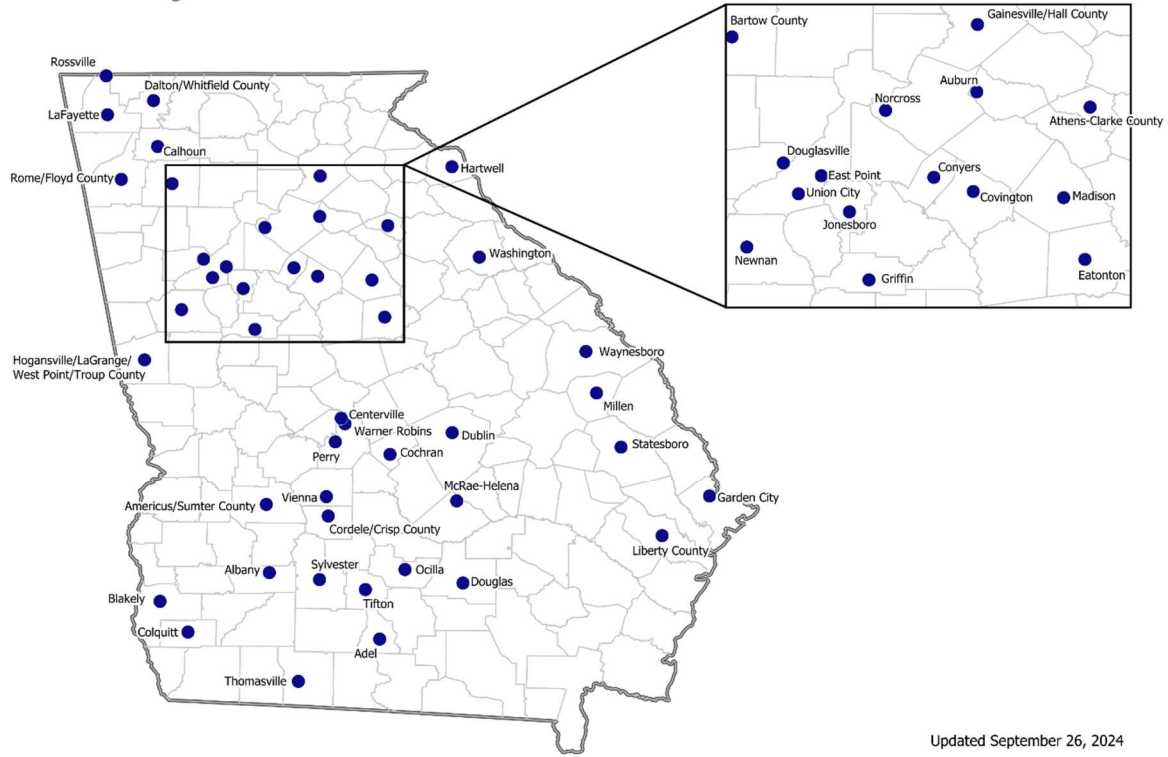
GICH Senior Year PRO Loans to Support the Production and Preservation of Affordable Housing Units

GICH Senior Year PRO loans will allow GICH Senior Year communities to realize their existing housing plans. Loan criteria are outlined below (see Soundness of Approach), and only GICH-certified alumni communities are eligible. At present 11 of 46 GICH certified alumni are priority geographies are priority geographies, including current GICH Senior Year member Statesboro. Statesboro’s identification as a priority geography guarantees that this activity will serve a Georgia priority geography when Statesboro applies, and it also indicates a strong likelihood (roughly 20%) that other GICH certified alumni designated as priority geographies will be eligible for the award in the future when and if they become GICH Senior Year cohort members. See the table below for the current list of GICH Certified alumni and whether they are a priority geography

Table: GICH Certified Alumni, including Priority Geography Status, as of September 2024

Adel	Albany	Athens-Clarke County	Auburn – Priority Geography	Bartow County	Blakely
Calhoun	Centerville – Priority Geography	Cochran – Priority Geography	Colquitt – Priority Geography	Conyers	Cordele/Crisp County
Covington	Douglas	Douglasville – Priority Geography	Dublin	East Point	Eatonton – Priority Geography
Gainesville/Hall County	Garden City	Griffin	Hartwell	Jonesboro	LaFayette
Liberty County – Priority Geography	Madison	Mcrae-Helena	Millen	Newnan	Norcross
Ocilla	Perry	Rome/Floyd County	Rossville – Priority Geography	Statesboro – Priority Geography	Americus/Sumter County
Sylvester	Thomasville	Tifton – Priority Geography	Troup County: Hogansville, Lagrange, West Point – Priority Geography	Union City	Vienna
Warner Robbins	Washington	Waynesboro	Dalton/Whitfield County		

Figure: GICH Certified Alumni Communities



Updated September 26, 2024

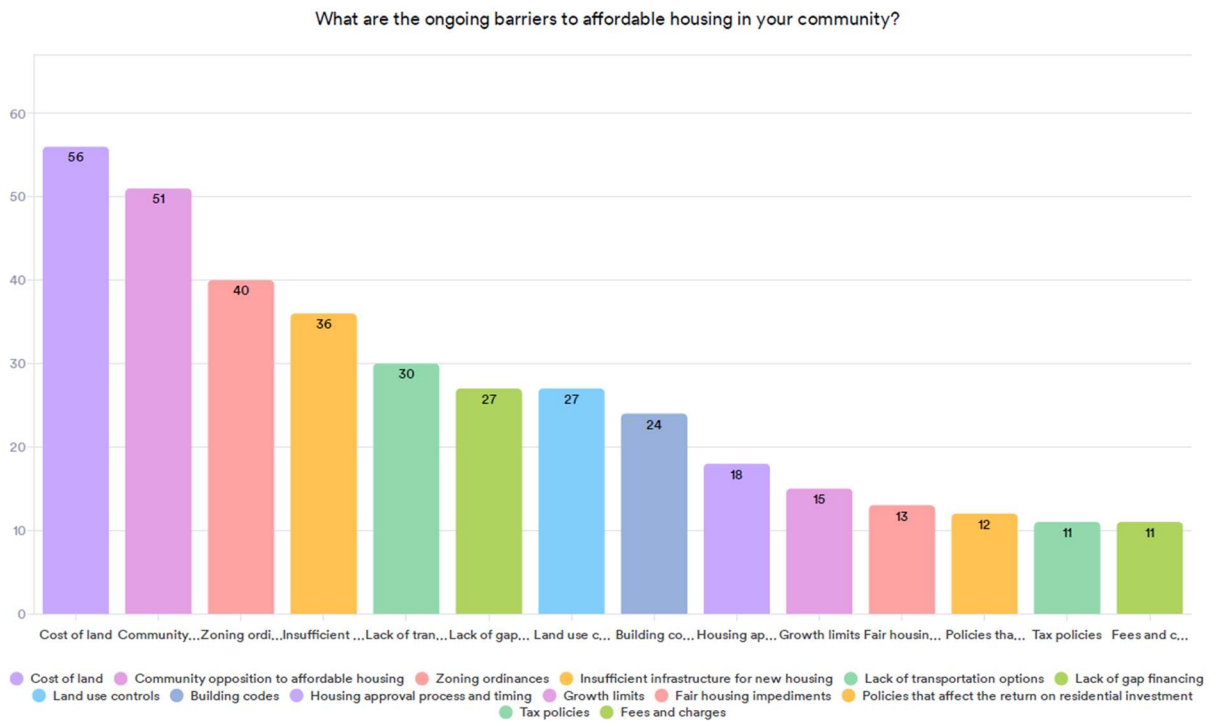
What key barriers still exist and need to be addressed to produce and preserve more affordable housing?

As mentioned above, GICH is a successful, locally-oriented program, but there remains an outstanding need for affordable housing across the state, especially with Georgia’s recent and continuing population growth. The GICH program allows each community to identify and execute a coordinated plan to address their unique barriers to building affordable housing. DCA has learned from these communities that the agency can have a larger impact and provide more positive outcomes through coordinating our opportunities to trigger additional market investments. For example, GICH Senior Year community Statesboro took the information they learned from GICH and worked with their local government to establish and enforce new policies for affordable housing, including a land bank, ordinances allowing the construction of townhomes, and code enforcement to address blight, which prompted additional private investment in their community. Another GICH participant - the City of Washington – learned how to utilize their CHIP and CDBG awards collectively to remove blighted properties and build new, affordable homes in an underinvested neighborhood; on what was a largely abandoned street now sits a beautiful set of homes. Likewise, the City of Pembroke is another successful example among many GICH communities; Pembroke used their GICH experience to plan for and coordinate receipt of LIHTC, CDBG, and CHIP projects, using these investments to target the area surrounding the new city hall in which they invested to catalyze a generational extension of their downtown business and residential districts.

Despite local progress, funding remains a persistent challenge that many communities face to implementing their housing plans. There are many private and public resources in housing development,

and yet there remain key gaps in many communities' ability to fully finance their affordable housing plans. Like many communities, Statesboro, for example, lacks access to financial resources needed to incentivize affordable housing production in spite of all of the policy progress they have made. In a 2023 survey, GICH communities identified outstanding barriers to implementing their affordable housing strategies (see Figure E below), and most identified barriers that could be overcome if the communities had access to additional financial resources to fund efforts to address those issues, such as land acquisition, comprehensive zoning/land use/building code reviews and modification, additional transportation options, new housing site infrastructure, gap financing, and others.

Figure: Chart of Ongoing Affordable Housing Barriers in GICH Communities



Through these complementary funding opportunities, the GICH PRO grants/loans would equip communities to further overcome these barriers. Specifically, through the GICH PRO grants, DCA would provide funding to communities to develop a housing study or housing plan, and then GICH community teams will be able to identify what housing development needs to take place in their community, what housing policy changes need to be made, and in what order each should occur. Additionally, the GICH Senior Year PRO Loans would provide capital that could address many of the identified barriers specifically, helping advanced GICH communities overcoming the persistent barrier of limited financing to an otherwise successful and progressing development plan.

Exhibit D

What is your vision?

Georgia DCA's vision is that every community in Georgia is empowered to address their local housing needs: this includes having an accurate housing needs assessment, a realistic and actionable plan to address their needs, and access to development resources to implement those plans. Over the last twenty years of the GICH program, DCA and our partners have learned that the first step for communities is understanding their housing challenges. Communities cannot identify what solutions they need to build or what barriers exist to doing so until they know what their housing problems are, where the shortages exist, how many units they need to build, how many affordable properties exist, how many affordable properties are in need of repair, how many home ownership and rental options there are in their community, etc.

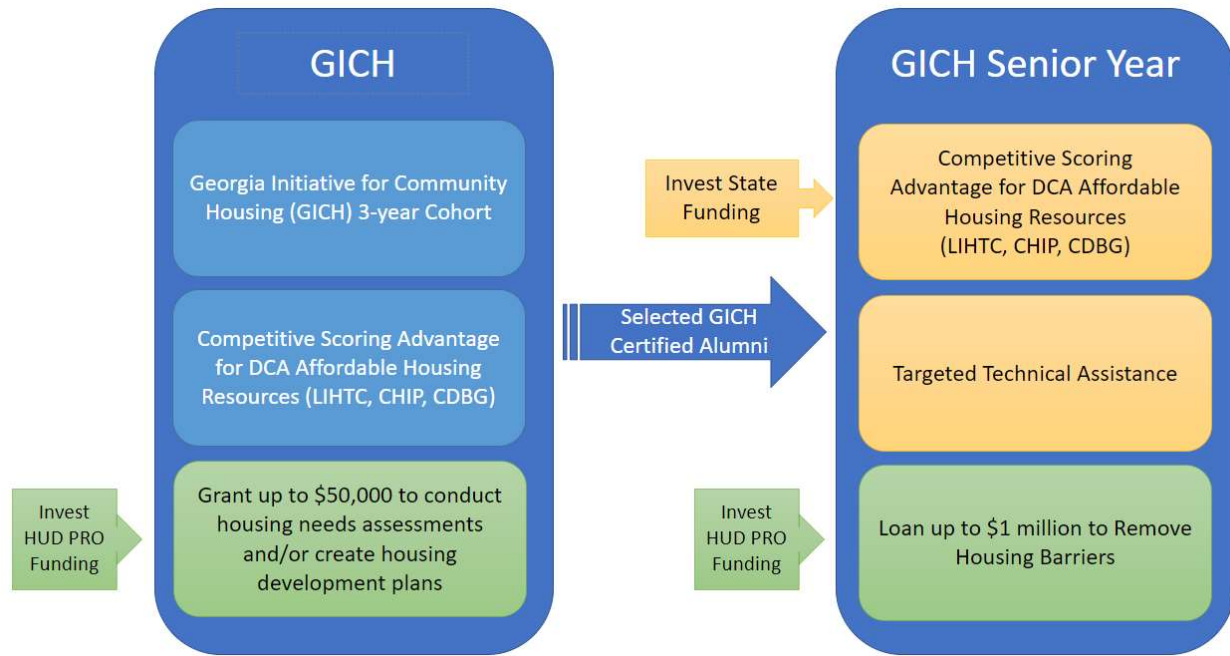
The next step after a community understands their housing problems is to develop a plan to address those problems; this plan often includes accessing new resources, coordinating with various stakeholders on education, supporting development of specific property types, and policy solutions such as land use updates and permitting process improvements.

After a community has identified what their problems are through housing needs assessment and identified what their solutions to those problems are through a housing plan, the final step many communities take is to initiate and support development of the housing units. This requires different actions depending on the community, but the GICH program has enabled many communities to take an active role in supporting the development of affordable housing. This has included acquiring land to use for specific development, investing resources to improve infrastructure and other transportation networks, rezoning parcels for development, preparing existing land for development, and others. GICH provides the technical assistance necessary for communities to complete steps one and two of this process and prepares them to get to a point where they can complete step three and leverage resources to actively pursue the development and preservation of affordable housing.

Through this proposal, the GICH program would expand beyond a technical assistance program into a program that provides resources for communities to develop their housing studies and plans (steps one and two) and helps fill funding gaps (step three) for GICH communities who have demonstrated expertise and momentum to overcome their local housing barriers. This proposal meets the objectives of the pathways to removing obstacles to affordable housing criteria through supporting local solutions and enabling communities to overcome their specific local barriers by knowing what those barriers are and providing funding to overcome them. DCA's broad jurisdiction enables this funding to have a significant impact across the State of Georgia. Awarding DCA with this opportunity will enable the agency to help many communities, including many rural and priority geography communities, to take the steps needed to address their housing shortage and preserving their existing affordable housing.

With this year's HUD PRO proposal, DCA proposes to serve as a pass-through entity for GICH communities to access a flexible funding source to address their housing barriers and plan for and conduct housing projects that achieve the CDBG national objective to benefit low and moderate income households. DCA will do so through two different tools made possible by the HUD PRO funding opportunity, outlined in the figure and in further detail below.

Figure: GICH and GICH Senior Year Program Model



GICH PRO Grants: Housing Assessment and Planning Grants (Total requested \$1,250,000)

- GICH provides access to expert housing practitioners to help community stakeholders understand how to address their local needs. An essential piece that many communities start early on is a housing needs review or housing assessment; while this is not a requirement to participate in the program, it does provide an advantage to communities who pay to complete one. To provide that advantage to all participants, DCA would create GICH PRO grants so that new cohort communities could use the funding to complete a housing study and existing cohort communities could use the funding to support a housing development plan.
- GICH PRO Grant awards would be up to \$50,000 toward the cost of a Housing Study or Needs Assessment or Housing Development Plan for the community. In order to qualify for the funding, communities would need to meet the following criteria:
 - o Be an active GICH participant (i.e. a community currently going through the program in the first three years; alumni would not be eligible to apply)
 - o Scope of the proposed housing study or plan to be funded
 - o Estimate provided by a third party to conduct the housing assessment or plan
 - o Provided narrative demonstrating how the housing assessment or plan will help the GICH team accomplish their goals, including how it will be used for community engagement and education, what next steps the GICH team will take after the study/plan is finished, and others
 - o Commitment from the local government to receive the grant and work with DCA to ensure the community meets all of HUD’s requirements to expend the funds for the intended purpose

- If applying for the maximum award amount, communities would need to be located within a HUD designated priority geography. Otherwise, DCA will not award more than \$35,000 toward the cost of housing needs assessments and housing development plans.
- Others, as HUD and DCA requires

GICH Senior Year PRO Loans: Housing Opportunity Low Interest Loan (Total requested: \$4,000,000)

- Even after participating in GICH, GICH communities identified outstanding barriers to helping them accomplish their housing plans after completing the program. These outstanding barriers include land acquisition costs, grant administration, and site preparation expenses. For example, an inaugural GICH Senior Year community Gainesville identified a lack of flexible funding sources as a barrier in implementing their affordable housing production plans. DCA will use the HUD PRO funds to create a revolving low interest loan to be used in GICH Senior Year communities to pay for development costs that are not otherwise covered by other programs. Using the [successful Rural Workforce Housing Initiative construction loan framework](#), communities would identify a developer partner to access the capital on their behalf and in turn will offer additional city-controlled commitments to pair with the partner in their application, whether that is through expedited permitting, property tax incentives, or others. DCA currently deploys the Rural Workforce Housing model for economic development zones, and this funding will allow DCA to offer a similar resource to more communities, including some priority geographies. Through the course of the Rural Workforce Housing Initiative program, DCA learned that many local governments would rather not enter a loan agreement and instead would prefer to rely on another entity to receive the loan for activity coordinated with the local government. Consequently, DCA has incorporated this same lesson into the GICH Senior Year PRO Loan design.
- GICH Senior Year communities would only be eligible for one loan, and loans would not exceed \$1,000,000 per community. Communities or their partners would pay back the funds at low interest over the course of up to 24 months; ensuring that funding remains available for future GICH communities and GICH Senior Year participants.
- DCA requests \$4,000,000 for the GICH Senior Year PRO Loans, so that the two current GICH Senior Year communities (Statesboro and Gainesville) and the next two GICH Senior Year communities (to be selected in 2026) would have access to this funding source during their time in the program.
- To be eligible for a GICH Senior Year PRO Loan, communities must be selected as GICH Senior Year communities. Eligibility criteria for GICH Senior Year are listed on page 2. All GICH Senior Year PRO Loan applications must meet the following criteria before consideration:
 - Come from or be in coordination with a GICH Senior Year community
 - Have outlined a housing development plan and identified funding gaps that cannot be met by existing accessible resources
 - Includes a proposal that outlines a geographic scope that either preserves and creates housing units in high-opportunity areas and expands opportunity in underserved communities
 - If working with a non-profit or community-based development partner to receive the loan, the partner must be identified and supported by the local government and the partner must be in good standing with DCA/Georgia Housing Finance Administration.

- Commitment from the local government and, if applicable, its development partner to work with DCA to meet all of HUD's requirements to expend the funds for the intended purpose
- Outlined scope for very specific development/infrastructure/preservation activities to be covered by the GICH Senior Year PRO Loan
- Others, as HUD and DCA requires
- The following HUD PRO approved activities would be eligible for the GICH Senior Year PRO Loan:
 - Development activities:
 - Financing the construction or rehabilitation of affordable housing
 - Acquisition or disposition of land or real property for the development of affordable housing
 - Facilitating the conversion of commercial or other properties to new housing
 - Establishing or assisting a community development financial institution (CDFI) to carry out financing strategies
 - Infrastructure activities:
 - Installing new utilities and/or infrastructure improvements necessary for the development or preservation of affordable housing
 - Upgrading existing utilities or improvements to increase an area's overall capacity for new housing
 - Preservation activities:
 - Acquisition or subsidization of at-risk housing for the purpose of preserving affordability
- Specifically for the first two communities, Gainesville will use the funding to acquire land in alignment with strategic goals or to finance development or infrastructure advancements for affordable housing production and preservation, and likewise, Statesboro will use the funding to support their affordable housing production goals.

Overcoming barriers to this proposal

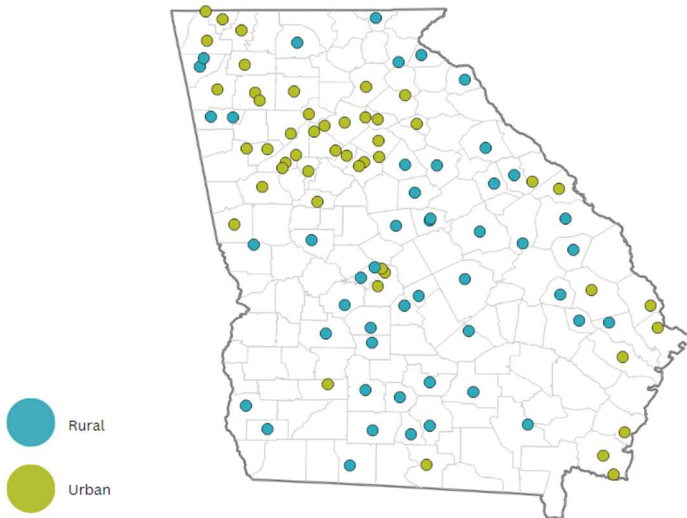
The most significant challenge for the GICH program, and by extension this proposal, is overcoming local opposition to housing production, particularly affordable housing production. While each community's opposing concerns are different, many communities face challenges building consensus around development plans. GICH leaders are currently pivoting its education programming to include substantial support for community education and engagement, intending to equip GICH team members with the tools to both address their community's concerns. DCA has seen some communities use their localized housing studies to build support for their development and preservation plans; by having a third party stakeholder identify the community's needs, some once opposing voices understand the need for new resources and housing opportunities in each community. As recent examples, GICH communities Statesboro and Gilmer County have both independently used housing studies to address community concerns with development and build local support for their housing action plans. Through funding this proposal, HUD would enable DCA to help many Georgia communities access the localized housing information that allows them work with all community stakeholders to address their housing affordability and production needs.

What is your geographic scope?

GICH PRO Grant Scope

DCA proposes to use the GICH Pro Grants through well-established relationships in communities that are enrolled or will enroll in the GICH program. This will ensure broad-based geographic distribution and leverage the previous planning and community engagement from GICH activities. As of Fall 2024, 96 communities have participated in the GICH program, including 48 urban communities and 48 rural communities (see Figure below), and 5 new communities are selected to join the program each year.

GICH Communities: Rural vs. Urban



Details: 48 GICH Communities are Rural, 48 GICH Communities are Urban.

GICH Senior Year PRO

DCA proposes to use the GICH Senior Year PRO Loans for GICH Senior Year communities. At present, Statesboro and Gainesville are GICH Senior Year communities, and future cohort communities will be selected from GICH certified alumni who have maintained their program status through continued program participation, facilitated meetings, and education. As of September 2024, there are 48 GICH alumni who have maintained certified standing with the program and are eligible to apply for GICH Senior Year.

For each GICH Senior Year community, DCA will evaluate the loan request based on the factors outlined above, including a summary of the project's geographic scope with specific attention to how activity in this area will create housing units in high opportunity areas and/or expand opportunity in underserved communities. Additionally, DCA will evaluate funding proposals based on the additional resources that the applicant has secured to accomplish their plan. For example, applicants may request funding for site preparation for a plot of land owned by the government and adjacent to private LIHTC development in order to produce more diverse housing options in the area.

Who are your key stakeholders? How are you engaging them?

DCA put together this application collaboratively with internal staff partners from across all relevant programs, including CDBG program staff, Housing Policy staff, and Housing Finance staff. Through this collaboration, the team decided to pursue the two different funding activities as a pass through grant in order to maximize the impact for more communities across the state. Additionally, the Housing Finance team encouraged the creation of a revolving loan fund in order to ensure the funding for the GICH program is sustainable beyond the term of the HUD PRO grant program.

DCA also engaged with GICH program partners, including the University of Georgia, the Georgia Municipal Association, and Georgia Power. All expressed support for the program proposal, as indicated by their letters of support.

Most importantly, DCA engaged the communities participating in the GICH program and those interested in becoming GICH participants through requesting their input on this application. DCA emailed these communities and gave them the opportunity to submit comments via email or via the public input session held on October 10th. **DCA will include a summary of their feedback here.**

DCA engaged directly with the Gaineville/Hall County GICH team and the Statesboro GICH team in the development of this plan, as demonstrated by both entity's letters of support for this application. **DCA will include letters of support in our formal submission.**

DCA also offered the general public an opportunity to provide feedback in both English and Spanish through posting on the website and through the public hearing. **DCA will include a link to the recording of that hearing.**

DCA will include a summary of how the application and proposal change based on the feedback received from all parties.

How does your proposal align with requirements to affirmatively further fair housing?

GICH Pro Grants

GICH Pro Grants will help communities develop their housing plans to affirmatively further fair housing. Local housing needs assessments and housing plans play a crucial role in helping jurisdictions meet the U.S. Department of Housing and Urban Development's (HUD) goal of affirmatively furthering fair housing (AFFH). This goal is focused on combating discrimination, removing barriers to housing access, and promoting inclusive communities. Here's how local housing assessments and plans contribute to this objective:

1. Identifying Disparities in Housing Needs

Local housing needs assessments will analyze the availability, affordability, and accessibility of housing within a jurisdiction, often broken down by income levels, race, ethnicity, disability, and other protected classes. By collecting and analyzing data, these assessments will reveal patterns of housing inequality, such as segregation, disparities in housing cost burdens, and gaps in access to quality housing and services. This identification is key to understanding the specific challenges certain groups face in attaining suitable housing and will help communities make informed decisions on addressing them.

2. Addressing Historical Patterns of Segregation

HUD's AFFH rule requires jurisdictions to take concrete steps to undo patterns of residential segregation and other forms of inequality. GICH Pro Grants will help meet this requirement by proposing strategies to create more integrated, diverse communities. These plans will include policies that encourage mixed-income housing developments, affordable housing in higher-opportunity areas, and zoning changes that remove barriers to integration.

3. Setting Measurable Goals for Fair Housing

As part of the AFFH requirement, local jurisdictions will develop goals and strategies to promote fair housing choices. Local housing plans will include specific, measurable actions to address the housing needs of underrepresented or underserved populations. These goals might involve increasing the affordable housing supply, providing targeted assistance to low-income renters and homeowners, and will identify and address discriminatory lending or zoning practices.

4. Prioritizing Affordable and Inclusive Development

Local housing assessments will include an analysis of affordable housing needs and the availability of accessible housing for people with disabilities. Meeting HUD's AFFH goals means ensuring that new developments cater to the needs of all residents, including marginalized groups, by expanding affordable housing in high-opportunity areas and promoting inclusive designs.

5. Public Participation and Input from Affected Communities

AFFH also emphasizes the importance of involving marginalized communities in the housing planning process. Local housing plans aligned with HUD's goals actively seek input from low-income residents, people of color, and other protected classes to ensure their voices are included in shaping housing policies. GICH Pro Grants will enable these communities to help planners understand and address barriers to housing choice for those most affected.

6. Monitoring and Reporting Progress

HUD requires local jurisdictions to regularly report on their progress in affirmatively furthering fair housing. Local housing plans will include mechanisms for tracking and evaluating the effectiveness of fair housing strategies. Ongoing monitoring will ensure that the goals outlined in housing assessments and plans are being met and will allow for adjustments as necessary to overcome persistent barriers.

By incorporating these elements into local housing needs assessments and plans, jurisdictions are better positioned to comply with HUD's AFFH mandate, create equitable housing opportunities, and reduce housing discrimination, thus fostering inclusive, integrated, and diverse communities.

GICH Senior Year PRO Loans

Providing low-interest loans for affordable housing can significantly assist in affirmatively furthering fair housing (AFFH) and advancing HUD's goals by addressing key barriers to housing access, promoting integration, and fostering inclusive communities.

1. Increasing the Supply of Affordable Housing

GICH Senior Year PRO Low-interest loans will reduce the financial barriers developers face when building affordable housing units. By lowering the cost of borrowing, these loans make it more financially viable

for communities and developers to undertake projects that provide housing for low- and moderate-income families. This directly addresses one of the core needs identified in local housing needs assessments: the shortage of affordable housing in many communities. Increasing the supply of affordable units expands housing options for underrepresented populations, helping to reduce housing disparities.

2. Encouraging Development in High-Opportunity Areas

One of the goals of AFFH is to promote access to housing in high-opportunity areas—places with better schools, job opportunities, healthcare, and transportation. However, these areas often have higher land and development costs, making it difficult to build affordable housing. GICH Senior Year PRO Low-interest loans will help developers overcome these financial hurdles, incentivizing the creation of affordable housing in areas where marginalized groups have historically been excluded. This helps to break down patterns of segregation and promote more integrated communities.

3. Facilitating Mixed-Income Developments

GICH Senior Year PRO Low-interest loans will support the development of mixed-income housing projects, which combine market-rate and affordable units within the same community. These developments help reduce the concentration of poverty, a key objective of AFFH, by integrating affordable housing into economically diverse neighborhoods. By enabling the construction of mixed-income developments, low-interest loans help create more inclusive environments where residents of different socioeconomic backgrounds can live together, fostering greater social and economic integration.

4. Supporting Nonprofit and Community-Based Developers

Nonprofit developers, particularly those focused on creating affordable housing for underserved populations, often struggle to secure financing from traditional lenders due to the lower profitability of affordable housing projects. GICH Senior Year PRO Low-interest loans will provide communities working with these organizations with an accessible source of capital, enabling them to develop housing that meets the needs of low-income, disabled, or minority populations. This helps ensure that the voices and needs of marginalized communities are reflected in the housing landscape.

5. Promoting Homeownership for Low-Income Families

For individuals and families looking to purchase homes, low-interest loans can make homeownership more attainable. Many low-income and minority households face challenges in accessing conventional mortgage products due to high interest rates, credit score requirements, and other financial barriers. By offering GICH Senior Year PRO Low-interest loans, governments and organizations will increase access to homeownership for these families, which is a key component of wealth-building and economic stability. Expanding homeownership opportunities helps reduce racial and ethnic disparities in homeownership rates and creates more diverse, stable communities.

6. Reducing Gentrification and Displacement

As affordable housing becomes scarcer in many urban areas, low-income residents are often displaced by rising housing costs driven by gentrification. GICH Senior Year PRO Low-interest loans will help preserve affordable housing by funding the rehabilitation of existing units or the construction of new

affordable units in gentrifying neighborhoods. This will allow low-income residents to remain in their communities as neighborhoods improve, rather than being pushed out. Preventing displacement supports HUD’s goal of ensuring housing stability and fairness for all residents.

7. Fostering Economic Mobility

Providing GICH Senior Year PRO Low-interest loans to developers and homeowners will increase the availability of affordable housing in areas with greater access to jobs, quality education, and public services. For low-income and minority families, living in these areas can lead to improved economic outcomes, such as higher employment rates, better educational achievement for children, and overall economic mobility. By promoting access to opportunity-rich environments, low-interest loans help to dismantle systemic barriers that have historically limited the upward mobility of marginalized groups.

8. Encouraging Sustainable and Accessible Housing Design

GICH Senior Year PRO Low-interest loans will also incentivize developers to incorporate sustainable building practices and accessible designs into affordable housing projects. This includes energy-efficient construction, as well as features that accommodate people with disabilities. By encouraging environmentally sustainable and universally accessible housing, low-interest loans help ensure that housing developments meet the diverse needs of residents, aligning with HUD’s broader goals of inclusivity and sustainability.

In conclusion, providing GICH Senior Year PRO Low-interest loans for affordable housing directly support the AFFH mandate by making affordable housing more financially feasible, promoting integration, encouraging equitable access to opportunity, and ensuring that marginalized communities are not left behind. By addressing both the supply-side (developers) and demand-side (homeowners) challenges, low-interest loans play a pivotal role in breaking down housing disparities and creating inclusive, equitable communities that align with HUD’s vision.

What are your budget and timeline proposals?

Each year, the GICH program selects 5 new communities to participate; as a three year program, this means there are 15 active GICH communities at any time. DCA administers the GICH Senior Year program for communities who have demonstrated success during and after their time in the GICH program, and two communities are selected into each GICH Senior Year cohort every other year. The table below outlines DCA’s high level budget proposal for GICH PRO grant and GICH Senior Year PRO loan program:

Funding	GICH PRO Grant	GICH Senior Year PRO Loan	GICH PRO Administration	Total
Amount:	\$1,250,000	\$4,000,000	\$787,500	\$6,037,500

GICH PRO Grants – total requested: \$1,250,000

With this funding opportunity, DCA plans to serve as a pass through entity to Georgia communities who are participating in the GICH program. DCA will make twenty five GICH PRO grant awards to current

GICH communities during the funding term. Each GICH PRO pass through grant will be a maximum of \$50,000. See table below for details.

	2025	2026	2027	2028	2029	Total
GICH PRO Grant Awards Planned	5	5	5	5	5	25
Maximum GICH PRO Grant Award per community	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$250,000
Total per year	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$1,250,000

Each year, 5 new Georgia communities join the GICH program. DCA requests the amount required to serve all 5 new GICH communities each year during the award term, in the event each of the communities qualifies for the funds. If DCA is awarded less funding for the GICH PRO Grants, DCA will not be able to serve all 5 communities, thus lowering the number of communities who can receive funds for housing assessments and housing plans and limiting this activity's equity impact for communities who otherwise cannot afford such a study/plan or afford GICH participation.

GICH Senior PRO Loans – total requested: \$4,000,000

With this funding, DCA plans to lend up to \$1,000,000 to finance development, infrastructure, or preservation activities in GICH Senior Year communities (see above for eligible entities and eligible activities). Through its authority as the Georgia Housing Finance Authority, DCA will establish a revolving loan fund for this activity to ensure that funds will be available for the GICH PRO Grant program and GICH Senior Year PRO loans for years to come. DCA requests \$4,000,000 in seed funding for this revolving loan platform that will be allocated to GICH Senior Year communities up to \$1,000,000 at up to 3% interest rate over a 24-month term. GICH Senior Year communities are selected in pair cohorts every two years. Providing \$4,000,000 in seed funding enables DCA to ensure that at least two GICH Senior Year cohorts have access to the full amount of GICH Senior Year PRO Loans before the fund begins to replenish itself with the program income.

To meet community-specific housing needs, funding must be flexible and appropriate to the relevant activity needed in that community. Some examples of how future GICH Senior Year communities might use this loan program include but are not limited to:

- Land Acquisition paired with Development Financing - Finding and securing a desirable site for affordable housing is often difficult for communities. Proximity to desirable amenities like schools, transportation, and healthcare is crucial for affordable housing as it directly impacts residents' quality of life, economic opportunities, and social mobility. Living near public transit reduces transportation costs and improves access to jobs, while proximity to good schools enhances children's educational outcomes and long-term success. Access to healthcare, community services, and walkable areas supports

physical and mental well-being, fostering inclusive, sustainable communities. Well-located affordable housing promotes equity by ensuring that low-income families can benefit from the same resources and opportunities as others, breaking cycles of poverty and improving overall life stability. With access to low income capital, communities can acquire sites for development. When the tax credits are awarded, the loan can be paid back. This will allow communities to build affordable housing that is in line with their plan.

- Infrastructure development – some communities may decide to use their loan to build out transportation, water, or sewer infrastructure to a new affordable housing development site. Ensuring this infrastructure is in place would allow the community to use other fund sources to develop
- Gap Financing for LIHTC deals. DCA has learned that in many cases there is an interest and plan to build out affordable housing through the tax credit program, but sometimes the financing falls short of what is needed to close the deal and build the housing units. In this case, communities could work with local partners planning to build affordable housing through the low income housing tax credit (LIHTC) and secure the loan to help cover any financing gaps. In this circumstances, the property would be required to serve those at or below 80% AMI, in line with the CDBG National Objectives, and DCA would consider encouraging further deeper income targeting for the property upon receipt of the loan, as in line with some of DCA’s other financing tools like the National Housing Trust Fund and HOME Investment Partnership dollars.
- Gap Financing for Rural Workforce Housing Initiative (RWHI) Funds: Georgia’s state funded RWHI helps communities fund development activity for affordable housing production. The program awards up to \$1 million and requires communities to provide a 60% match; the HUD PRO grant could be used as that 60% match.
- Others

See table below.

	2025	2026	2027	2028	2029	Total
GICH Senior Year PRO Loan	2	0	2	0	2	25
Maximum GICH Senior Year PRO Loan per community	\$1,000,000	0	\$1,000,000	0	Redistributed from program income	\$2,000,000
Total per year	\$2,000,000	0	\$2,000,000	0	Redistributed from program income	\$4,000,000
Program income at up to 3% interest for	\$1,031,549	\$1,031,549	\$1,031,549	\$1,031,549	Redistributed from program income	\$4,126,196.40

12 month term						
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As part of the loan terms, funds must be expended by the lender within two years of receipt of the loan. This ensures that all of the initial loan funds provided by HUD are expended during the grant term, and that future loans are made with program income.

If DCA is not awarded the full amount requested for GICH Senior Year PRO loans, the GICH Senior Year PRO program risks being unsustainable for future GICH Senior Year cohorts. Moreover, without the GICH Senior Year PRO loan program, DCA will not have funds available to administer GICH PRO grants beyond the grant term, removing a resource to increase the participation of disinvested and financially vulnerable communities in the GICH program and thus potentially limiting the impact of DCA's other financing tools that are so successfully accessed by communities participating in GICH.

GICH PRO Administration – total requested: \$787,500

To successfully administer the GICH PRO grant and GICH Senior Year PRO loan programs, DCA requests \$787,500 in administrative funds, which equals 15% of the requested awards. These administrative dollars will enable DCA to establish a successful program through dedicating a full time manager to managing the GICH program, including HUD PRO dollars. These administrative funds would also cover all additional technical assistance, system procurement, or other activities required to ensure program success.

	2025	2026	2027	2028	2029	Total
GICH Program Manager Total Compensation Package	\$115,000	\$115,000	\$115,000	\$115,000	\$115,000	\$690,000
Other administrative activities	\$19,500	\$19,500	\$19,500	\$19,500	\$19,500	\$97,500

Exhibit E Capacity.

What capacity do you and your Partner(s) have? What is your staffing plan?

Overall Capacity

As discussed in other narrative sections, the GICH program, including GICH Senior Year, is a partnership between the Georgia Department of Community Affairs, the University of Georgia, and the Georgia Municipal Association, among other private partners. DCA is the State of Georgia's entity responsible for administering funds from the Department of Housing and Urban Development throughout the state, including the Community Development Block Grant and HOME. As such, DCA will lead the administration of the HUD PRO grant by utilizing the Department's existing infrastructure through the Community Finance Division (CFD) and the Housing Finance and Development Division's Housing Finance team. At over 40 staff and over 90 staff respectively, the CFD team and HFDD team both have adequate staffing to oversee the administration of PRO funds.

Project Management

The Policy team within the Deputy Commission for Housing Assistance and Development will be responsible for project management and implementation of the GICH program and GICH Senior Year, including the implementation of HUD PRO funds. Office of Housing Policy and Special Projects Director Laura Ann Holland is the lead staff overseeing this program, and Senior Housing Policy and Special Projects Lead Austin Chancy is the primary GICH program manager and liaison for GICH. Austin has overseen the GICH program since 2021. This Office will coordinate closely with all relevant CFD staff, UGA faculty, and GMA staff. GICH administrators, including the project management team, grants administration team, and additional partners, will coordinate the subrecipient application process.

With the administrative funds for this proposal, DCA would transition Austin's role to a full time GICH administration position in order to ensure integrity of the award, coordinate with the required internal stakeholders, and ensure successful administration of the funds.

GICH PRO Grant Management and Monitoring

Led by Kimberly Carter, the Community Finance Division (CFD) will manage the HUD PRO grant. CFD currently maintains accounting and grants management systems to support a multi-functional grants management program. The requisite financial controls are in place to account for and properly manage the Housing PRO funds. These systems provide accurate, current, and complete disclosure of the financial status and meet all Federal and State requirements. Further, DCA has existing policies and procedures to meet financial management requirements including, but not limited to, applicable regulations and requirements, financial accountability and records, authorized signatures for payments, requests for payment, bank accounts, escrow accounts, administrative costs, and audit requirements. The organizational structure includes risk management measures that establish clear lines of authority and approval, segregation of duties, and secure access to financial resources. DCA CFD staff have agreed to provide staff support for this project, including through entering PRO Housing Action Plan details into the DRGR system, submitting any future amendments and submissions to HUD, and others.

As administrators of Georgia's State CDBG program, the current staff members have adequate experience with monitoring the expenditure rate of the State CDBG program. With DCA's State CDBG Program, DCA's Community Finance Division maintains detailed reports monitoring the expenditure of funds and project schedules. Additionally, a two-layer monitoring process is utilized. The first layer is in the field with the Field Service Representatives. The second layer is the program personnel in the DCA central office. The monitoring process begins with the original award of the grant to the sub-recipients. An on-site start up review is done by field service representatives prior to the release of any funds, as well as periodic on-site reviews during the life of the grant award and a final close-out review for an average of 5-6 site visits. In accordance with 24 CFR 570.489 (g), DCA has chosen to follow its own procurement policies and procedures for procurement of goods and services procured directly by DCA that is paid for in whole or in part with CDBG funds.

GICH Senior Year PRO Loan Administration and Oversight

Over the last few years, DCA's Housing Finance and Development Division under its duties as the administrator of the Georgia Housing Finance Authority, GHFA, (Georgia Code §§ 50-26-1 — 50-26-22) has established a lending platform capable of filling gaps in the affordable housing market. Through program income from the Tax Credit Assistance Program, the HOME Investment Partnerships program, the American Rescue Plan Act State and Local Financial Recovery Funds, and others, the Office of Housing Finance has established a capital markets team capable of underwriting and administering loan products that support affordable housing production. This team, overseen by Director Mitch Kelly, continues to enhance the quality and number of loan investments DCA offers to affordable housing production partners, including those receiving program income ensuring that the funds are redistributed for intended purposes and within identified guidelines. The GICH Senior Year PRO loan would be another resource managed and deployed by the Office of Housing Finance; this team has committed to the requirements outlined in E.5.a.xvi to deploy program income received (and retained, as applicable) before and after the grant close out period to continue the activities as outlined in DCA/GHFA's HUD PRO Housing Action Plan/Grant Application and, to the maximum extent possible, before additional Treasury withdrawals are made.

Additionally, DCA/GHFA employs an asset management team to manage these investments and ensure their compliance with federal, state, and market standards – most importantly, their commitment to producing safe, sanitary, affordable housing. This team will ensure that recipients of the GICH Senior Year PRO loans have capacity, including credit worthiness and experienced fiduciary responsibility, to successfully receive, use, and repay a GICH Senior Year PRO loan. At present, Deputy Division Director Denise Farris and Senior Asset Management Manager Allen Bosbyshell lead the team overseeing DCA/GHFA's active loan portfolio, and this team is capable of including GICH Senior Year PRO loans into their oversight portfolio.

GICH Senior Year PRO Loan Administration and Oversight

In recent years, the Housing Finance and Development Division of the Georgia Department of Community Affairs (DCA), acting as the administrator of the Georgia Housing Finance Authority (GHFA) under Georgia Code §§ 50-26-1 — 50-26-22, has developed a lending platform to address gaps in the affordable housing market. This platform, funded by federal sources such as CDBG-DR, HOME ARP, the Tax Credit Assistance Program, the HOME Investment Partnerships program, and the Coronavirus State

and Local Fiscal Recovery Funds (SLFRF) from the American Rescue Plan Act, allows the Office of Housing Finance to underwrite and administer loans that support affordable housing production.

Led by Director Mitch Kelly, the capital markets team within the Office of Housing Finance continues to improve the quality and scope of loan offerings to affordable housing partners. This includes managing program income to ensure funds are reinvested according to established guidelines. By incorporating these federal funds into the capital stack for affordable housing projects, the team not only meets the housing priorities of HUD and the State of Georgia, but also maximizes leverage with local sources, private debt, and equity.

The GICH Senior Year PRO loan would be an additional resource managed by this team. They are committed to complying with the requirements of section E.5.a.xvi, ensuring that program income received (and retained, if applicable) both before and after the grant closeout period is used to continue the activities outlined in DCA/GHFA's HUD PRO Housing Action Plan and Grant Application. This approach seeks to minimize further Treasury withdrawals by utilizing existing funds as much as possible. DCA/GHFA has a proven track record of managing funds in accordance with § 570.504 Program Income regulations through the HUD PRO Housing Action Plan activities and, if necessary if the event the program sunsets, CDBG and CDBG-DR programs for similar activities.

Additionally, DCA/GHFA's asset management and portfolio management team is well-equipped to oversee these investments, ensuring compliance with federal, state, and local regulations. Their primary goal is the development of safe, sanitary, and affordable housing. This team will ensure that recipients of GICH Senior Year PRO loans demonstrate adequate capacity, including creditworthiness and responsible financial management, to successfully receive, utilize, and repay the loan funds.

Currently, Deputy Division Director Denise Farrior and Senior Asset Management Manager Allen Bosbyshell lead the team managing DCA/GHFA's active loan portfolio, and they are prepared to incorporate the GICH Senior Year PRO loans into their oversight.

Post-award Review

DCA has read Section VI. E. of the NOFO and understands and agrees to the post-award responsibilities as a state government, including those regarding environmental requirements, methods of distribution, civil rights, and labor requirements. The CDBG team currently has the internal capacity to conduct these reviews.

Legal Authority

The Georgia Department of Community Affairs (DCA) is led by Commissioner Christopher Nunn, who has delegated authority via the Executive Branch of the State of Georgia to oversee the activities of the agency. In his role as DCA Commissioner, Commissioner Nunn also oversees the Georgia Housing Finance Authority, which has the authority to issue notes and bonds, extend credit, make loans, enter into financial commitments, and collect fees and charges in connection with its commitments, and all other responsibilities of a financial authority necessary for administering affordable housing production loans. Commissioner Nunn has been briefed on this application and is in support of the application for funding. While DCA will implement this program in partnership with the University of Georgia and the Georgia Municipal Association, no additional authority is needed from them to apply for this grant.

Partnerships and Collaborations

As described above, the GICH program is a 20-year collaborative partnership between the Georgia Department of Community Affairs, the University of Georgia's (UGA) Center for Housing and Community Research (formerly the Housing and Demographic Research Center), UGA's College of Family and Consumer Sciences, and the Georgia Municipal Association, who each assist with program planning, fostering connections to local communities, and providing technical expertise and community facilitation (see section below for details on each party's responsibility in the partnership program and partner MOU available upon request). This public-private partnership also includes support and engagement from the University of Georgia's Office of Public Service and Outreach, Georgia Power, and Wells Fargo Foundation. In its 20 years, the Georgia Initiative for Community Housing program has provided over 90 communities with the tools and resources necessary to improve local quality of life and economic vitality by addressing pressing affordable housing concerns.

GICH Senior Year, and the use of HUD PRO funds, will enhance the existing GICH partnership, which has been strong for two decades. We do not expect partners to drop out because the program is very well regarded among all parties. However, should that occur, DCA will work closely with all partners involved to develop a transition plan that sustains the program into the future. Importantly, the program is not dependent on significant funding beyond what DCA will provide. Below is an outline of the specific roles of staff in each of the partner agencies.

Both GICH and DCA CDBG are existing programs with proven track records of selecting partner communities with capacity and managing these relationships effectively through proper monitoring and internal controls. Moreover, if the community is not applying with a non-profit, community based, or third party development partner for the GICH Senior Year Loan program, DCA will follow the same practice as our existing CDBG program and require recipient entities to procure a private consultant or contract with a Regional Commission for funding administration services prior to the submission of a funding application for the Georgia Senior Year PRO Loan; DCA considers this a threshold requirement to be eligible for the funds and will ensure that subrecipient communities have their own minimum level of capacity to expend the funds strategically and within HUD PRO requirements. Similarly, DCA will work with local community recipients of the GICH PRO grants to ensure they have the capacity to administer and monitor these funds in alignment with federal requirements.

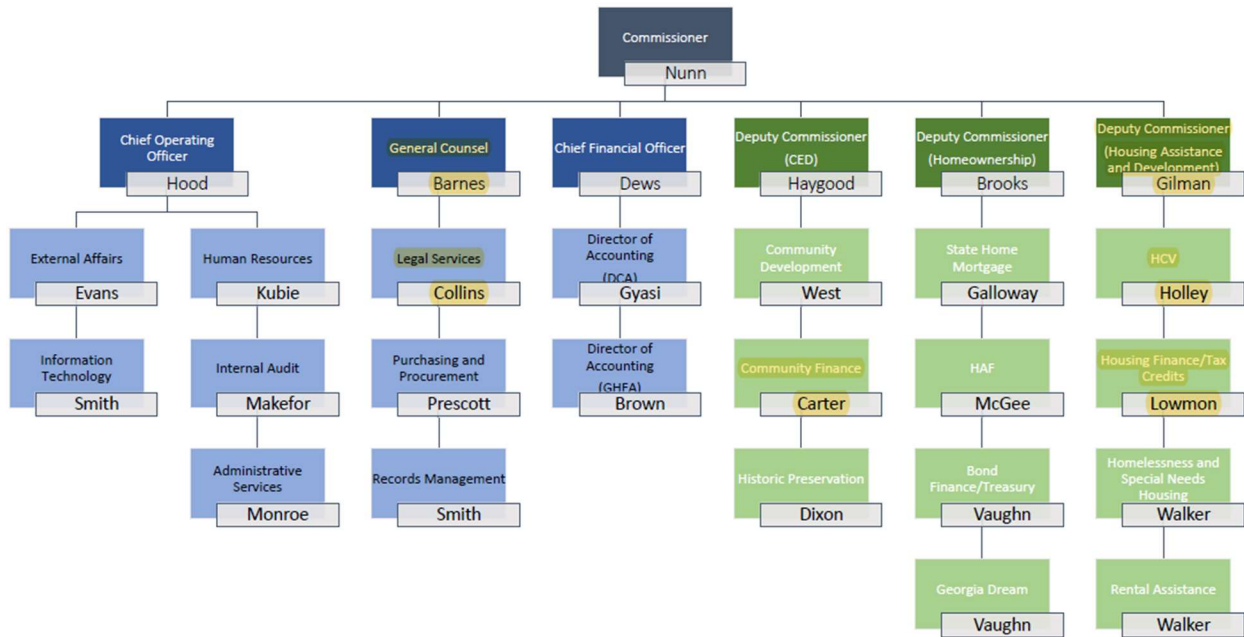
The partnership with UGA provides important educational capacity, including two professors that lead housing-focused workshops and coordinate retreats throughout the year. As research professors, University of Georgia GICH administrator Jermaine Durham and lead contributor Kim Skobba both conduct research that analyzing economic and racial housing and community disparities (see [Jermaine Durham CV](#) and [Kim Skobba CV](#)). As part of the GICH Senior Year application criteria, communities are required to demonstrate a willingness to use data to understand the socioeconomic and demographic composition of their communities and a commitment to serving all citizens, including those most in need. Utilizing Dr. Durham and Dr. Skobba's expertise and the expertise partners and DCA program experts, GICH Senior Year's initial programming will include technical assistance on implementing fair housing requirements (see more details in Soundness of Approach section).

Organizational Chart

Below includes a summary of each entity's responsibilities in the GICH Senior Year program and the proposed would-be responsibilities in the Georgia PRO Housing grant administration:

- Georgia Department of Community Affairs
 - Deputy Commissioner for Housing Assistance and Development Philip Gilman's Policy Team: Laura Ann Holland (Office lead, including GICH program, HUD PRO application writer, GICH Facilitator), Austin Chancy (GICH Primary Liaison, GICH Senior Year Program Facilitator), John Stovall (GICH support and GICH Facilitator), and Megan Conville (GICH support and data analyst)
 - Asset Management: Denise Farior
 - Office of Community Housing: Samanta Carvalho (subject matter expert for GICH communities; office leader for CHIP program) and staff, including Shon Walker (subject matter expert on federal compliance for GICH communities)
 - Office of Housing Tax Credits: Mitch Kelly (subject matter expert for GICH communities; office leader for tax credit program), Meagan Cutler (subject matter expert for GICH communities; allocation manager for tax credit program), Gary Garner (subject matter expert for GICH communities; lending platform lead underwriter)
 - Community Finance Division: Kimberly Carter (subject matter expert for GICH communities, lead Community Development Block Grant administrator)
 - Kathleen Vaughan and Glenn Misner (CDBG Administrators and Field Service Director; subject matter experts for GICH communities)
 - Pam Truitt and Malisa Thompson (CDBG Field Services and Compliance Manager and subject matter expert for GICH communities)
 - Other DCA programs/staff to be leveraged for expertise and based on community need: DCA General Counsel Christy Barnes and associate attorneys including Christy Lovett, Savannah Matin, Jareny King, and others; Housing Choice Voucher Division Director Waquele Holley and staff; Housing Assistance Division Director Daphne Walker and staff; DCA Community Planning Division Director Jon West, Planning Outreach Coordinator Daniel Gaddis, and Planner Jill Yoder; DCA Regional Representatives, DCA Geographic Information Systems staff, etc.
- University of Georgia (UGA)
 - Center for Housing and Community Research (formerly the Housing and Demographic Research Center): Dr. Jermaine Durham (GICH Program Manager and UGA Professor), Elijah Humphries (GICH Graduate Program Assistant)
 - College of Family and Consumer Sciences: Dr. Kim Skobba (GICH Professor In Kind support, Research)
- Georgia Municipal Association: Karen Van Duren (GICH Conference and Event planning support)

DCA Organizational Chart (Relevant divisions highlighted above)



HUD PRO Grant Application Capacity

DCA Housing’s Director of Policy and Special Projects Laura Ann Holland and Housing Finance and Development Division Director Tommy Lowmon co-wrote this application. This was informed by countless other internal and external stakeholders (See Soundness of Approach section for further details).

Civil Rights and Fair Housing Capacity

Georgia DCA has significant experience working with civil rights and fair housing issues. Expert DCA staff include members of the Legal department, including General Counsel Christy Barnes, Christy Lovett, and others. In addition, the Housing Finance Division worked with the Legal Department to conduct an Analysis of Impediments to Fair Housing in 2016.

Exhibit F Leverage.

Are you leveraging other funding or non-financial contributions?

GICH Pro Grants

GICH Pro Grants will leverage the previous planning efforts and financial commitments made through local governments and partnerships existing in the current GICH Program. By participating in the GICH

program, local communities make substantial investments in addressing housing needs. Communities must identify a GICH team lead, most often a city staff person, who rallies the commitment of community stakeholders across the government, private, and nonprofit sectors. These GICH teams invest many hours working together to develop housing action plans, apply for available funding, and implement solutions to their housing challenges. For their participation, DCA offers competitive advantage in affordable housing production applications to GICH communities.

At present, participating GIHC communities are eligible for benefits in the following DCA awards, with average award amount identified.

- CDBG
- CHIP
- LIHTC

Through the GICH PRO Grant program, communities would be better positioned to identify which and/or in what order the above funding sources would most benefit their community.

Moreover, DCA and its GICH partners – the University of Georgia, the Georgia Municipal Association, Georgia Power, and other GICH education providers – invest significant intellectual capital into the technical assistance provided to communities. Through pairing each community with a facilitator, the GICH partnership works to ensure that communities have the knowledge and momentum required to address any barriers that arise in implementing their housing action plans.

The above description demonstrates that this funding activity highly leverages existing DCA resources.

GICH Senior Year PRO Loans

GICH Senior Year PRO Loans will provide a portion of the capital stack required to develop affordable housing options in communities. Using both public and private resources to fill the majority of the capital stack required to develop affordable housing, GICH Senior Year PRO Loans will be highly leveraged from DCA/GHFA, from the local government, and from private partners. GICH Senior Year PRO loans may be layered in project financing that includes other sources of public funds, e.g., HOME, CDBG, National Housing Trust Fund, or Tax Credits. However, this program is not intended to provide gap financing for developments that are already substantially financed through other public funding programs.

At present, GICH Senior Year communities receive additional benefits in DCA award processes beyond the GICH benefits, **as outlined below:**

Targeted Technical Assistance: DCA invests staff technical assistance time and additional technical assistance resources into ensuring the success of GICH Senior Year community's housing plans. DCA program experts provide detailed, community specific education to GICH Senior Year participants, and DCA provides a third party technical assistance consultant to help GICH Senior Year communities actualize their housing plans.

Extra Points in CHIP and CDBG Program: DCA provides competitive point advantage to GICH Senior Year communities to receive CHIP and CDBG awards, up to \$1 million each.

Eligibility for General Set Aside in the Tax Credit Program: DCA is in discussion about including a set aside state and federal tax credit award for GICH Senior Year communities in the future.

The above intellectual and financial investments demonstrate that the GICH Senior Year program highly leverages DCA resources, but more importantly, to be selected as a GICH Senior Year participant, communities have demonstrated significant commitment to affordable housing production and reducing housing barriers. Gainesville and Statesboro both respectively have invested substantial local capital in the recruitment of affordable housing resources (i.e. through supporting low income housing tax credit development) and have set aside their own city resources (publicly owned land and American Rescue Plan Act dollars) to ensure affordable housing production and preservation.

Exhibit G Long-term Effect.

What permanent, long-term effects will your proposal have? What outcomes do you expect?

Building upon 20 years of success with the GICH educational program, the GICH PRO Housing Assessment and Planning Grants and the GICH Senior Year PRO Low-Interest Loans are designed to work together to provide comprehensive, long-term solutions for affordable housing development in Georgia communities.

Leveraging GICH PRO Grants and Senior Year PRO Loans for Long-Term Impact:

Foundational Planning through GICH PRO Grants:

- The **GICH PRO Grants** provide the foundation for informed and targeted housing development. These grants will enable communities to conduct thorough housing needs assessments, allowing local stakeholders to identify specific housing gaps and challenges.
- Communities participating in the GICH cohort that may lack the resources to complete housing studies on their own will benefit from up to \$50,000 in grant funding. This helps ensure that even economically disadvantaged communities can engage in detailed housing assessments or housing development plans that guide decision-making on affordable housing strategies.
- The housing studies and development plans generated from these grants will provide the necessary data and strategic framework to identify and prioritize key housing projects, determine target populations, and set long-term housing goals. This kind of preparation ensures that any subsequent housing development initiatives are grounded in a solid understanding of community-specific housing needs.

Actionable Solutions through GICH Senior Year PRO Loans:

- After completing their participation in GICH and having developed a clearer understanding of their housing needs, GICH Senior Year communities are then eligible to

apply for the Senior Year PRO Low-Interest Loans. These loans are a practical tool to overcome financial barriers and bring their housing plans to life.

- Common barriers such as land acquisition costs, site preparation expenses, and grant administration fees—which often impede affordable housing development—are addressed through these low-interest loans. Communities that have completed their housing assessments and planning are better positioned to leverage these funds, as they have already identified the most effective projects and specific needs for development.
- Since the loans are revolving and low-interest, they provide a sustainable funding source that will allow communities to kickstart housing developments without being overly burdened by high-interest debt. The cap of \$1 million per community ensures that funds are significant enough to make a meaningful impact while remaining accessible to a broad range of communities.

Long-Term Synergy for Housing Development:

- The synergy between the GICH PRO Grants and Senior Year PRO Loans creates a pipeline for long-term affordable housing development. Communities that complete housing assessments with the grant funding can later use those assessments to apply for loans that align with their identified needs, resulting in targeted, data-driven housing projects.
- As communities address initial barriers and develop affordable housing with the help of loans, the revolving loan fund ensures that the financial resources remain available for future housing initiatives. As loans are repaid, the fund replenishes, providing a sustainable funding source that can support housing projects across multiple communities over time.
- Moreover, the combination of grant-supported planning and loan-supported implementation fosters a long-term culture of strategic, sustainable housing development in Georgia. Communities that start with strong, data-informed plans are more likely to implement successful housing initiatives that not only meet immediate needs but also provide affordable housing solutions for future generations.
- GICH and GICH Senior Year will have a snowball effect that exponentially compounds local affordable housing outcomes into regional and eventually statewide outcomes. The snowball effect comes from the cohort-based model which brings together dozens of similar and differing communities all working toward the same cause. Education being a critical public good, the multiplier effect of peer learning and DCA's infrastructure to host spaces, modules, retreats, and more, will continue to foster successful outcomes that can be offered as best practice models for new cohort members.

By coupling the GICH PRO Grants with the GICH Senior Year PRO Low-Interest Loans, DCA ensures that Georgia communities have the tools they need to plan and implement long-term affordable housing solutions. The grants help identify and address housing needs upfront, while the loans remove financial barriers to development, creating a well-rounded and sustainable approach to affordable housing development throughout the state.