



Georgia Department of Community Affairs • Revised September 2007

Downtown Development Resource and Program Guide

Tools to Assist in Georgia's Downtown Development Efforts



Georgia Department of Community Affairs' Downtown Development Resource and Program Guide

This document is a compilation of DCA's resources and programs that can be utilized in downtown development programs across Georgia. Although in no way a complete list of State resources for the redevelopment of downtown areas, this guide is a starting point for local government officials, downtown development authority boards and staff, not-for-profit downtown development entities, developers interested in developing downtown projects, and other individuals or groups interested in investing in Georgia's downtown areas.

The guide lists resources and programs in alphabetical order, and includes a program description, program information, contact information and program categories of how each program or resource can be used.

Program Categories

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| BD | = | Business Development |
| BF | = | Brownfields |
| D | = | Design |
| EDU | = | Education |
| ENV | = | Environmental |
| \$ | = | Funding |
| GF | = | Greenfields |
| GM | = | Growth Management |
| GP | = | General Projects |
| GS | = | Greenspace |
| H | = | Housing |
| HC | = | Health Care |
| HP | = | Historic Preservation |
| L | = | Leadership |
| PF | = | Public Facilities |
| TA | = | Technical Assistance |
| WF | = | Workforce |



| PROGRAM / DESCRIPTION | PROGRAM INFORMATION | ADMINISTERING AGENCY/CONTACT | PROGRAM CATEGORIES |
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| <p>AMERICORPS</p> <p>AmeriCorps is a network of national service programs that engage more than 50,000 Americans each year in intensive service to meet critical needs in education, public safety, health, and the environment. AmeriCorps members serve through more than 2,100 nonprofits, public agencies, and faith-based organizations. They tutor and mentor youth, build affordable housing, teach computer skills, clean parks and streams, run after school programs, and help communities respond to disasters. Created in 1993, AmeriCorps is part of the Corporation for National and Community Service, which also oversees Senior Corps and Learn and Serve America. Together these programs engage more than 2 million Americans of all ages and backgrounds in service each year.</p> <p>The Georgia Commission for Services and Volunteerism (GCSV) administers and manages the AmeriCorps grants in the State of Georgia. Currently, the GCSV administers 15 grants throughout the state to various non-profit organizations, public agencies, faith-based organizations.</p> | <p>Eligible Communities: Eligible agencies wishing to apply must apply for no less than ten (10) AmeriCorps members and must have the capacity; to manage the members. The members are required to perform a direct service to the community and may not perform duties that are currently performed by a paid staff person.</p> <p>Due dates: The GCSV will announce a Request for Proposals on the Department of Community Affairs website in the fall of 2007. Applications for new and continuing programs will be for the 2008 – 2009 program year, which will begin in the fall of 2008.</p> | <p>Georgia Department of Community Affairs 60 Executive Park, South, NE Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>John Turner (404) 327-6846 jturner@dca.state.ga.us</p> | EDU ENV GS H HC TA \$ |

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| <p>Appalachian Region Business Development Revolving Loan Fund The Business Development Revolving Loan Fund (ARC RLF) is a \$3 million pool that can be used in the Appalachian Region of Georgia for loans to projects that create or save jobs and that promote industrial locations or expansions; encourage downtown development; complement local development strategies; or satisfy other public purposes.</p> | <p>Eligible Applicant: Eligible Counties: Banks, Barrow, Bartow, Carroll, Catoosa, Chattooga, Cherokee, Dade, Dawson, Douglas, Elbert, Fannin, Floyd, Forsyth, Franklin, Gilmer, Gordon, Gwinnett, Habersham, Hall, Haralson, Hart, Heard, Jackson, Lumpkin, Madison, Murray, Paulding, Pickens, Polk, Rabun, Stephens, Towns, Union, Walker, White and Whitfield.</p> <p>Eligible Activities: Working capital, new construction and rehabilitation, building acquisition, equipment purchase and installation, façade improvements and land acquisition.</p> <p>Total Funding: Fund assets are approximately \$3 million</p> <p>Maximum per Project: Not more than \$200,000</p> <p>Match Requirements: Ten percent equity is usually required in addition to other public or private financing.</p> <p>Due Dates: Applications may be submitted at any time.</p> <p>Other: Interest rate: below-market rates, depending on project requirements. Repayment Period: up to 15 years, depending on the assets financed and project requirements. Security: usually project collateral and other guarantees.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Bond Allocation Manager (404) 679-7943 bonds@dca.state.ga.us</p> | <p>BD H \$</p> |

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| <p>Bond Allocation Program Federal tax law allows for tax-exempt government bonds to be issued for certain types of non-governmental (i.e., "private") activities. The advantage of this type of bond is that it provides lower interest financing for many kinds of projects. The amount of private-activity tax-exempt bonds available each year for all categories is limited. Allocating the use of these bonds is the responsibility of each state government. The bond allocation program could be used to develop downtown rental housing for low and moderate-income people or as a mixed income development with a percentage set aside for low and moderate-income people.</p> | <p>Eligible Applicant: Issuing Authorities Eligible Activities: Housing, student loans, and manufacturing and exempt facilities. Bonds used for multi-family housing (rental developments) must set aside a portion of the units for low to moderate-income families. Rental developments financed with these bonds are also eligible for state and federal housing credits without having to compete in the annual tax credit application cycle. Total Funding: \$725,806,000 Maximum per Project: Match Requirements: Due Dates:</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us Bond Allocation Manager (404) 679-7943 bonds@dca.state.ga.us</p> | <p>BD H \$</p> |
| <p>Capital Project Consultant Program (CPC) Millions of taxpayer dollars are spent each year in Georgia on capital facility planning and development. DCA's Capital Projects Consultant (CPC) Program seeks to make the most of these investments by assisting local governments in the complicated process of programming and constructing public facilities and infrastructure. In particular, the program offers guidance in choosing qualified consultants and getting the best and most economical services from design professionals such as architects, engineers and planning consultants.</p> | <p>Eligibility for Assistance: While scheduling priority is given to BHT/MS cities, CPC services are free and available to all Georgia cities and counties. Services Provided: Capital facility needs assessment; information on capital project financing alternatives; assistance in drafting Request for Proposals (RFPs) and Requests for Qualification (RFQs); on-site training sessions for local governments on topics such as establishing fair and legally defensible consultant selection practices; negotiating and consulting fees and risk avoidance during the construction process; slide shows and presentations for organizations interested in these topics.</p> | <p>Capital Project Consultant Program (CPC) Department of Community Affairs Office of Downtown Development Martha Reimann (404) 378-2307 mreimann@dca.state.ga.us</p> | <p>E PF TA</p> |

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| <p>Downtown Design Services Office of Downtown Development's Design Services office provides concept designs for facade and landscape projects to Main Street and Better Hometown communities. Example projects include downtown commercial buildings (especially historic buildings), parks, parking lots, sidewalks, and alleys. The typical product includes one or more drawings, computer illustrations, or site plans, along with written recommendations.</p> | <p>Eligible Communities: Main Street and Better Hometown cities receive first priority for all work. Other communities may receive assistance based on a time available basis. There is a small fee for most design illustrations and site plans.</p> | <p>Georgia Department of Community Affairs Office of Downtown Development, Design and Community Services 225 W. Broad Street Athens, Georgia 30601</p> <p>Steve Storey (706) 583-2734 sstorey@dca.state.ga.us</p> | <p>EDU TA</p> |

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| <p>Community HOME Investment Program Annual Competition (CDBG) The (CDBG) Program provides federal funds for housing improvement, local infrastructure such as water and sewer lines, economic development projects and community facilities such as health centers and Head Start Centers. Projects funded under this program must largely benefit low to moderate-income persons.</p> | <p>Eligible Applicants: Cities and Counties that do not receive HOME funds directly from the U. S. Department of Housing and Urban Development Eligible Activities: Housing improvements projects, public facilities (water and sewer, and street and drainage projects, local health or headstart centers, and economic development projects. Total Funding: Approximately \$40 million per year Maximum per Project: Single-Activity: \$500,000; Multi-Activity: \$800,000 Match Requirements: None Due Dates: Grants are awarded through a competitive process one time each year. For FY 2007, applications will be due in April, 2007.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Steed Robinson (404) 679-3168 srobinso@dca.state.ga.us</p> | <p>BD H HP PF \$</p> |
| <p>Community HOME Investment Program (CHIP) The Community HOME Investment Program (CHIP) makes federal HOME funds available to local governments for housing activities designed to benefit low- and moderate-income persons. CHIP funds may also be used in conjunction with CDBG funds. For downtown development purposes, CHIP funds can be most effectively used to improve low and moderate-income housing in neighborhoods adjacent to the central business district.</p> | <p>Eligible Applicant: Cities and Counties that do not receive HOME funds directly from the U. S. Department of Housing and Urban Development Eligible Activities: Production, acquisition, or rehabilitation of housing. Total Funding: Total annual funding level is approximately \$5,000,000. Maximum per Project: A maximum amount awarded per local government applicant of \$300,000. Match Requirements: None Due Dates: Grants are awarded through a competitive process one time each year.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Grant Administration Jane Keefe (404) 679-3167 CHIP@dca.state.ga.us</p> | |

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| <p>COMPREHENSIVE PLANNING The Office of Coordinated Planning administers Georgia's Comprehensive Planning program. This program encourages each city and county in the state to prepare and maintain a local Comprehensive Plan that is adopted by the local government as a guide for the overall growth and development its local jurisdiction. Each local comprehensive plan covers six separate, but interrelated, elements including: economic development, housing, natural and historic resource preservation, community facilities and land use. For each of the six elements the city or county identifies its goals, policies and a future implementation strategy to accomplish its agreed upon objectives. Since downtown development occurs within the context of overall community development, a local government's Comprehensive Plan should be consulted to gain insight into the community's priorities, proposed activities and planned initiatives. Local comprehensive plans must, in accordance with minimum state requirements, be updated every ten years; however, a local plan may be updated at any time the city or county feels that an update is needed to account for changing conditions, community priorities, etc.</p> | <p>To assist local governments in the updating of their Comprehensive Plans, DCA has developed PlanBuilder, a web based set of tools, that provides the vast majority of the data, maps and other resources needed for updating a local plan. PlanBuilder provides 'customized' demographic data and maps for each local government in the state. In addition, the 'knowledge base' portion of PlanBuilder provides the local plan author with the state minimum planning requirements; instructions on how to meet these requirements, and innovations that other cities/counties have undertaken to resolve similar problems/issues in their communities. Once the local Comprehensive Plan update is completed, it will be stored 'on line' for access and use by the local government and other interested parties. As of November, 2002, approximately 70 local Comprehensive Plans are available for viewing at the www.georgiaplanning.com web site that also houses PlanBuilder. Cities and counties interested in preparing their plans on the PlanBuilder site must contact DCA for a password. Individuals just wishing to view local plans do not need a password.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Coordinated Planning Mike Gleaton (404) 679-3107 mgleaton@dca.state.ga.us</p> | <p>D E L GM GP T TA</p> |

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| <p>Downtown Development Revolving Loan Fund (DDRLF) The DDRLF is designed to assist non-entitlement cities and counties in implementing quality downtown development projects. Applicants and eligible sub-recipients must have a viable downtown development project and clearly identify the proposed uses of the loan proceeds.</p> | <p>Eligible Applicants: Non-entitlement cities and counties. Eligible sub-recipients include development authorities and private businesses.</p> <p>Eligible Activities: Real estate acquisition, clearance, development, redevelopment and construction; rehabilitation of public and private infrastructure and facilities; purchase or lease of equipment and other assets; loans to sub-recipient organizations to carry out eligible activities and leaseback or sale of project assets.</p> <p>Total Funding: Fund assets are approximately \$5.2 million</p> <p>Maximum per Project: Usually not more than \$200,000</p> <p>Match Requirements: Ten percent equity is usually required in addition to other public and private financing.</p> <p>Due Dates: Applications may be submitted at any time.</p> <p>Other: Interest rate: below-market rates, depending on project requirement. Repayment Period: up to 20 years, depending on the assets financed and project requirements. Security: usually project collateral and other guarantees.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Steed Robinson (404) 679-1585 srobinso@dca.state.ga.us</p> <p>Note that this program is often used in conjunction with the Georgia Cities Foundation Revolving Loan Fund. Use of both programs can increase low interest loan funding amounts. For further information, also contact Steed Robinson.</p> | <p>BD HP PF \$</p> |

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| <p>Emergency Shelter Grant Program The Emergency Shelter Grant Program provides grant funds to non-profit organizations & local governments form the State Housing Trust Fund for the Homeless Commission & Emergency Shelter Grants Program funds allocated to the state by the U. S. Department of Housing and Urban Development. Grant. Grant funds must be used to provide shelter and essential services for the homeless persons. This funding can be particularly helpful in downtown development by providing housing for homeless people who might otherwise seek shelter in central business district areas.</p> | <p>Eligible Applicant: Non-profit organizations and local governments may apply for this program.</p> <p>Eligible Activities: Emergency shelter and essential services for the homeless, transitional housing, homeless prevention programs, acquisition, construction, and/or renovation of facilities that serve the homeless persons & technical assistance to organizations involved in these activities.</p> <p>Total Funding: General funding limits are set for each of the authorized activities.</p> <p>Maximum per Project: \$60,000 for shelter facility</p> <p>Match Requirements: Applicants are typically expected to provide 60% of the cost of each activity. A 25% matching share is expected for participation in the facility development program.</p> <p>Due Dates: Most of the funds are allocated in a one time per year application process. Applications are typically accepted February-March.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of the State Housing Trust Fund (404) 679-3170 HomelessProgram@dca.state.ga.us</p> | <p>H \$</p> |

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| <p>Employment Incentive Program (E. I. P.) The Employment Incentive Program (E.I.P.) is a Community Development Block Grant funded grant program designed to support local government projects intended to facilitate and enhance job creation and/or retention, principally for persons of low and moderate income.</p> | <p>Eligible Applicants: Eligible applicants are units of general-purpose local government classified as “non-entitlement” by the U.S. Department of Housing and Urban Development. Excluded are entitlement cities, metropolitan cities, urban counties and other units of government eligible to participate in HUD’s urban county program.</p> <p>Eligible Activities: Grants for local projects intended to facilitate and enhance job creation and/or retention, principally for persons of low and moderate income.</p> <p>Total Funding: Approximately \$5 million per year.</p> <p>Maximum per Project: \$500,000</p> <p>Match Requirements: Dollar for dollar private leverage minimum.</p> <p>Due Dates: Applications may be made at any time.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Andy Yarn Public Infrastructure Projects (404) 679-1589 ayarn@dca.state.ga.us</p> | <p>BD PF WF \$</p> |

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| <p>Environmental Program Technical Assistance/WaterFirst The Office of Environmental Management (OEM) provides technical assistance to Georgia local governments by helping them integrate residential, commercial, and industrial development as part of their natural resources, not building on top of them. OEM is able to assist with reviewing and assessing solid waste management infrastructure and services, providing model Request for Proposals (RFPs) or model ordinances for litter prevention and enforcement, assisting communities in the development of solid waste management plans or implementing environmental friendly purchasing programs. Through its newest initiative, WaterFirst, OEM is also available to help communities identify and address water resource management and planning issues. The WaterFirst program is a community recognition program that recognizes and rewards communities for going above and beyond water quality regulatory compliance. Communities designated WaterFirst are eligible for an array of incentives, including reduced borrowing rates from the Georgia Environmental Facilities Authority for water related projects</p> | <p>Eligibility All Georgia local governments may request environmental program technical assistance from the Office of Environmental Management. With the exception of the WaterFirst Program, requests for technical assistance will be met based upon available resources as they are requested.</p> <p>Participating in the WaterFirst Program The Office of Environmental Management will annually solicit local governments interested in receiving one-on-one technical assistance. Water resource experts from around the state have volunteered to serve as resource team members to conduct on-site technical and design assistance to WaterFirst Program participants. After receiving and reviewing applications, DCA will annually select communities to participate in the WaterFirst Program.</p> <p>Being Designated a WaterFirst Community All Georgia local governments may complete a WaterFirst application to be considered for designation as a WaterFirst Community. Upon receiving an application, it will be reviewed and determined if the community is ready for a site visit from the WaterFirst Designation Team. If it is determined that a community is ready to receive the WaterFirst designation, a site visit will be schedule and a review team will meet with the requesting community to confirm their eligibility for the designation.</p> <p>Due Dates:</p> <ul style="list-style-type: none"> • Environmental Technical Assistance – open, upon request • WaterFirst Program – annual solicitation WaterFirst Designation – open, upon request and ability to meet established criteria | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Environmental Management Randy Hartmann, Director 404 679-4816 rharman@dca.state.ga.us</p> <p>WaterFirst Program Leigh Askew 404 679-4998 laskew@dca.state.ga.us</p> | <p>BD D E GM L PF TA</p> |

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| <p>Georgia Community Housing Development Organization (CHDO) Housing Program The HOME CHDO Predevelopment Loan Program provides interest free loans for up to 24 months to nonprofit organizations that have been designated by DCA as Community Housing Development Organizations (CHDOs). This HOME-funded program was created for non-profits that plan to become owners of new or rehabilitated rental housing for low and very low-income tenants. The loans help the non-profits prepare complete and comprehensive development financing applications to either DCA's HOME Rental Housing Loan or Permanent Supportive Housing Loan programs. This funding source can help local non-profit organizations access the tax credit and HOME loan funds for the development of downtown housing for low and moderate income people.</p> | <p>Eligible Activities: Loans for predevelopment activities (CHDO Predevelopment Loan Program), acquisition, new construction, and rehabilitation of rental housing developments for multi-family, special needs, and elderly tenants of 20 or more units that are targeted to low-income households.</p> <p>Eligible Applicant: Nonprofit organizations that have been designated by DCA as CHDOs may apply for this program.</p> <p>Total Funding: Approximately \$4.7 million per year.</p> <p>Maximum per Project: \$2,800,000</p> <p>Match Requirements: N/A</p> <p>Due Dates:</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Housing, Planning and Administration (404) 679-0680 rentalhousing@dca.state.ga.us</p> | <p>H HP \$</p> |

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| <p>Georgia Rural Development Council (GRDC) The GRDC is a 30-member, Governor-appointed board that serves as the primary advisor to various federal and state agencies, the Governor, and the Georgia General Assembly on rural development issues in Georgia. Governor Sonny Perdue, and vice chaired by Roy Campbell, the GRDC has a mission of advocating for rural Georgia and its citizens, championing new development opportunities and initiatives, and partnering with both the public and private sector to enhance the quality of life of rural Georgia.</p> | <p>In addition to its many annual work program elements, the Council sponsors Georgia's Statewide Leadership Initiative. The GRDC Statewide Leadership Initiative provides funding for three different levels of leadership development training in Georgia:</p> <ol style="list-style-type: none"> 1. Regional Leadership Initiative – Outcome-based, results-oriented, economic development leadership programs in each rural service delivery region; administered by the Georgia Academy for Economy Development. 2. Community-Level Leadership Initiative – Targeted community leadership development training programs in those communities in Georgia that have never had a leadership program in place; administered by UGA's J.W. Fanning Institute for Leadership. 3. Youth Development Leadership Initiative – Specialized youth development programs for Tier 1 and 2 counties; administered by the Cooperative Extension Service's Georgia 4-H Program. | <p>Georgia Rural Development Council 225 West Broad Street Athens, GA 30601 (706) 583-2736 www.ruralgeorgia.org</p> <p>Phil Foil Executive Director pfoil@ruralgeorgia.org</p> | <p>BD E HC L PF TA WF</p> |

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| <p>Georgia Dream Single Family Development Program (GDSFDP) The Georgia Dream Single Family Development Program is designed to expand affordable homeownership opportunities and to reinvest in distressed neighborhoods by providing gap financing to eligible applicants and/or first-time low-moderate income, first-time home buyers.</p> <p>Home Buyer Education</p> <p>Funded in part by a grant from the U.S. Department of Housing and Urban Development, DCA has contracted with local Consumer Credit Counseling Service and other non-profit counseling agencies to provide individual housing home buyer counseling services. Group classes on home buying and financial skills are also available. If a community's downtown development plan includes revitalization of adjacent residential neighborhoods, the Home Buyer education can be used to help potential home buyers make an informed decision. With the help of the Latin American Association, DCA's homeownership booklet, a Home of Your Own, has been updated and is available for use in Spanish.</p> | <p>Eligible Applicant: Home buyer education is generally available to any interested person, free of charge.</p> <p>Eligible Activities: The program provides gap financing in the form of a Development Subsidy and a Home Buyer Subsidy.</p> <p>Development Subsidy: A Development Subsidy is the difference between the total project cost per unit and the higher of the per unit net sales price, at the time of application. The maximum amount of development subsidy an Applicant may receive is \$20,000 ("Development Subsidy Cap") for a qualified unit upon its purchase by a qualified home buyer. The Development Subsidy is made available to the Applicant as a grant.</p> <p>Home Buyer Subsidy: A Home Buyer Subsidy is the amount of funds needed to ensure that a family of four individuals earning 65% of Area Median Income (AMI) pays no more than 25% of their income towards their housing costs. The maximum amount of homebuyer subsidy per unit is \$20,000 ("Home Buyer Subsidy Cap") and the minimum amount is \$7,500. The Home Buyer Subsidy is made available to the purchaser of the unit as a 0% interest, deferred payment loan. All projects receiving a Development Subsidy must receive at least the minimum Home Buyer Subsidy.</p> <p>Total Funding: \$3,000,000 Maximum per Project: \$300,000 Match Requirements: None Due Dates:</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Single Family Housing, Planning & Administration (404) 679-0624 nonprofithousing@dca.state.ga.us</p> | <p>E H</p> |

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| <p>Georgia Dream Homeownership Program The Georgia Dream First Mortgage Loan provides low-interest rate mortgage loans for borrowers with moderate incomes and modest assets. Except for targeted rural counties and some urban census tracts, borrowers must be first-time home buyers. The Georgia Dream Homeownership Program loans are available from local participating lenders.</p> | <p>Eligible Applicant: Home buyer education is generally available to any interested person, free of charge</p> <p>Eligible Activities:</p> <p>Total Funding:</p> <p>Maximum per Project: Individual maximum loan amounts vary by type of unit (new or existing), location, and type of loan (FHA, VA, USDA/RD, or Conventional)</p> <p>Due Dates:</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Single Family Housing (404) 679-4847 housing@dca.state.ga.us</p> | H |
| <p>The Georgia Dream Second Mortgage Loan provides a deferred payment loan of 0 percent interest to help first-time home buyers with the required down payment, closing costs and prepaid items associated with purchasing a home. The Georgia Dream Second Mortgage Loan is due when the Applicant sells or transfers the property, refinances the first mortgage, or no longer uses the property as their principal residence.</p> | <p>Eligible Applicants: Home buyers meeting program requirements may apply for a loan through one of DCA's participating local lenders. This program serves first-time home buyers. The homes purchases under this program must be the applicant's principal residence.</p> <p>Eligible Activities: Loans for first-time home buyers with a deferred payment to cover most of the down payment, closing costs and prepaid expenses associated with their home purchase.</p> <p>Total Funding: Approximately \$3 million per year</p> <p>Maximum Project: \$5,000</p> <p>Match Requirements: \$500 personal funds required.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Single Family Housing (404) 679-4847 housing@dca.state.ga.us</p> | H |

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| <p>HOME Rental Housing Loan Program The HOME Rental Housing Loan Program provides loans to help develop affordable rental housing. Funded by a portion of Georgia's federal HOME grant, the program offers very low-interest construction-to-permanent loans with flexible repayment terms, usually over 20 years. This program helps lower the loan payments, making reduced rents feasible. Owners agree to keep the property in good condition and rent the HOME-funded units to low-income residents for at least 20 years. This program can be especially helpful in downtown development when a community has a structure that lends itself to adaptive reuse or rehabilitation as rental housing (e.g., old hotels, schools, hospitals, and mills) for moderate income people.</p> | <p>Eligible Activities: Loan funds may be used for rehabilitation and new construction, or adaptive reuse of existing buildings for rental housing.</p> <p>Eligible Applicant: Both for-profit and not-for-profit housing development organizations may apply for this program.</p> <p>Total Funding: \$13 million</p> <p>Maximum per Project: \$2 Million/Urban \$2.8/Rural</p> <p>Match Requirements: None</p> <p>Due Dates: May 3, 2007</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Affordable Housing (404) 679-0648 rentalhousing@dca.state.ga.us</p> | <p>H HP \$</p> |

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| <p>Housing Opportunities for Persons with AIDS The Housing Opportunities for Persons with AIDS (HOPWA) program is designed to provide housing and supportive services to low-income persons with HIV-related needs. This can be particularly helpful when the services needed by AIDS patients are also located in the downtown area (e.g., medical services).</p> | <p>Eligible Applicant: Local governments & non-profit organizations in the 139 Georgia counties outside the Atlanta MSA are eligible to apply for these federal grant funds.</p> <p>Eligible Activities: Funds may be used for housing, general & fair housing information, rental assistance, homelessness prevention, general case management, housing operating subsidies, technical assistance and supportive services such as health, mental health, nutritional assistance, day care and personal assistance.</p> <p>Total Funding: Funds are generally allocated during a once a year application process. Applications received after the deadline are processed on a “funds available” basis.</p> <p>Maximum per Project: \$100,000</p> <p>Match Requirements: None</p> <p>Due Dates: Applications are typically accepted February-March</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of State Housing Trust Fund for the Homeless (404) 679-3170 HOPWA@dca.state.ga.us</p> | <p>E H HC \$</p> |

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| <p>Housing Tax Credit Program The Housing Tax Credit Program provides a 10-year federal and state tax incentive to attract private investment for the development of affordable rental housing. The money raised by sale of the tax credits reduces the size of the mortgage needed for the development, making reduced rents feasible. Owners agree to keep the property in good condition and rent all or some of the units to low- income residents for at least 15 years. The Housing Tax Credit program can be especially helpful in downtown development when a community has a structure that lends itself to adaptive reuse or rehabilitation as rental housing (e.g. old hotels, schools, hospitals and mills) for low- to moderate-income people.</p> | <p>Eligible Activities: Acquisition and/or substantial rehabilitation of existing rental housing and new construction.</p> <p>Eligible Applicant: Both for-profit and not-for-profit housing development organizations may apply for this program</p> <p>Total Funding: \$18 Million</p> <p>Maximum per Project: \$750,000</p> <p>Match Requirements: None</p> <p>Due Dates: May 4, 2006</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Affordable Housing (404) 679-0647 rentalhousing@dca.state.ga.us</p> | <p>H HP \$</p> |

| PROGRAM / DESCRIPTION | PROGRAM INFORMATION | ADMINISTERING AGENCY/CONTACT | PROGRAM CATEGORIES |
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| <p>Keep Georgia Beautiful The Keep Georgia Beautiful Program instills and promotes an environmental ethic and stewardship that can be embraced by all Georgians. The Program identifies ways residents can reduce the amount of waste they generate, has programs that alert citizens about water quality and conservation issues, and works with 68 local Affiliates throughout the state to instill a sense of community pride and volunteerism. Keep Georgia Beautiful has a unique organizational structure as a public/private partnership. This partnership enables Keep Georgia Beautiful to bring together state government agencies, civic groups, business and industry leaders, citizens, and educators to involve Georgians directly in the development and implementation of its environmental education programs.</p> | <p>Eligibility All Georgia local governments are eligible to participate in Keep Georgia Beautiful statewide programs such as Bring One for the Chipper, an annual Christmas Tree recycling event, or the Great American Cleanup, the largest organized community cleanup and beautification campaign in the country.</p> <p>Becoming a certified KAB Program Communities wishing to establish a local affiliate of Keep America Beautiful (KAB) in their community must complete a three-step certification process established by the KAB national program. Filing of an annual report and network service fee based upon population is required to remain KAB certified.</p> <p>Due Dates:</p> <ul style="list-style-type: none"> • Bring One for the Chipper – 1st Saturday in January, registration in November. • Great American Cleanup – Month of April, registration in February • Certifying a Program – open year round | <p>Keep Georgia Beautiful Department of Community Affairs 60 Executive Park South, N.E. Atlanta, Georgia 30329-2231 www.KeepGeorgiaBeautiful.org</p> <p>Lynn Cobb, Manager 404 679-4910 lcobb@dca.state.ga.us</p> | <p>E L GM GP TA</p> |

| PROGRAM / DESCRIPTION | PROGRAM INFORMATION | ADMINISTERING AGENCY/CONTACT | PROGRAM CATEGORIES |
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| <p>Office of Downtown Development (ODD) Field Staff Services The Office of Downtown Development (ODD) Field Staff provides regional technical assistance for Designated Main Street and Better Hometown (MS/BHT) Programs and mentoring for “Start Up” and Affiliate programs as part of the Team Georgia concept to provide quality, fast service to downtown revitalization efforts in Georgia.</p> <p>ODD Field Team members are located in regional offices throughout the state. These team members focus on economic development using downtown revitalization, heritage preservation and restoring a sense of place through sound smart growth planning practices relating to historic central business districts and neighborhoods. These programs utilize the National Main Street 4 Point Approach to downtown revitalization: Organization, Design, Economic Restructuring and Promotion.</p> | <p>Eligible Applicant: Any city requesting assistance to organize a managed downtown revitalization effort to revitalize the core historic downtown.</p> <p>Application Deadlines: New cities are selected on a rolling application basis, program funding and staff permitting.</p> <p>General assistance available by phone, fax or email anytime.</p> <p>See www.dca.state.ga.us/bht/general/LevelsServices.pdf for details.</p> | <p>Office of Downtown Development Georgia Main Street/Better Hometown Program:</p> <p>For information on the ODD Field Team representative in your region contact:</p> <p>Jo Childers, Sate Main Street Coordinator P.O. Box 566 Americus, GA 31709</p> <p>Jchilder@dca.state.ga.us www.dca.state.ga.us/bht</p> | <p>BD D E H HP TA</p> |

| PROGRAM / DESCRIPTION | PROGRAM INFORMATION | ADMINISTERING AGENCY/CONTACT | PROGRAM CATEGORIES |
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| <p>Office of Economic Development – Field Services Unit</p> | <p>The Field Services unit is an integral part of the Office of Economic Development’s (OED) goal of being responsive to local government needs, especially in the area of accessing the department’s economic development finance programs. OED has taken a very proactive stance in efforts to inform local governments about the department’s program and at the same time, provide technical assistance early on in project development with the creation of a field services staff.</p> | <p>Office of Economic Development-Field Services Unit 60 Executive Park South, N. E. Atlanta, Georgia 30329</p> <p>Joanie Perry (404) 679-3173 jperry@dca.state.ga.us</p> | <p>BD E TA \$</p> |
| <p>North Georgia Growth Initiative Provides technical assistance to North Georgia local governments seeking solutions to their growth management issues.</p> | <p>The initiative focuses its efforts in state service delivery regions 1, 2, 4, and 5.</p> <p>The initiative sponsors regional workshops and training sessions about growth management issues, support regional growth management projects, and can arrange direct technical assistance to local governments for addressing particular growth issues.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Chrissy Marlowe Quality Growth Coordinator (706) 425-3077 cmarlowe@dca.state.ga.us</p> | <p>E TA</p> |

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| <p>OneGeorgia Edge Fund Program Provides financial assistance to eligible applicants that are being considered as a relocation or expansion site and are competing with another state for location of a project.</p> | <p>Eligible Applicants:</p> <p>Eligible Activities: Eligible uses of EDGE funds are the development of public infrastructure, land acquisition and site development.</p> <p>Total Funding: Approximately \$25 million per year.</p> <p>Maximum per Project: N/A</p> <p>Match Requirements: N/A</p> <p>Other: EDGE applications are currently being accepted and will continue to be accepted on an ongoing basis.</p> <p>Due Dates:</p> | <p>OneGeorgia Authority 1202-B Hillcrest Parkway Dublin, Georgia 31021</p> <p>Nancy Cobb (478) 274-7734 ncobb@georgia.org</p> | <p>\$</p> |
| <p>OneGeorgia Equity Fund Program Grants and loans to finance activities that will assist in preparation for economic development.</p> | <p>Eligible Activities: Eligible projects include traditional economic development projects such as water and sewer projects, road, rail and airport improvements and industrial parks as well as workforce development projects, technology development or tourism development proposals, just to name a few. Special consideration is given to projects of regional significance.</p> <p>Total Funding: Approximately \$15 million per year.</p> <p>Maximum per Project: \$500,000</p> <p>Match Requirements: N/A</p> <p>Other: Application deadlines are:</p> <p>Due Dates: EQUITY applications are accepted on an ongoing basis. Online preapplications are recommended prior to submission of full application.</p> | <p>OneGeorgia Authority 1202-B Hillcrest Parkway Dublin, Georgia 31021</p> <p>Nancy Cobb (478) 274-7734 ncobb@georgia.org</p> | <p>BD PF WF \$</p> |

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| <p>OwnHOME Program Down Payment Loan</p> <p>The OwnHOME Program provides 0 percent interest loans to help first-time home buyers with the required down payment, closing costs and prepaid items associated with purchasing a home. OwnHOME loans are made as delayed repayment of second mortgage loans of up to \$5,000. OwnHOME loans are available from local lenders participating in the Home Buyer program. If a community's downtown development plan includes revitalization of adjacent residential neighborhoods, the OwnHOME loan program can be used to help finance the home purchases of qualified buyers.</p> | <p>Eligible Activities: Loans for first-time home buyers with a deferred payment to cover most of the down payment, closing costs and prepaid expenses associated with their home purchase.</p> <p>Eligible Applicants: Home buyers meeting program requirements may apply for a loan through one of DCA's participating local lenders. This program serves first-time home buyers. The homes purchased under this program must be the applicant's principal residence.</p> <p>Total Funding: Approximately \$3 million per year</p> <p>Maximum per Project: \$5,000</p> <p>Match Requirements: 1.5% personal matching funds required.</p> <p>Due Dates:</p> | <p>Georgia Department of Community Affairs</p> <p>60 Executive Park South, N. E. Atlanta, Georgia 30329</p> <p>www.dca.state.ga.us</p> <p>Office of Single Family Housing</p> <p>(404) 679-4847</p> <p>housing@dca.state.ga.us</p> | <p>H</p> <p>\$</p> |

| PROGRAM / DESCRIPTION | PROGRAM INFORMATION | ADMINISTERING AGENCY/CONTACT | PROGRAM CATEGORIES |
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| <p>Permanent Supportive Housing Program The Permanent Supportive Housing Programs helps organizations developers and sponsors to provide quality affordable rental housing with supportive services to non-elderly special needs populations. The program couples the state's federal HOME funds with monies from the State Housing Trust Fund for the Homeless and rental subsidies through the Section 8 Program to offer construction-to-permanent loans. The affordable rental housing developed under this program could be used as downtown housing for people with special needs.</p> | <p>Eligible Applicant: Non-profit organizations may apply for this program.</p> <p>Eligible Activities: Funds may be used for acquisition, rehabilitation, new construction or adaptive reuse of existing buildings for rental housing.</p> <p>Total Funding:</p> <p>Maximum per Project: \$3,000,000</p> <p>Match Requirements: -\$0-</p> <p>Due Dates: Applications may be received at any time during the year on a first-come, first-served basis.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Housing, Planning & Administration (404) 327-6881 rentalhousing@dca.state.ga.us</p> | <p>H \$</p> |

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| <p>Quality Community Objectives DCA's vision statement focuses on understanding communities' challenges and opportunities, working to develop locally-driven solutions and bringing resources to the table. All DCA programs and services are committed to supporting and balancing 16 core objectives adopted by the DCA Board. These important elements of "community building" include: Heritage Preservation, Sense of Place, Environmental Protection, Growth Preparedness, Appropriate Businesses, Educational Opportunities, Housing Opportunities, Local Self-Determination, Regional Cooperation, Shared Solutions, Employment Options, Regional Identity, Infill Development, Traditional Neighborhoods, Open Space Preservation and Transportation Alternatives.</p> | <p>DCA's complete vision statement, which describes the Quality Community Objectives and DCA's service goals in more detail, is available on our website at: www.dca.state.ga.us/publications/vision.pdf</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Jim Frederick (404) 679-3105 jfrederi@dca.state.ga.us</p> | <p>E</p> |

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| <p>Quality Growth Resource Teams Quality Growth Resource Team visits are sponsored by DCAs Office of Planning and Quality Growth and its quality growth partners to assist Georgia's communities with implementing "smart growth" best practices.</p> <p>Each resource team is comprised of volunteers who are experts in key growth, design, and development fields. The teams typically spend a week in the community, working intensively to develop ideas and solutions for improving the community through implementing innovative planning practices and 'smart growth' concepts. Team recommendations are presented to local officials at the end of the visit and a full report prepared for the community shortly after the visit.</p> | <p>Georgia cities, counties, and consolidated local governments are eligible for quality growth resource team visits. To be selected for a resource team visit, a community must demonstrate strong leadership, commitment, and resources to implement smart growth solutions. At least four communities are selected for resource team visits each year.</p> <p>The community's costs for hosting a resource team visit are minimal:</p> <ul style="list-style-type: none"> • Team members are not paid, but meals, accommodations, and hospitality for the visit are typically provided by the community. • The community is asked to provide meeting facilities for the visit, including a work space for the team and locations for a stakeholder input meeting and the final presentation. • In return, the community receives consultant services from some of the leading planning and growth management experts in the state. | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Chrissy Marlowe Quality Growth Coordinator (706) 425-3077 cmarlowe@dca.state.ga.us</p> | <p>BD BF E GF H HP TA</p> |

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| <p>Quality Growth Toolkit Publications and website that provide practical advice for local governments considering implementation of particular smart growth solutions.</p> | <p>Toolkit includes step-by-step guides for implementation, considerations about costs and administrative requirements, and model ordinances.</p> <p>Web address for toolkit: www.georgiaqualitygrowth.org</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Chrissy Marlowe Quality Growth Coordinator (706) 425-3077 cmarlowe@dca.state.ga.us</p> | <p>E GM TA</p> |
| <p>Redevelopment Opportunities Website Georgia offers a wealth of existing buildings that can be rehabilitated to serve new uses. These buildings typically have all utilities and support systems in place and many are eligible for federal and state rehabilitation tax incentives. DCA's Office of Downtown Development maintains a webpage that provide a sampling of available properties around the state. Property listings can be searched by region and contain photos, property descriptions and contact information for interested investors.</p> | <p>Eligible Properties: Properties may be submitted for inclusion by property owners, local governments or local development agencies. Inclusion is at the discretion of the department. Typically the web site features structures or sites that are near a community's central business district, of sufficient scale to accommodate a significant reuse activity and include some historic building features or elements. Of particular interest are vacant community facilities such as old schools, banks, department stores, hotels, hospitals administrative facilities as well as older factories, warehouses and mill sites. However, the primary requirement is that the property be available for sale to prospective investors. Manufactured buildings are usually not included.</p> <p>Update Schedule: Properties may be submitted at any time to the Office of Downtown Development. The web site is updated on an irregular schedule based on demand. The submitting entity is responsible for notifying DCA if the property is sold or becomes unavailable</p> | <p>Georgia Department of Community Affairs Office of Downtown Development Design Services 225 W. Broad Street Athens, Georgia 30601</p> <p>Steve Storey (706) 583-2734 sstorey@dca.state.ga.us</p> | <p>BD H TA</p> |

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| <p>Rural Rental Housing Development Fund The Rural Rental Housing Development Fund provides loans to rural public housing authorities to construct and manage affordable rental units. Funds must be used for developments of 10 or fewer rental units. The program provides a combination of construction-to-permanent loans and grants. The loan portion is repaid over a period of 20 to 30 years at an interest rate of 0 to 1 percent. This fund must be used to construct new affordable rental housing (most likely as single family or duplexes) as in-fill units in neighborhoods adjacent to the central business district. All program participants also receive technical assistance & education in cooperation with the Enterprise Foundation on the housing development process.</p> | <p>Eligible Applicant: Public housing authorities from across GA may apply to participate in this program; however, the housing constructed must be located outside of the following urban counties: Bibb, Chatham, Cherokee, Clarke, Clayton, Cobb, DeKalb, Dougherty, Douglas, Fayette, Fulton, Gwinnett, Henry, Muscogee, Richmond and Rockdale</p> <p>Eligible Activities: New Construction</p> <p>Total Funding: \$4.2 million</p> <p>Maximum per Project:: \$600,000</p> <p>Match Requirements: N/A</p> <p>Due Dates:</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Housing, Planning & Administration (404) 327-6881 rentalhousing@dca.state.ga.us</p> | <p>H \$</p> |

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| <p>Service Delivery Regions Staff in 12 State Service Delivery Regions serve as DCA's first point of local government/community contact for brokering, supporting and implementing departmental programs and services.</p> | <p>Staff provides assistance to Rural Development and other DCA Divisions in distributing information and implementing programs; through interaction with local governments and community organizations, review local and regional plans, community goals and objectives, seeking opportunities for DCA and other resources and services to be utilized in reaching community goals and objectives; maintains working relationships with the Georgia Rural Development Council, the Georgia Academy for Economic Development, University System and State Agency Partners, Regional Development Centers and other state and federal agencies that have community and economic development resources and services available to communities; and points communities in the direction of partnering organizations or groups with expertise and resources that can be of help in solving problems or pursuing opportunities.</p> | <p>Office of Regional Services- Rural Development Division 225 West Broad Street UGA Broad Street Studios Athens, Georgia 30601</p> <p>Winfred Owens, Director (706) 583-2731 or DCA Regional Representatives State Service Delivery Offices, regional boundaries and contact information available at: www.dca.state.ga.us , Team Georgia link; click on Team Georgia Brochure.</p> | <p>E TA</p> |

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| <p>The Redevelopment Fund Program The Redevelopment Fund provides flexible financial assistance to local governments to assist them in implementing challenging economic and community development projects that cannot be undertaken with existing public sector grant and loan programs.</p> | <p>Eligible Applicants: Units of general-purpose local government classified as “non-entitlement” by the U.S. Department of Housing and Urban Development.</p> <p>Eligible Activities: Eligible activities under The Redevelopment Fund are those identified in Title I of Housing and Community Development Act of 1974, as amended; and all eligible activities under the Department’s EIP, CDBG and CDBG Loan Guarantee (Section 108) program. Activities are eligible to the extent that the funded activity meets the slum or blight national objective.</p> <p>Total Funding: \$750,000 in federal fiscal year 2003</p> <p>Maximum per Project: Grant Amount up to \$250,000</p> <p>Match Requirements: None although rating criteria includes “leverage” points for additional resources that are firmly committed and directly related to the project.</p> <p>Due Dates: Local Governments may submit applications for consideration at any time.</p> | <p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Mitch Griggs (404) 679-0593 mgriggs@dca.state.ga.us</p> | <p>BD BF HP \$</p> |

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| <p>Urban Georgia Network (UGN) The Urban Georgia Network is designed to assist larger urban cities by providing a forum for networking and information sharing on urban issues common to all. The Network encompasses downtown programs, authorities, business improvement districts, community improvement districts and other organizations that develop and manage the larger urban downtowns in Georgia.</p> | <p>Urban Georgia Network Scheduled Meetings:</p> | <p>Urban Georgia Network 60 Executive Park South, N. E. Atlanta, Georgia 30329-2231 www.dca.state.ga.us</p> <p>Cindy Eidson (404) 679-3101 ceidson@dca.state.ga.us</p> | <p>E TA</p> |

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| <p>Entitlement and Non-Entitlement</p> | <p>Entitlement: Entitlement is the amount of funds an urban city and/or county is entitled to receive annually under the Community Development Block Grant (CDBG) Entitlement grant program. Entitlement counties are generally those with populations of 200,000 or more. Entitlement cities are cities located in a metropolitan area that have a population of 50,000 or more.</p> <p>Non-Entitlement: Non-entitlement is the amount of funds allocated for use in the State's CDBG non-entitlement program. Non-entitlement governments are generally those governments that do not meet the requirements for the CDBG Entitlement program. Non-entitlement counties have populations under 200,000 and non-entitlement cities have populations under 50,000. Note: Cities with populations less than 50,000 that are located within Entitlement counties have the option of either: 1) participating in the county's Entitlement program or 2) to remaining eligible to apply for CDBG funds under the State's Non-entitlement program.</p> | | E |

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| <p>Tier System The Georgia Department of Community Affairs (DCA) annually ranks all counties in Georgia based on the following criteria: unemployment, per capita income and poverty. The same criteria are used to select, on a decennial basis, distressed census tracts within Georgia's metropolitan counties. Rankings are usually available in December for the following year. Counties are divided into four tiers, and these tiers are then used in the administration of various programs designed to boost Georgia's development.</p> | <p>The ranking of counties, the resulting tier designations and the listing of distressed census tracts are used in the administration of the following programs and credits: Job Tax Credit; Investment Tax Credit; Ports Activity Credit; Headquarters Tax Credit, and the OneGeorgia Equity Fund and Edge Fund Programs.</p> | <p>Department of Community Affairs 60 Executive Park South, NE Atlanta, Georgia 30329-2231</p> <p>Russell Morrison (404) 679-4825 rmorriso@dca.state.ga.us</p> | <p>E</p> |