



# DCA Overview

Helping to build strong,  
vibrant communities.



The Georgia Department of Community Affairs is composed of:

**7 divisions** operating across  
the state in 12 regions.

DCA

*Community Development Division*

*Community Finance Division*

*Historic Preservation Division*

*Homeownership Division*

*Housing Assistance Division*

*Housing Choice Voucher Division*

*Housing Finance and  
Development Division*

**70+** programs  
and resources

are administered to help provide  
funding, incentives, technical  
support and partnerships.



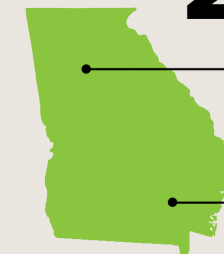
- Local Government and Community Assistance
- Homeless and Special Needs Housing Support
- Mapping, Research, and Surveys
- Rental and Mortgage Assistance
- Historic Preservation
- Construction Codes & Housing Development
- Planning

**12 regional  
representatives**

are located throughout the state  
to help communities decide  
which programs best address  
their particular needs.

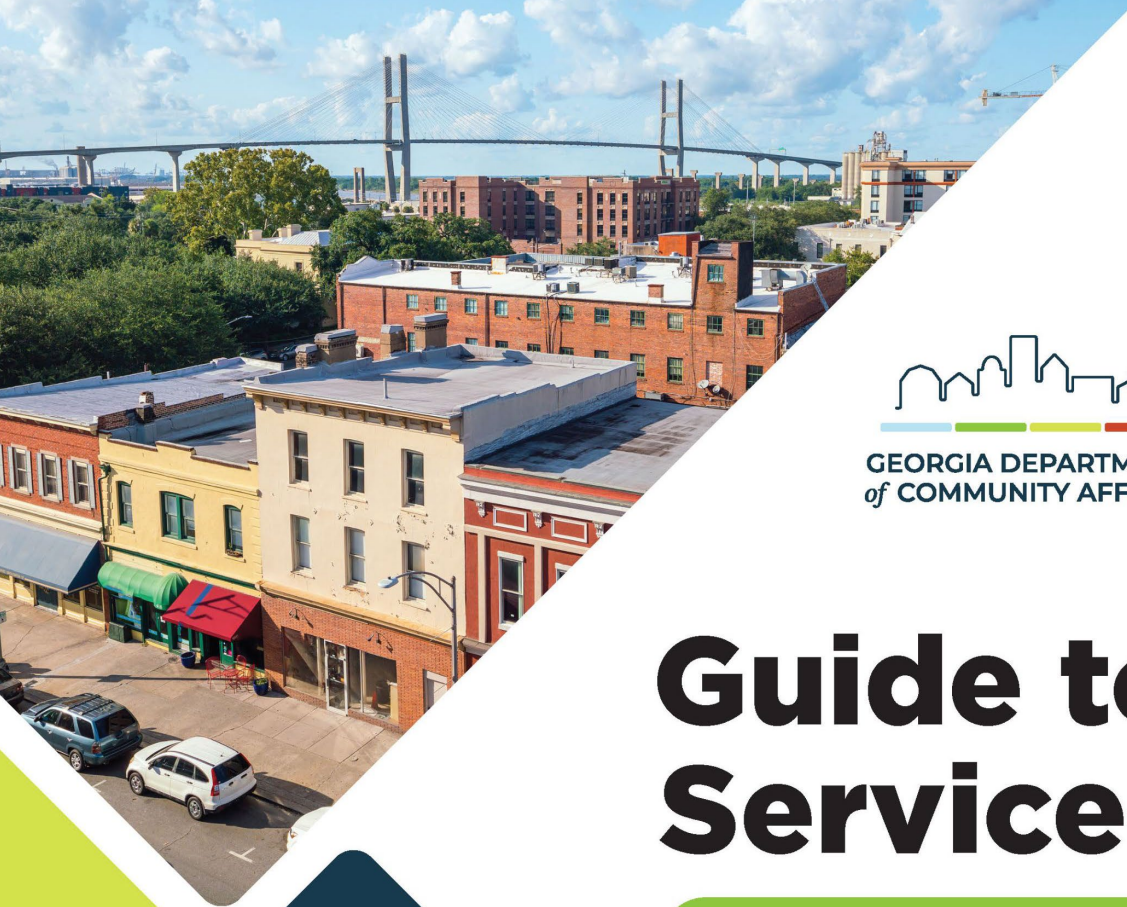


**2 locations**



**1 Atlanta** (Central)  
60 Executive Park South, NE  
Atlanta, GA 30329

**2 Waycross** (HCV)  
500 Alice Street  
Waycross, GA 31501



# Guide to Services

Fiscal Year 2025

Helping to build strong,  
vibrant communities.

Learn more about DCA in the  
FY2025 Guide to Services.

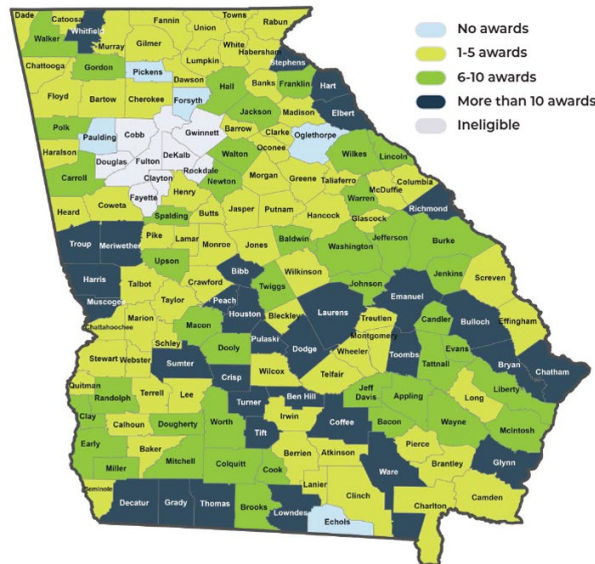


# One Georgia Authority

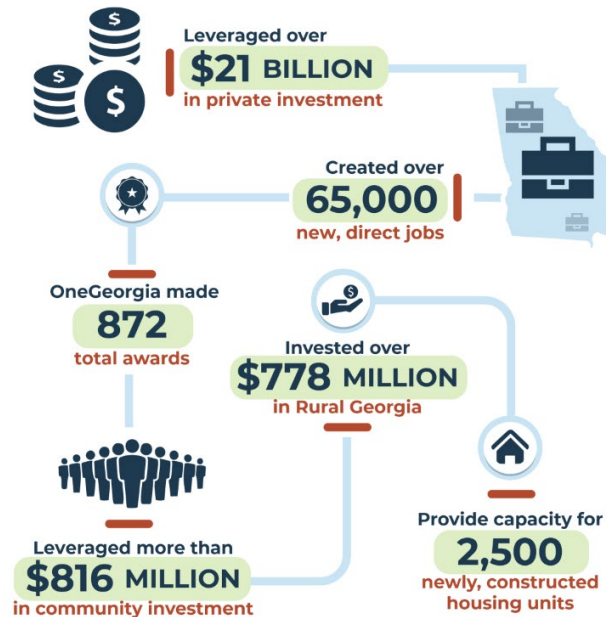
## 25 YEARS of OneGeorgia Awards

OneGeorgia has made awards in nearly every eligible county.


The Authority's community-driven investments often provide immediate, direct impact through one-time capital expenses for site preparation, construction, and utility installation. These initial investments also provide longer-term and ongoing benefits through job creation and retention, capacity building, and new business growth across industries and the broader region.



## 25 YEARS OneGeorgia by the Numbers




# Rural Site Development



**GEORGIA DEPARTMENT  
of COMMUNITY AFFAIRS**

## HOW TO APPLY

- 1 Discuss potential project with Wyly Harrison
- 2 If eligible, a pre-application will be sent by email
- 3 Submit the pre-application to [OGA@dca.ga.gov](mailto:OGA@dca.ga.gov) 30 days prior to the application deadline
- 4 Final applications must include a certified preliminary engineering report, commitment letters, and the financial match
- 5 Applications are due the second Friday of April and October



**SCAN ME!**

The Rural Site Development Initiative is a OneGeorgia Authority program that assists local communities in developing community-submitted sites critical to economic development across Georgia. Submitted sites are vetted semi-annually by the Departments of Economic Development and Community Affairs to receive approval for funding. Approved sites will have various levels of funding depending on eligibility for two grants:

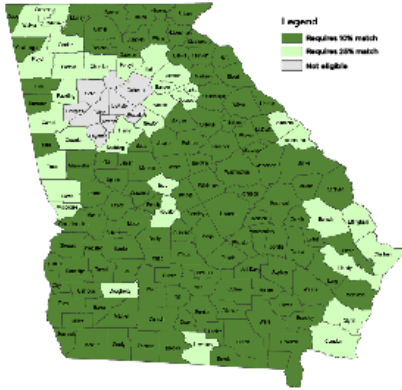
**Due Diligence**


- Can receive up to \$250,000
- Must not be GRAD Certified or GRAD Select

**Site Improvement**


- Can receive up to \$2,000,000
- Must be GRAD Certified or GRAD Select

**OneGeorgia Authority eligible communities match funding**





**Gina Webb**  
[gina.webb@dca.ga.gov](mailto:gina.webb@dca.ga.gov)



**Wyly Harrison**  
[wharrison@georgia.org](mailto:wharrison@georgia.org)



MAY 06, 2025

# Rural Workforce Housing Initiative Notice of Funding Availability

## Notice of Funding Availability

**OneGeorgia Authority**

**Equity Program – Rural Workforce Housing Initiative**

May 6, 2025

- \$34 Million available
- Infrastructure grants up to \$2.5 Million
- Construction finance up to \$1 Million
- Extended award period to 30 months
- Next application deadline July 11 (pre-application due June 11).



# Rural Workforce Housing Initiative Stephens County





The master site plan for Jarrard Street shows a development of 14 units. The units are arranged in two rows: a top row of 8 units (numbered 7 through 14) and a bottom row of 6 units (numbered 1 through 6). The units are surrounded by parking lots with 14 spaces. The plan also shows a dumpster location, a community park, and a street named Jarrard Street. A north arrow is located in the bottom left corner.

**PROPOSED MASTER PLAN**  
 SCALE: 1"=10'-0"  
 14 UNITS: 14 UNITS TOTAL: TEN DIRECT ACCESS UNITS: VERY SHORT WALK TO UNIT FROM PARKING LOTS.  
 FOUR GARDEN UNITS: SLIGHTLY LONGER WALK, BUT SAME CONNECTION TO PARKS AND ARE BUFFERED FROM PARKING LOT SOUNDS AND HAVE HIGHER PRIVACY LEVELS.

**MASTER SITE PLAN JARRARD STREET**  
 CLEVELAND GEORGIA  
 WHITE COUNTY  
 6-27-2024





Advanced Topic:  
Home Grown Housing: Local  
Solutions for Georgia's Housing  
Needs

October 21

Gainesville Boathouse

*This one-day course offers city, county, and community leaders a clear-eyed look at Georgia's housing challenges—and practical strategies to address them.*

# Homebuyer Assistance



Georgia Dream	Peach Plus	Peach Select Veteran Assistance
Program targets first-time homebuyers.	Program targets qualified borrowers not currently served by the traditional GA Dream program.  First-time homebuyer requirement is waived for this program.	Program targets veterans, active military and spouses.  First-time homebuyer requirement is waived for this program.
Maximum home sales price* up to \$425,000	Maximum home sales price* up to \$525,000.	Maximum home sales price* up to \$425,000.
Maximum income limits* up to: <ul style="list-style-type: none"><li>• \$120,439 (1-2 persons)</li><li>• \$138,505 (3+ persons)</li></ul>	Maximum income limits* up to: <ul style="list-style-type: none"><li>• \$180,659 (1-2 persons)</li><li>• \$207,758 (3+ persons)</li></ul>	Maximum income limits* up to: <ul style="list-style-type: none"><li>• \$120,439 (1-2 persons)</li><li>• \$138,505 (3+ persons)</li></ul>
Interest rate is determined by market rates.	High interest rate is determined by market rates.	Low interest rate. The initial rate is set to 5.00%.
Down payment assistance options are available.	Down payment assistance options are available.	No down payment assistance offered.



#### ELIGIBLE APPLICANTS

- Municipalities with a population of 100,000 or less
- "Counties with a population of 100,000 or less
- "Development Authorities

\* Proposing projects in a core historic commercial area

#### LOANS

- Maximum loan: \$250,000 per project
- Applications are accepted on an ongoing basis as long as loan funds are available

#### FUND USAGE

- Real Estate Acquisition
- Development
- Redevelopment
- New Construction
- Rehabilitation of Public and Private Infrastructure and Facilities
- Purchase of Equipment and Other Assets

#### Program Overview

The goal of the Downtown Development Revolving Loan Fund (DDRLF) is to assist cities, counties and development authorities in their efforts to revitalize and enhance downtown areas by providing below-market rate "gap" financing to fund capital projects in the core historic downtown area and the adjacent historic neighborhoods where the funds will spur commercial redevelopment. The ultimate user of funds may be a private business or a public entity such as a city or development authority. Applicants must demonstrate that they have a viable downtown development project and clearly identify the proposed uses of the loan proceeds. Interest rates are below-market with Main Street cities currently receiving a 2% rate and all other cities receiving a 3% rate. The repayment period is 15 years with a 15-year amortization. Security is usually project collateral and personal guarantees.

60 Executive Park South / Atlanta, GA 30329 / dca.ga.gov / (404) 679-4840

State funded revolving loan fund to assist communities with revitalizing downtowns

- \$250,000 maximum loan amount
- Core historic district
- 3% interest rate or 2% if Main Street in good standing
- Repayment period: 15 years

Equity injection and commercial financing are typically required

- 50-40-10 structure
- No application fees or loan origination fees
- Georgia Cities Foundation (subsidiary of GMA works much the same way)
- Must demonstrate need; not be totally bankable



# The Smith House - Dahlonega



- ❖ Expanded hotel: 24 more rooms
- ❖ Investment - \$2 million
- ❖ Elevator, underground parking



# Thanks!

**Kathy Papa**  
**Region 2 Representative**

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Phone: 770-362-7078

Department of Community Affairs  
[dca.ga.gov](http://dca.ga.gov)