



Notice of Funding Opportunity (NOFO) For Rental Housing with Service Priorities

Expected To Be Published February 4, 2025

**Applications and all required documentation must be submitted by:
Close of Business on March 14, 2025**

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NOFO OVERVIEW

I. Purpose

The Department of Community Affairs (DCA) and the Georgia Housing Finance Authority (the “Authority” or “GHFA”) is issuing this Notice of Funding Opportunity (NOFO) to solicit applications to build, operate, and maintain:

- Service-Enriched, Affordable Rental Housing Units for HOME-ARP’s Four Qualified Populations (QPs) and Integrated Supportive Housing [Part I]; or
- Single-Site Supportive Housing [Part II]

This funding opportunity aligns with DCA’s strategic goal to internally align new and existing resources to strengthen pathways along the housing continuum.

II. Funding and Awards Available

This NOFO intends to allocate funding available to the Georgia Housing Finance Authority through the Georgia Department of Community Affairs (“DCA”), a legislatively created executive branch of the State Government of Georgia.

Projects awarded under this NOFO will be eligible to receive:

1. A funding award in the form of a low-interest loan, contingent upon the successful selection of a Low-Income Housing Tax Credits (LIHTC) application within a 2025 tax credit round;
2. A Favorable Financing Letter of Support to be used in conjunction with the same LIHTC application within a 2025 tax credit round; and
3. An allocation of Project-Based Vouchers (PBVs) through DCA’s Housing Choice Voucher (HCV) allocation authority, subject to project and applicant eligibility and voucher availability.

If selected for an award under Part I of this NOFO, projects may also be eligible to receive seed funding for on-site service provider partners.

Available Funding

Fund Source	Amount
HOME Investment Partnership Program American Rescue Plan (HOME-ARP)	\$20 Million or more
National Housing Trust Fund (NHTF)	approximately \$4 Million
HOME Investment Partnership Program (HOME)	Based on Funding Need

DCA reserves the discretion to allocate and award additional funding from sources listed above and others, as available, applicable, and aligned with DCA’s allocation authority.

Loan Availability and Terms

	HOME-ARP / Service-Enriched Rental Housing Units	NHTF / Single-Site Supportive Housing
Minimum Loan Principal:	\$2,000,000	\$2,000,000
Maximum Loan Principal:	\$5,000,000	\$4,000,000
Period of Affordability:	15 years	30 years
Loan Term:	Greater of: <ul style="list-style-type: none"> • Minimum Period of Affordability (including Extended Use Period and any associated with new DCA financing) • If a project-based rental assistance Housing Assistance Payments (HAP) contract is awarded to a HOME-ARP rental project, the minimum compliance period is the greater of 15 years or the term of the HAP contract 	Minimum Period of Affordability (including Extended Use Period and any associated with new DCA financing)
Construction Interest Rate:	0% to 3% (determined through underwriting)	0%
Permanent Interest Rate:	0% to 5% (determined through underwriting)	Determined through underwriting
Repayment Structure:	Determined through underwriting	Determined through underwriting

Please see Part 1, 2, and 3 for any additional loan or subsidy limitations.

Favorable Financing Letter of Support

Pursuant to the [2024-2025 QAP](#) (Scoring), Section V. *Favorable Financing*, Section A, *Qualifying Sources for Favorable Financing*, both HOME-ARP and NHTF funding are qualifying sources of favorable financing for LIHTC applications. Securing funding under this NOFO allows LIHTC applicants to receive points according to the following Table as stated in the QAP:

Points by Qualifying Sources Amount			
Total funding amount	\$500,000 to \$999,999	\$1,000,000 to \$1,999,999	\$2,000,000 or more
OR			
Amount per unit	\$10,000 to \$19,999	\$20,000 to \$29,999	\$30,000 or more
Points if financing is NHTF or HOME-ARP	2	3	4
Points for all other qualifying sources	1	2	3

Awardees under this NOFO will receive an executed Letter of Preliminary Commitment of Funding from DCA that can be used to document the favorable financing in the awardees' associated LIHTC applications. Final commitment and disbursement of funding remains contingent upon the successful selection of the associated LIHTC application and associated underwriting procedures.

Should the applicant's associated LIHTC application be selected, loans awarded under this NOFO will be binding and unconditional and must be utilized. Loans and other financing must meet all other terms and conditions specified in the QAP, including but not limited to those contained in (Scoring) Section V. *Favorable Financing* and (Threshold), Section I. *Project Feasibility, Viability Analysis & Conformance with Plan*.

Should a preliminary awardee under this NOFO submit an associated LIHTC application in a 2025 tax credit round, but that LIHTC application is not selected/ awarded, then any award under this NOFO will be nullified and DCA will withdraw the award under this NOFO, and not finalize any award or allocation. Awardees who exhibit an inability to satisfy underwriting or closing requirements in a timely manner are subject to DCA withdrawing its award under this NOFO.

Project-Based Rental Assistance

All units funded under this NOFO must have project-based rental assistance or project-based vouchers (PBVs) to ensure adequate operating revenue. The following apply:

- Project-based rental assistance contract has a minimum term of five years remaining at the time of Application submission.
- Project-based rental assistance utilized on units with Qualified Populations or Priority Populations must include a limited population preference OR Applicants must have MOUs with service providers for referrals which are sufficient to ensure all Qualified Populations or Priority Populations are served.

For projects within DCA's HCV jurisdiction or within a jurisdiction where DCA has an MOU to place PBVs, DCA will review applications for PBVs for the units funded under this NOFO and DCA intends to commit PBVs to units awarded under this NOFO. Projects not within an area where DCA may place PBVs must submit a preliminary commitment for project-based rental assistance from the appropriate administering entity. In order to streamline the application process, please complete DCA's PBV Application (Part IV, Appendix II) and attach it to this NOFO submission. DCA PBV applications are required to comply with the following due diligence requirements, including but not limited to:

- Waitlist Management and Tenant Selection Plans
- Property and unit inspections
- Site and neighborhood standards
- Deconcentrating Poverty Guidelines
- Subsidy layering reviews
- Eligibility and Rent Determination
- AHAP and HAP contract process

For questions or more information on DCA's Project Based Voucher Program, please contact dca_pbv@dca.ga.gov.

III. NOFO Requirements

Eligible Activities and Applicants

The funding opportunities outlined in this NOFO intend to finance the new construction, acquisition, and/or rehabilitation of affordable rental housing with service priorities for designated populations.

Eligible Applicants include qualified for-profit entities, eligible non-profit entities, and public entities (such as Public Housing Authorities). Eligible Applicants must also be determined to be a Qualified Certifying Entity in conjunction with their upcoming 2025 LIHTC application or a previous LIHTC award, pursuant to the QAP (*Threshold*), Section XVIII, *Project Team Qualifications*. For the LIHTC application, proposed Project Teams must also be determined to be qualified pursuant to the QAP. Applications for Qualified Determinations for Certifying Entities and Project Teams are reviewed on a rolling basis; however, the final submission deadline for all Certifying Entity and Project Team Qualifications Determinations for the 2025 9% round is **March 14, 2025**. This is a Threshold requirement.

If applying as an existing LIHTC award recipient, properties must have selected to receive points under the Integrated Supportive Housing section of the DCA 2024-2025 Qualified Allocation Plan and agree to expand their project plan to meet the requirements of this Notice of Funding. These applicants must demonstrate that they have an outstanding need for gap financing in order to move forward with the development to which DCA has previously awarded tax credits. This is a Threshold requirement.

Navigating this NOFO

For clarity and to assist with document navigation, this NOFO is organized into the following sections. All Applicants should reference the Overview (Sections I through VI), Post-Award Requirements (Sections XV through XIX), the Appendices, and the Part associated with the respective Housing Type for which they are applying. For example, Single-Site Supportive Housing Applicants should reference all sections in the

Overview, Part 2, Part 3, and all Appendices. Service-Enriched, Affordable Rental Housing Applicants should reference all sections in the Overview, Part 1, Part 3 and all Appendices. Applicants may apply for funding under either Part 1 or Part 2. DCA reserves the discretion to request applicants to apply funding from any source as applicable and available.

Part	Applicability	Sections	Page #s
Overview	Information applies to the entire NOFO	Sections I. to VI.	3 – 10
Part 1 – Service-Enriched, Affordable Rental Housing Units	Information and requirements apply only to Service-Enriched, Affordable Rental Housing applications	Sections VII. to X.	10 – 17
Part 2 – Single-Site Supportive Housing	Information and requirements apply only to Single-Site Supportive Housing applications	Sections XI. to XIV.	18 – 25
Part 3- Post-Award Requirements	Information applies to the entire NOFO	Sections XV. to XIX.	25 – 29
Part 4 – Appendices	Information applies to the entire NOFO	Appendices I and II.	30 – 36

Application Limitations

Each applicant may only submit one application for review under this NOFO. Loan awards will be distributed to Applicants based on limitations set forth in *Loan Terms and Requirements*. DCA reserves the right to utilize the resources listed and/or additional DCA resources, if available, to maximize loan efficiency as circumstances necessitate. DCA will evaluate each Application to determine the feasibility of usage of the proposed funding in support of the respective programs. DCA reserves the discretion to make any number of awards or no awards, under this NOFO, based on the proposed project and application feasibility. Requests from applicants exhibiting significant capacity concerns regarding any requirement set forth in this NOFO will not be awarded. Applicants must be compliant with DCA's development and management requirements, be in good standing with the Office of Housing Finance, the Office of Portfolio Management, and the Office of Community Housing Development regarding any tax credit and/or HOME/NHTF properties and any DCA and GHFA loans, and not have received a temporary suspension from receiving federal funds.

Rating Factors

Each program, as detailed in Parts 1 and 2, has respective Rating Factors for application evaluation. However, for both programs, Applicants must submit a narrative for each Rating Factor, and the rating evaluation is based on a maximum of 100 points. While each program's specific evaluation priorities are distinct, and detailed in Parts 1 and 2, they share the following common categorical priorities and associated maximum rating point values:

Rating Factor Category	Maximum Rating Point Value
Development and Property Management Experience Narrative Max: 3 pages	30
Strength of Project Concept and Partnerships, including Services Plan and Budget	45

Narrative Max: 3 pages	
Data-Informed Local Need and Experience with Underserved Populations Narrative Max: 2 pages	20
Leveraging Funding Narrative Max: 1 page	5

IV. NOFO Application Timeline

NOFO Published:	February 4, 2025
NOFO Training Webinar and Q&A:	February 13 from 1:00pm – 2:30pm February 26 from 11:00am – 12:30pm
PBV Application Submission:	February 2025
NOFO Application Deadline:	March 14, 2025
9% LIHTC Application Project Team Qualifications Determinations Deadline:	March 14, 2025
Application Reviews:	March 14, 2025 – April 11, 2025
NOFO Award Announcements:	April 16, 2025
9% LIHTC Application Deadline:	May 16, 2025

Participants should review the above timeline when submitting an Application under this NOFO, and also be aware of the deadlines contained in the QAP (Core), Section V. *Competitive Rounds*, with particular regard for the deadlines for the relevant upcoming 2025 tax credit rounds. Failure to submit an application for Housing Tax Credits in a 2025 tax credit round will result in the nullification of any award under this NOFO.

The above NOFO timeline is subject to change, and DCA may impose additional deadlines. DCA will maintain regular communication with applicants or awardees about the projected timeline. Participants should review federal expenditure deadlines for the funding sources listed above.

V. Application Submission Requirements

NOFO Application Submission Requirement

Every application should include the following for competitive review:

- ☐ Emphasys Application (*Link will be added once NOFO is published*)
- ☐ Narratives, including
 - Two (2) page Executive Summary
 - Rating Factor Narratives (see Parts 2 & 3 for more information)
- ☐ Evidence to support Rating Factor criteria including:
 - Supportive Housing Experience Supplement
 - Referral Information and MOUs
 - Partnership agreements

- Services budgets (see supplemental worksheet)
- ☐ All other documentation and evidence required by Rating Factors
- ☐ DCA LIHTC Core Application
- ☐ DCA PBV application

Submission Instructions

- Completed NOFO Applications containing the above-required documentation will be accepted through the Emphasys Portal until the submission deadline of March 14, 2025 at 5:00pm EST.
- Following submission, Applicants must accept and promptly respond to any DCA request for communications, meetings, documentation, or information requested in conjunction with the Application and DCA's underwriting review.
- Awarded Applications will be notified by DCA via email by April 16, 2025.

VI. Evaluation Process and Prioritization

Applications will be evaluated based on the feasibility and completeness of the proposed project and Application, in conjunction with the competitive factors and priorities listed in this section, and with each program's respective evaluation priorities and Rating Factors as detailed in Parts 1 and 2, and as otherwise set forth in this NOFO. Feasibility reviews include concerns related to funding source applicability and availability. Completeness concerns relate to information submitted to evidence the Rating Factors stated below, and other requirements stated in this NOFO.

Single-Site Supportive Housing proposals will only compete against other Single-Site Supportive Housing proposals (under Part 2) and not against HOME-ARP Service-Enriched Rental Housing Unit proposals. Similarly, HOME-ARP Service-Enriched Rental Housing Unit proposals (under Part 1) will only compete against others applying under that category.

Threshold Requirements

Certain Threshold Requirements will apply to all Applications. Any Application that does not meet all Threshold Requirements, listed below, will not be evaluated under the Rating Factors and will not be awarded.

- Must meet all NOFO Requirements outlined in Section III and elsewhere in the NOFO.
- Must meet all Specific Program Requirements outlined in Part 1 or Part 2.
- Every Application must have a Certifying Entity for both the Developer and General Partner entities for the applicable LIHTC tax credit round, to be designated as one of the following: Qualified, Qualified with Conditions, or Qualified as Probationary (See 2024-2025 QAP (*Threshold*) XVIII. *Project Team Qualifications*)
- If applying as an existing LIHTC award recipient, applicants must demonstrate a need for existing gap financing, as confirmed by DCA's Capital Markets team.

Operational Support and Underwriting

Projects must adequately plan for the financial and physical health of the property. Projects must meet all QAP underwriting standards including but not limited to those contained in (Threshold), Section I. *Project Feasibility, Viability Analysis & Conformance with Plan*, and (Threshold), *Exhibits to Threshold Criteria*, Section A, *DCA Underwriting Policies*. Additionally, the Single-Site Supportive Housing Underwriting Standards, and the HOME-ARP Underwriting Guidance for Service-Enriched Affordable Rental Housing Units, set forth further underwriting standards for applications. Both documents can be found [here](#). Underwriting guidance and standards in those documents will supersede any conflicting standards set forth in the QAP.

DCA will perform an underwriting analysis to assess the proposed project's financial feasibility, as well as cost allocation, cost reasonableness, and subsidy layering analyses, to determine the appropriate amount of capital and/or operating funds. All projects that receive an award under this NOFO are subject to the following:

- Projects will need to show feasibility throughout the affordability period for all units, pursuant to separate program requirements, including dedicated units under this NOFO, other specialized units, and tax credit units;
- Project development costs must be reasonable under the 2024-2025 Qualified Allocation Plan; and
- DCA will provide only enough funds for the Project, alone or in combination with other governmental assistance, that is necessary to provide quality affordable housing.

Additionally, DCA shall examine all the sources and uses of funds for the Project (including any operating cost assistance, operating deficit reserve assistance, or project-based rental assistance that will be provided to the Project) and assess the current market demand in the neighborhood the Project will be located, the experience of the Applicant and Project Team, the amount and quality of the Applicant's employees, the financial capacity of the Applicant, and firm written financial commitments for the Project.

During Underwriting review, DCA will consider the following priorities:

- Higher interest rate proposed by Applicant;
- Higher lien position proposed by Applicant; and
- Shorter repayment period proposed by Applicant.

After its initial underwriting review, DCA may contact each Applicant to discuss concerns of feasibility and completeness and may request applicants utilize and apply for alternate funding sources under this NOFO. Applications that cannot address and meet DCA's concerns of feasibility and completeness at that time may not be selected for loan awards under this NOFO.

Applicants must accept and promptly respond to any DCA request for documentation, or information requested in conjunction with the Application and DCA's review. Applicants will not be able to submit additional materials after initial application unless specifically requested by DCA. All Applications must be approved by the DCA Project Loan Committee prior to final commitment of funds.

PART I – SERVICE-ENRICHED RENTAL UNITS

VII. Background

HOME-ARP Rental Housing Units

On March 11, 2021, President Biden signed the [American Rescue Plan Act of 2021 \(ARP\)](#)¹ into law, which provided over \$1.9 trillion in relief to address the impact of the COVID-19 pandemic. Under section 3205 of the law (P.L. 117-2), Congress provided \$5 billion to the HOME Investment Partnerships Program (HOME) to reduce homelessness and increase housing stability for Qualified Populations (QPs). The State of Georgia was allocated \$85,783,376 in HOME-ARP funds from the U.S. Department of Housing and Urban Development (HUD) to develop and construct affordable rental housing and non-congregate shelters and assist with supportive services, through 2030. In its approved [HOME-ARP Allocation Plan, available here](#)², DCA plans to allocate over \$55 million of HOME-ARP funds toward the construction of affordable rental housing units. More DCA information on the HOME-ARP program is available [here](#).

VIII. Specific Program Requirements

Service-Enriched, Affordable Rental Housing Units (HOME-ARP)

Eligible Activities and Uses

The following are the eligible uses for DCA's HOME-ARP program, per the HOME-ARP CPD Notice 21-10:

- Acquisition
- Site improvements and development hard costs
- Related soft costs
- Demolition
- Finalizing Costs
- Developer Fee

Ineligible Activities and Uses

Funds may not be used for delinquent property taxes, other fees, other property and project charges, or other property operations expenses, including deferred maintenance. For this NOFO, additional ineligible activities are based on the fund source. See below for details on ineligible activities for each respective funding source.

Activities and Fees: HOME-ARP may not be used for any of the prohibited activities, costs, or fees in 24 CFR 92.214, [CPD Notice 21-10](#), and the "Waivers and Alternative Requirements For Implementation of the HOME

¹ <https://www.congress.gov/bill/117th-congress/house-bill/1319/text>

² <https://dca.georgia.gov/affordable-housing/housing-development/home-investment-partnership-program-home/home-american>

American Rescue Plan (HOME-ARP) Program” Memo. Please see those documents for specific information. Prohibited activities to note:

- Provide non-federal matching contributions required under any other Federal program;
- Provide assistance for uses authorized under section 9 of the 1937 Act (Public Housing Capital and Operating Funds);
- Pay for the acquisition of property owned by the participating jurisdiction (GHFA/DCA), except for property acquired by the participating jurisdiction (GHFA/DCA) with HOME funds, or property acquired in anticipation of carrying out a HOME project; or
- Pay delinquent taxes, fees or charges on properties to be assisted with HOME funds.

Funding Requirements

HOME-ARP Federal requirements and guidance are found [here](#). The following funding requirements and limitations apply:

- Affordability / Compliance Period: 15 years
- Geography: Eligible Projects will be prioritized in jurisdictions that are not located within other HOME-ARP Participating Jurisdictions (PJs). See the Evaluation Process and Prioritization Section for more details.
- Populations Served: Under this NOFO, HOME-ARP funds are being made available as loans to construct Service-Enriched, Affordable Rental Housing for occupancy by the four QP households of individuals and families, which include:
 - Households experiencing homelessness,
 - Households at risk of homelessness,
 - Households fleeing domestic violence, sexual assault, or human trafficking,
 - Other Households experiencing great risk of housing instability or a possibility of returning to homelessness.

HOME-ARP funds must be used to benefit the HOME-ARP Qualified Populations as defined Section IV.A of HUD Notice CPD 21-10. For details on Qualifying Populations, see Appendix I.

- Budget Considerations
 - HOME-ARP 70/30 Unit Targeting as explained in Appendix I
 - HOME-ARP funds budgeted for developer fee is a permitted development cost under the HOME-ARP program, however DCA must review the fee and determine that it is reasonable.
 - A larger developer fee where a portion is used toward enriched resident services would be considered.
 - HOME-ARP funds will be awarded in the form of a loan and in accordance with all relevant LIHTC and HOME-ARP underwriting requirements (see the HOME-ARP Underwriting Policy for more details)
- Federal Compliance: Applicants must comply with all applicable federal or state laws, regulations and other requirements now or hereafter in effect. The Applicant is responsible for ensuring the proposed program, activities, goals and timetables comply with all federal or state laws, regulations and other requirements, and in accordance with state or local codes, ordinances, and requirements, or such other requirements that HUD may establish, including those for disaster mitigation (if applicable). Requirements include but are not limited to those contained in Part 4 of this NOFO.
- Post-construction compliance and monitoring: For detailed information, review the DCA HOME-ARP Rental Housing Program Description.
- Affirmative Marketing, Referrals, and Waitlist: HUD HOME-ARP specific affirmative marketing, and referral practices requirements to reach and support all four qualified populations are required. For detailed information, review the DCA HOME-ARP Qualified Populations Manual.

- Public Housing: DCA may consider the use of HOME-ARP funds in a development that has been approved by HUD to convert its Annual Contributions Contract (ACC) to the Rental Assistance Demonstration (RAD) program; however, no HOME-ARP funds will be disbursed or expended until confirmation is received that the units have completed the conversion from ACC to RAD. For most developments, following HOME Guidance, HOME-ARP funds may not be used for public housing units. HOME-ARP-assisted rental housing units may not receive Operating Fund or Capital Fund assistance under Section 9 of the 1937 Act during the HOME period of affordability.

Tenancy Requirements

- Overview
 - Housing is permanent rental housing, not transitional or with time limits.
 - Housing is low-barrier with fewer restrictions on acceptance into housing.
 - Tenants' acceptance of services is not a condition of occupancy.
 - All residents must be provided a lease agreement without language or riders that would not ordinarily be found in a standard lease agreement.
 - Services must be available and accessible to tenants, and offered in a manner designed to support housing stability and self-sufficiency. Acceptance of services is voluntary. Any service provider must utilize a harm-reduction approach.
 - An owner may not terminate the tenancy or refuse to renew the lease of a tenant of a HOME-ARP unit with a qualifying household except for serious or repeated violation of the terms and conditions of the lease; for violation of applicable Federal, State, or local laws; or for other good cause. An increase in the tenant's income does not constitute good cause. If the development is receiving a Project-Based Voucher (PBV) Housing Assistance Payment contract for HOME-ARP Units, the termination of tenancy of those units would follow the PBV policies and guidelines.
- Tenant Screening
 - To ensure assistance for as many households that qualify, the owner agent must implement low-barrier tenant screening procedures. Templates and training will be provided to support these requirements.
 - Additionally, the property's tenant selection plan must use the criminal screening procedures that align with project-based voucher or project-based rental assistance requirements and not impose additional requirements.
- Project-Specific Waitlist: The Property must use a project-specific waitlist when selecting qualifying households and/or low-income households for occupancy of HOME-ARP units, provide for the selection of households from a written waiting list in the chronological order of their application, insofar as is practicable.
- Maximum Household Income and Rents (more information can be found in the Rental Housing Program Description):
 - Qualifying Populations (70% or more of the units): An eligible HOME-ARP beneficiary meets the definitions of one of the qualifying populations as defined in HUD Notice CPD 21-10. These definitions are mainly housing situation-based, not income-based, and found above in this section, under Funding Requirements, "Populations Served". Therefore, to qualify for a unit, there is no maximum household income for most QPs.

However, when calculating rent, (not unit eligibility) HOME-ARP rent may not exceed 30 percent of the adjusted gross income of a household whose annual income is equal to or less than 50 percent of the median income for the area, as determined by HUD (i.e., Low HOME Rents).

To ensure project feasibility because units are primarily housing situation-based, DCA proposes project-based vouchers to be placed on QP units if the Applicant applies and qualifies for these units.

- Low-Income Households (30% or less of the units): An eligible beneficiary meets the definitions of low-income households as defined in 24 CFR 92.2. Therefore, the rent paid is the lesser of the Fair Market Rent for existing housing for comparable units in the area, as established by HUD, or a rent equal to 30 percent of the income of a family at 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The rent for these units would be High HOME Rent. For this NOFO, Project Based Vouchers are not eligible to be layered onto Low-Income Units.
- Property Service Plan: This NOFO recognizes organizations that have developed a robust commitment, capacity, and competency in providing enriched service coordination in affordable rental housing at the planning and development stage. The purpose of the service plan is to assure DCA that the Applicant provides affordable rental housing with enriched services for all four HOME-ARP Qualified Populations if services are needed. DCA will consider CORES or CARF certifications along with comparable service options at DCA's discretion. See Rating Factors for additional details.
- Eviction Prevention: Properties must implement an eviction prevention plan and utilize eviction processes only as a last resort. Prevention may include options for repayment plans and search and referral support to alternate housing, if necessary, to avoid residents becoming homeless and displaced. Eviction prevention plans must be approved by DCA.

HOME-ARP is a new program from HUD. To ensure details are understood and compliance is maintained, DCA will provide comprehensive training opportunities to developers, property managers, and referral and/or service providers both before and after award. See the HOME-ARP Website for upcoming training dates.

IX. Loan Availability and Terms

Loan Terms and Requirements

See Section II for information on Loan Availability and Terms.

Subsidy Limitations

The American Rescue Plan (ARP) did suspend the maximum per-unit subsidy limit for HOME-ARP units, and subsidies do not need to adhere to the per unit dollar limitations established annually by HUD and HUD's [HOME Cost Allocation Tool](#); however, DCA reserves the discretion to utilize such limits. HOME-ARP funds can pay the entire cost to construct the HOME-ARP rental units. However, to ensure a conscientious use of the State of Georgia's HOME-ARP Allocation, the most feasible lowest per unit average is preferred. HOME-ARP per unit costs must also align and be consistent with other funding sources.

Loan Structure: DCA Discretion

Applications should reflect the intended purpose of the loan and should propose programmatic funding source(s) and loan repayment terms. However, if awarded, final loan feasibility and terms, including allocation schedules, will be ultimately determined by DCA during the underwriting review.

X. Optional Supportive Services Funding

HOME-ARP can fund supportive services to support housing stability for the four QPs. Under this NOFO, Part 1 funded projects may be eligible for seed funding for service provider partners. If HOME-ARP Funding is provided, it is intended to be one of several sources of funding for the services and is not intended to cover all service expenses during the affordability period. For consideration, applicants must develop a budget that includes a preliminary funding plan and commitments for services beyond the HOME-ARP Services amount in order to address service needs during the entire affordability period of the HOME ARP funded units.

Applications for Supportive Services Funding will be evaluated based on the feasibility and completeness of the proposed services to support the project.

Grant Terms and Requirements

Grant Minimum: \$100,000

Grant Maximum: \$500,000

Grant Term: Funding to be spent by January 1, 2030

- Funding to be spent with HOME-ARP Qualified Populations at the funded Rental Housing Development.
- An MOU must be signed between the Development and the Service Provider to provide services.
- DCA and the service provider will establish a written agreement/contract for funding to ensure program compliance, record keeping and payment processes related to services provision.
 - HOME-ARP services to be provided must be pre-determined and stated in the written agreement.

All Supportive Service applicants must meet the following criteria as demonstrated in the Enriched Property Services Plan & Budget and additional documentation if requested by DCA:

1. Demonstrate at least three (3) years of experience providing affordable housing and/or affordable housing-related services in the State of Georgia satisfactory for review by DCA in its sole discretion;
2. Have a minimum of three (3) years of experience assisting vulnerable individuals or families;
3. Supportive Service Applicant has no direct or indirect interest in the ownership of an entity that contracts with the NOFO Applicant to provide land, goods, loans, financial support, or services for the project or where there is a financial, familial, or business relationship that permits less than arm's length transactions;
4. If available, be an active member of the local Coordinated Entry System in which the service will be provided and compliant with HMIS reporting requirements of the local CoC;
5. Have standards of financial accountability that conform to 24 CFR 84.21, Standards of Financial Management Systems, and provide the most recent financial audit.

6. Nonprofit applicants must meet the requirements listed above and meet the following criteria:
 - a. Meet one of the two structures below:
 - i. Must be organized and existing in the State of Georgia (as evidenced by a Certificate of Existence from the Georgia Secretary of State, dated no more than thirty (30) days prior to the application date); or
 - ii. Be organized and existing under the laws of another state and be qualified to do business in Georgia (as evidenced by a Certificate of Existence from the other state's Secretary of State dated no more than thirty (30) days prior to the application date and by a Certificate of Authorization to do business in Georgia from the Georgia Secretary of State dated no more than thirty (30) days prior to the application date).
 - b. Have an IRS designation under Section 501(c)(3) or Section 501(c)(4) of the federal tax code. A 501(c)(3) non-profit applicant may not submit an application until they have received their determination from the IRS. A 501(c)(4) non-profit applicant must provide documentation satisfactory to DCA, in its sole discretion, that the non-profit has filed the necessary materials with the IRS and received a response from the IRS demonstrating 501(c)(4) status.

The Optional Grant Application is found in the EnrichedPropertyServices_Plan&Budget-_WSSFunds. The additional tabs and areas in the workbook that must be completed are:

- Optional-Supp Services Funding App
- Budget: HOME-ARP Funded Service Provider 1 Column
- Services Plan – Optional – Description of Services for Funding Requested Section
- Referrals to Residents (Supportive Services Grant Amount Request (optional) Column)

XI. Evaluation Process and Prioritization

Applications under Part 1 will be evaluated based on the requirements set forth in Sections V and VI above and elsewhere in this NOFO in conjunction with the below.

Executive Summary

Every Application should submit a 2-page Executive Summary that outlines the project concept and design, populations proposed to be served, resident service provision, project amenities, project design features unique to populations being served, relevant community amenities, and how the proposed project will best meet the needs of the residents and community. The Executive Summary should also include the project's commitment to accept the Loan Terms and Requirements stated in this NOFO, the commitment to Project-Based Vouchers and associated requirements, and all corresponding federal regulations and requirements.

Rating Factors

The evaluation in this section is based on a maximum of 100 points. Each Rating Factor requires a Narrative and other documentation as stated. Each Rating Factor Narrative includes a maximum number of pages per narrative response.

Rating Factor	Maximum Points	To Receive Maximum Points
		<i>Service-Enriched, Affordable Rental Housing</i>
Development and Property Management Experience Narrative Max: 3 pages, plus Supportive Housing Experience Supplement	30	<p>Demonstrate that the developer has experience with projects that serve vulnerable populations with enriched services in Low-Income Housing Tax Credit Developments according to the description in Georgia's Qualified Allocation Plan (QAP). Examples of enriched services would include CORES Certified Property Managers, a designated resident services staff, or other similar services.</p> <p>Demonstrate that the Applicant has experience leveraging resources and compliance requirements similar to the HOME-ARP funds being proposed in the current project. Examples of resources that will be considered include Low-Income Housing Tax Credits, HOME, HOME-ARP in other states, PBRA/PBV, NHTF, CDBG, Section 108, Section 202, and Section 811.</p> <p>Demonstrate that your property management company has experience providing housing and maintaining properties for vulnerable populations, specifically the HOME-ARP Qualifying Populations if possible. At a minimum, include how you determine tenant eligibility and the amount of rent to charge based on funding source, how you address program participant complaints, how you coordinate with other service organizations that may refer program participants to the units, and how you maintain the properties to prevent unnecessary costly repairs. Be sure to include how the project will be able to cover replacement costs (e.g., replacing broken or damaged appliances, major equipment). Indicate if there will be funds provided from other sources and what those sources will be.</p>
Strength of Project Concept, Partnerships and Service Plan/Budget Narrative Max: 4 pages, plus Service Plan and Service Budget	45	<p>Describe your project concept in detail and the inclusion of the HOME-ARP units. List the partnerships included in your Enriched Service Plan and demonstrate that your service partners have experience administering programs for vulnerable individuals and families in a rental housing setting. Your narrative should include the experience of the enriched services provider(s) (including onsite property management if relevant) with a proposed Service Plan and Budget for the duration of the partnership, any formal or informal commitments to collaboration and services, funding agreements, and extent of mission alignment.</p> <p>This narrative should express your vision for the project, your understanding of the impact it will have on the community, and how each of the bullet point below contribute to that impact.</p> <ul style="list-style-type: none"> • Site location/amenities/accessibility – Describe your site location, including accessibility to transit and other amenities nearby. Describe how your site location will meet the needs locally of the qualifying populations. • Resident-informed – Describe how your project concept, design features, management practices, etc. were informed by potential residents or people with lived expertise, as well as incorporating

		<p>"Increased Accessibility" design features, including any assistive technology, that serve the resident population into the development.</p> <ul style="list-style-type: none"> • Local support – Describe evidence of local community support, including any letters from local government officials, minutes from community meetings, or evidence of alignment with local housing plans (i.e. Comprehensive Plan, GICH plan, Homelessness plan). • Referral partnerships – i.e. Coordinated Entry, or other direct referral pathways for each of the four qualifying populations, as evidenced by an MOU for referrals to HOME-ARP Units. • Service provider partnerships – Describe the enriched services and partnerships for proposed residents when they face challenges that need assistance. • Additional community partnerships that contribute to serving the proposed resident population • Indicate the type and frequency of services that will be available (e.g., case management, life skills, health care). State the organization(s) that will provide services and include the organization(s) name, address, email address, and phone number. • Fair Housing – Show how the project concept considers how to serve the four qualifying populations within Fair Housing Regulations and the seven protected classes. • Implementation Schedule – Provide the proposed schedule for the following activities: <ul style="list-style-type: none"> ○ site control, indicate if the property has already been identified; ○ environmental review completion; ○ construction start and completion dates; ○ anticipated date the jurisdiction will issue the occupancy certificate; ○ date property will be available for proposed residents to start moving in ○ date(s) services will be available to residents
Data-Informed Local Need and Experience with Underserved Populations Narrative Max: 2 pages	20	<p>Describe the level of unmet need for new units in your area for the four qualifying populations. Using relevant public data (i.e. Point-In-Time Count, Housing Inventory Count, Census, or others), estimate the gap between the number of units of housing available for the populations and the number of vulnerable individuals in the population you intend to serve. Demonstrate data-informed local need for housing that supports vulnerable populations. Additional Data to present can include:</p> <ul style="list-style-type: none"> • Poverty rates/Homelessness • Cost Burdened Households • Existing Affordable Housing in the area <p>Also, describe how your developer team's experience serving underserved or vulnerable subpopulations, and how the proposed project will continue such service. . Your narrative should include the following:</p>

		<ul style="list-style-type: none"> • Experience building community partnerships with grassroots and resident-led organizations that provide housing, health care, and supportive services. • Experience designing or operating programs that have improved outcomes for underserved or vulnerable subpopulations. • How your property development and management teams implement the Affirmative Fair Housing Marketing Plan. <p>For HOME-ARP Units, eligible projects will also be prioritized in jurisdictions that are not located within other HOME-ARP Participating Jurisdictions (PJs); in other words, PJs that received their own HOME-ARP Funding, and are not in the Georgia Balance of State PJ. HUD's HOME-ARP Participating Jurisdictions include the City of Albany, Athens-Clarke County, City of Atlanta, Augusta-Richmond County, Columbus-Muscogee County, Macon-Bibb County, City of Savannah, Clayton County, DeKalb County, Fulton County, Gwinnett County, and Cobb County.</p>
Leveraging Funding Narrative Max: 1 page	5 points	<p>Provide information regarding the existing third-party funding commitments dedicated to the proposed project, including local government funding, existing tax credit awards, or other capital fund sources. Describe the dollar value of each of these commitments and the resulting commitment per unit. Please provide a percentage of the overall development cost for which funding has been leveraged already.</p> <p>Points will be awarded according to the ranked percentage of committed leveraged funding to the total development cost.</p>

Underwriting Review

DCA has contemporaneously published guidance regarding underwriting requirements for HOME-ARP. In addition to the information and requirements provided in *Section VI, Evaluation Process and Prioritization: Operational Support and Underwriting Requirements*, this guidance is applicable to Part 1 of this NOFO (HOME-ARP/ Service-Enriched, Affordable Rental Housing), Sections VII through X.

PART II – SINGLE-SITE SUPPORTIVE HOUSING

XII. Background

National Housing Trust Fund (NHTF)

In alignment with DCA's strategic goal to build out a pipeline of supportive housing, DCA is allocating National Housing Trust Funds (NHTF) to the development of Single-Site Supportive Housing in this NOFO. The State of Georgia receives an annual formula-based National Housing Trust Fund allocation from the U.S. Department of Housing and Urban Development (HUD), which is administered by the Office of Community Housing in the Georgia Department of Community Affairs. More on the NHTF is available [here](#). This NOFO makes available up to \$4 million in NHTF for the purpose of rehabilitating, constructing, and/or preserving Single-Site Supportive Housing (see Appendix I for definition). More information is available at [24 CFR Part 93](#), as well as DCA's Consolidated Plan.

HOME Investment Partnerships Program (HOME)

Subject to availability and DCA discretion, DCA may allocate other funds to Single-Site Supportive Housing as part of this NOFO, including HOME Funds, based upon funding need, and fund availability and applicability. More on the HOME Program is available [here](#).

XIII. Specific Program Requirements

Single-Site Supportive Housing

Program requirements outlined in this section apply to the development of Single-Site Supportive Housing under this NOFO. For reference, please consult the definition of Single-Site Supportive Housing in Appendix I. Applicants should consult 24 CFR Part 93, as well as [DCA's 2023-2027 Consolidated Plan](#), for further details regarding funding requirements. The following published DCA guidance also applies to this section (Part 2 – Supportive Housing) of the NOFO:

- [2025 9% General Set Aside Guidance - Supportive Housing](#) (published 10/30/2024)
- Supportive Housing Underwriting Standards (posted for public comment 1/17/25)

The [2025 9% General Set Aside Guidance - Supportive Housing](#) is intended to outline expectations for any Single-Site Supportive Housing project applications submitted to DCA for development funding. This guidance is applicable to both Single-Site Supportive Housing under this NOFO and to the 2025 9% LIHTC General Set Aside. All requirements outlined in the General Set Aside Guidance must be met in order to receive funding through the Single-Site Supportive Housing section of this NOFO.

The requirements in the Supportive Housing Underwriting Standards are in addition to the information and requirements provided in this NOFO under *Section VI, Evaluation Process and Prioritization: Operational Support and Underwriting Requirements*. Subject to the discretion of the Commissioner, the Underwriting Standards will also apply to applications under the 2025 9% LIHTC General Set Aside.

Eligible Activities and Uses

Georgia NHTF funds may be used for the production, preservation, and rehabilitation of affordable rental housing. This specifically includes the following:

- Acquisition
- Site improvements and development hard costs
- Related soft costs
- Demolition
- Finalizing Costs

Ineligible Activities and Uses

Georgia NHTF funds may not be used for the following:

- Provide assistance (other than renewal of operating cost assistance reserve) to a project previously assisted with NHTF funds during the period of affordability established by the grantee in the written agreement under 93.404 (c) (2) (iv).
- Pay for the acquisition of property owned by the Grantee (GHFA), except for property acquired by the Grantee (GHFA) with NHTF funds or property acquired in anticipation of carrying out an NHTF project.
- Pay delinquent taxes, fees, or charges on properties to be assisted with NHTF funds.
- Pay for political activities, advocacy, lobbying (whether directly or through other parties), counseling services, travel expenses (other than those eligible under 93.202 (b)), or preparing or providing advice on tax returns.
- Pay for any cost that is not eligible under 93.201 and 93.202.

Funding Requirements

- Affordability Period: Minimum of 30 years.
- Geography: Projects located in any county in Georgia are eligible for funding. See Geographic Diversity section below for more details.
- Maximum Household Income: All NHTF units must be affordable to households at 30% AMI or below. If other fund sources are used for Site-Site Supportive Housing, applicable income limits apply.
- Federal Compliance: Applicants must comply with all applicable federal or state laws, regulations and other requirements now or hereafter in effect. The Applicant is responsible for ensuring the proposed program, activities, goals and timetables comply with all federal or state laws, regulations and other requirements. In accordance with state or local codes, ordinances, and requirements, or such other requirements that HUD may establish disaster mitigation (if applicable) will apply. Areas covered by the applicable laws and regulations include but are not limited to those listed in Sections XV and XVI.
- Post-construction compliance and monitoring:
 - For detailed information, the DCA [NHTF Compliance Manual](#) can be found here.
 - Please refer to DCA's published 2025 9% General Set Aside Guidance – Supportive Housing for additional Supportive Housing compliance requirements.
- Affirmative Marketing, Referrals, and Waitlist: The Affirmatively Furthering Fair Housing requirements applicable to HUD funding recipients and all fair housing laws apply to NHTF activities. The regulations that govern the NHTF are contained in 24 CFR Part 93.

Priority Populations

For the purposes of this NOFO, units funded under Part 2 must serve one or more of the following Priority Populations:

- Chronically homeless, as defined by HUD;
- Persons living with a disability, including but not limited to persons living with severe and persistent mental illness who qualify under the DOJ Settlement Agreement;
- Persons living with a substance use disorder;
- HOPWA-eligible population;
- Transition-Aged Youth, or youth/young adults aging out of foster care
- Reentry population;
- People cycling through crisis systems (child welfare, jails, prison, institutional settings).

Homeless Referrals

Units funded through this NOFO that serve households meeting any of [HUD's Four Categories](#) of homelessness must solely receive referrals through the Coordinated Entry System through the local Continuum of Care.

Supportive Services Monitoring

Projects awarded under this NOFO agree to DCA monitoring of Supportive Services associated with the awarded Supportive Housing development.

XIV. Loan Availability and Terms

Loan Terms and Requirements

See Section II for information on Loan Availability and Terms.

Subsidy Limitations

The maximum amount of any Single-Site Supportive Housing loan awarded under this NOFO will also be limited by the maximum per unit subsidy limit under HUD's applicable limits for the HOME program. DCA will utilize the [HOME Cost Allocation Tool](#) (as published by HUD) to determine the maximum allowable loan amount for all funding sources.

- This tool is used to determine the applicant's initial Application for the minimum number of required NHTF units in the application.
- Applicants must utilize the proration method. DCA requires that applicants propose 10% more NHTF units than the minimum number required per the Cost Allocation Tool. Please ensure the proposed unit mix in the application reflects this 10% adjustment.

Loan Structure: DCA Discretion

Applications should reflect the intended purpose for the loan and should propose programmatic funding source(s) and loan repayment terms. However, if awarded, final loan feasibility and terms, including allocation schedules, will be ultimately determined by DCA during underwriting review.

XV. Evaluation Process and Prioritization

Applications under Part 2 will be evaluated based on the requirements set forth in Sections V and VI above and elsewhere in this NOFO in conjunction with the below.

Geographic Diversity

NHTF funds will be available on a statewide basis. Achieving this end requires that the State invest in both improving neighborhoods that already serve low-income residents, and by providing new housing options in historically less affordable communities that provide residents access to a broad array of jobs, services, and amenities. Should other fund sources be utilized under this NOFO, the same requirements apply. As part of this Application, the Applicant must attach the following Minimum Documentation:

- Site map(s) indicating the specific locations of each below activity/characteristic. The map(s) must contain a key stating the following types of activities/characteristics, identified along with their addresses:
 - Location of proposed site including an indication of major access roads and site entrance(s);
 - Indication of distances from proposed site in ¼-mile increments;
 - School District map(s) showing the Elementary, Middle, and High Schools in which the property is zoned;
 - Most recent CCRPI report for each of the above zoned schools; CCRPI reports are available from the Georgia Department of Education, [here](#);

Executive Summary

Every Application should submit a 2-page Executive Summary that outlines the project concept and design, populations proposed to be served, resident service provision, project amenities, project design features unique to populations being served, relevant community amenities, and how the proposed project will best meet the needs of the residents and community. The Executive Summary should also include the project's commitment to accept the Loan Terms and Requirements states in this NOFO, the commitment of Project-Based Vouchers and associated requirements, and all corresponding federal regulations and requirements.

Rating Factors

The evaluation in this section is based on a maximum of 100 points. Each Rating Factor requires a Narrative and other documentation as stated. Each Rating Factor Narrative includes a maximum number of pages per narrative response.

Rating Factor	Maximum Points	To Receive Maximum Points
		<i>Single-Site Supportive Housing</i>
Development and Property Management Experience Narrative Max: 3 pages,	30	Demonstrate that the developer has experience with projects that have a similar scope and scale as the proposed project, including descriptions of previous experience with Supportive Housing projects. Examples would include experience developing housing with resident services, case management, and other wrap-around services.

plus Supportive Housing Experience Supplement		<p>Demonstrate that the Applicant has experience leveraging resources and compliance requirements similar to the funds being proposed in the current project. Examples of resources that will be considered include Low-Income Housing Tax Credits, HOME, HOME-ARP in other states, PBRA/PBV, NHTF, CDBG, Section 108, Section 202, and Section 811.</p> <p>Demonstrate that your property management company has experience providing housing and maintaining properties for your proposed resident population(s).</p> <ul style="list-style-type: none"> • Demonstrate your property management experience administering housing for vulnerable individuals and families. Please include whether your organization is CORES or CARF certified. • Please provide the total number of Supportive Housing units managed by the Applicant or by project partners. • Describe your tenant selection plan process, how you address resident complaints and resident challenges. • Describe how you will coordinate with the service provider partners and owner to ensure responsiveness, accountability to residents, and accessibility of services to residents. Include whether service providers will have dedicated office space on-site and what level of access they will have to the property. • Demonstrate how the project will be able to cover replacement costs (e.g., replacing broken or damaged appliances, major equipment). Indicate if there will be funds provided from other sources and what those sources will be. • Describe how you will plan for long-term operational sustainability of the project, including staffing and services provision. • Describe how your annual operating expenses reflect the realities of operating supportive housing units. <p>*Participating Teams in the 2024-25 Georgia Supportive Housing Institute will receive a minimum of 10 out of 30 points for this Rating Factor.</p>
Strength of Project Concept and Strength of Partnerships & Services Plan/Budget Narrative Max: 4 pages plus the Services Budget	45	<p>Describe your project concept in detail. This narrative should include your vision for the project, the proposed population(s) you intend to serve, and your understanding of the impact it will have in the community. Also, demonstrate that your service partners have experience administering programs for vulnerable individuals and families in a rental housing setting. Your response must include: a narrative highlighting your experience of the information below and an attached supplemental Services Budget. In your narrative, include:</p> <ul style="list-style-type: none"> • Site location/amenities/accessibility – Describe your site location in detail, including accessibility to transit, grocery stores, and other amenities nearby. Describe how your site location will meet the specific needs of the proposed population. The required site map under Geographic Diversity will be reviewed. Developments with

		<p>higher numbers of dedicated units to the proposed population(s) will be scored higher.</p> <ul style="list-style-type: none"> • Design elements – Demonstrate how your project team incorporated Trauma-Informed Design elements, as well as “Increased Accessibility” design features set forth in the LIHTC Accessibility Manual, including any assistive technology, that serve the resident population into the development. • Resident-informed – Describe how your project concept, design features, management practices, etc. were informed by potential residents or people with lived expertise. • Local support – Describe evidence of local community support, including any letters from local government officials, minutes from community meetings, or evidence of alignment with local housing plans (i.e. Comprehensive Plan, GICH plan, Homelessness plan). • Relevant Supportive Housing experience of your service provider partner(s). Include any single-site, integrated, or scattered-site Supportive Housing programs managed by the service provider. Include the number of residents served in these programs and how long you have been managing those programs. Describe the type of services offered, average caseloads, frequency of services, proactive communication with property management, and crisis response strategies. Describe how services are funded in these existing properties. If any transportation is provided for residents, describe the methods of transportation that will be available to travel to appointments, recreation, shopping, other services, etc. If public transportation is available, indicate the hours of operation and the distance from the units. • Indicate the type and frequency of supportive services that will be made available (e.g., case management, life skills, health care, transportation, etc.) in your proposed project. Explain how your proposed services will promote a housing first and person-centered approach. • Fair Housing – Show that the project concept considers how to serve the defined populations within the Fair Housing Regulations. • Implementation Schedule – Provide the proposed schedule for the following activities: <ul style="list-style-type: none"> ○ Site control, indicate if the property has already been identified; ○ Environmental review completion; ○ Construction start and completion dates; ○ Anticipated date the jurisdiction will issue the occupancy certificate; ○ Date property will be available for proposed residents to start moving in; ○ Implementation timeline for securing and sustaining on-site services.
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		<p>Describe all partnerships included in your development team. Your narrative should include the duration of the partnership, any formal or informal commitments to collaboration, funding agreements, and the extent of mission alignment. For Supportive Housing proposals, please describe:</p> <ul style="list-style-type: none"> • Referral partnerships – i.e. Coordinated Entry, or other direct referral pathways. Provide any letters or written commitments from the referring partners that indicate an agreement to coordinate referrals. • Service provider partnerships – Describe the supportive services partnerships for proposed Supportive Housing units. Provide any letters or written commitments from the service provider(s). Describe how all services will be funded in your proposed project. • Additional off-site community partnerships that contribute to serving the proposed resident population <p>*Participating Teams in the 2024-25 Georgia Supportive Housing Institute will receive a minimum of 15 out of 45 points for this Rating Factor.</p>
<p>Data-Informed Local Need and Experience with Underserved Populations</p> <p>Narrative Max: 2 pages</p>	20	<p>Describe the population that will be served by the project and the level of unmet need for new units in your area for that population. The proposed population should correspond with one of the Priority Populations in section XX. above. Using relevant public data (i.e. PIT, HIC, Census, or others), estimate the gap between the number of units of supportive housing available and the number of vulnerable individuals in the population you intend to serve. Points will be awarded for applicants that demonstrate that there are fewer than 50 SH units available in a given year for each 100 people in the local population that is proposed to be served.</p> <p>Demonstrate the unique local challenges and opportunities to serving this population, including reference to local housing/ homelessness plans, local government funding support (or lack of), or other geographic opportunities/challenges. Projects located in non-Participating Jurisdiction areas (PJs) will receive higher preference.</p> <p>Describe how your developer team's experience serving underserved or vulnerable subpopulations, and how the proposed project will continue such service Your narrative should include the following:</p> <ul style="list-style-type: none"> • Experience soliciting, obtaining, and applying input from underserved groups when designing, planning, and implementing housing projects. • Experience building community partnerships with grassroots and resident-led organizations that provide housing, health care, and supportive services. • Experience designing or operating programs that have improved outcomes for underserved populations, particularly among people experiencing homelessness and those who have experienced other barriers to receiving services.

Leveraging Funding Narrative Max: 1 page	5 points	Applicant may receive up to 5 points for demonstrating existing third-party funding commitments to the project specifically for supportive services. Maximum points will be awarded if funds are committed to fully pay for services proposed in the Services Plan for at least 5 years.
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Underwriting Review

DCA has contemporaneously published Underwriting Standards for Single Site Supportive Housing. In addition to the information and requirements provided in *Section VI, Evaluation Process and Prioritization: Operational Support and Underwriting Requirements*, the standards in that publication is applicable to Part 2 of this NOFO (Single Site Supportive Housing), Sections XI through XIV.

PART III – POST-AWARD REQUIREMENTS

XVI. Post-Award Requirements and Submissions

DCA Fees

If DCA awards funds under this NOFO, participants will be required to pay the following:

- *Loan Underwriting Fee* of \$15,000 per loan and will be invoiced to the participant.
- *Asset Management Fee* of \$1,500 per development per year
- *Loan Servicing Fee* of up to 0.5% of principal amount per year
- *DCA Legal Fee* is based on legal costs incurred by DCA for the respective loan and will be included in the initial loan principal amount.
- *DCA-Commissioned Appraisal Fee* is based on appraisal fees incurred by DCA for the respective loan and will be invoiced to the participant. DCA will commission an appraisal for every Application awarded under this NOFO. Appraisals and Appraisal Fees may be addressed through the 2025 tax credit application.
- Fees for 2025 LIHTC applications are subject to existing QAP requirements and the Office of Portfolio Management Fee Schedule published on DCA's website.

Underwriting Submissions

If DCA awards funds under this NOFO, the Applicant must update the following as part of its 2025 Tax Credit application, as applicable:

- Updated Financial Commitments:
 - Loan and equity commitment(s)
 - Rental assistance and/or government financial assistance contract
- Updated construction bid scores

Construction Submissions

If DCA awards the Application, participants must provide a third-party front-end analysis of construction costs in conjunction with the associated 2025 housing tax credit application and applicable QAP requirements. Awardees will need to send to DCA's Construction Services Department the DCA Construction Loan Closing Review Submission and the Executed Contract Submission prior to any loan closing. The 2024 Construction Service Submission forms can be found [here](#).

Additional Post-Award Requirements

DCA will require the following for all awarded Applications:

- Additional DCA requested services information, such as updates to service budgets or service plan.
- Participants must accept any DCA request for meetings, participation in closing calls, site visits, or other engagements in association with the Application.
- Developments awarded must have a payment and performance bond.
- The Applicant must execute all applicable documentation necessary to effectuate any awarded loan, including the Land Use Restriction Agreement (LURA) for the period of affordability and for Qualified Populations, service commitments as applicable, and other requirements not covered by covenants established with the tax credit award.
- Applicants must make acceptable assurances to DCA that it will comply with the requirements of the applicable funding program(s) during the entire period between selection and conclusion of all development activities, and throughout the entire period of affordability.
- Applicants must comply with all applicable federal and state and local laws, regulations, and other requirements now or hereafter in effect. The Project Team, as defined in the 2024-2025 QAP, is responsible for ensuring the proposed program, activities, goals, and timetables comply with all federal or state or local laws, regulations and other requirements.
- Areas covered by the applicable laws and regulations include, but are not limited to, Non-Discrimination and Equal Access, Fair Housing and Equal Opportunity, Accessibility, Contracting and Procurement; Environmental, Lead Based Paint, Acquisition and Relocation, Financial Management, Labor Standards and Immigration, Title VI of the Civil Rights Act of 1964, as amended, Age Discrimination Act of 1975, As Amended, Title VIII of Civil Rights Act of 1968, Affirmative marketing in accordance with 24 CFR 92.351, Section 3 of the Housing and Urban Development Act of 1968, Georgia Fair Lending Act, Section 504 of the Rehabilitation Act of 1973, Procurement Standards at 24 CFR 85.36, 24 CFR Part 84, and OMB Circular A-110, HOME Program Conflict of Interest Provisions.
- If awarded DCA PBVs, Applicant must comply with all due diligence requirements, including but not limited to, rent determinations, subsidy layering reviews, AHAP process, waitlist set up, inspections, eligibility determination, and HAP contract process.
- For single site supportive housing awards, all awardees must be prepared to submit additional documentation at Threshold review for the associated tax credit award, including:
 - A detailed Services Plan that at minimum meets the requirements set forth in the [2025 9% General Set Aside Guidance - Supportive Housing](#). Awardees must update and complete the Services Plan tab of the DCA Supportive Services Plan and Budget Template provided in the NOFO Application Package and submit it with the other required documentation.
 - A formal Memorandum of Understanding (MOU) agreement with at least one supportive services provider with experience and expertise to serve the proposed resident population(s). At a minimum, the MOU must include:
 - Detailed information about the dedicated units

- Description of the services to be provided
- Roles and Responsibilities of the Owner, Property Manager, and Service Provider(s)
- How residents will be referred to the units
- Planning for communication and continuity among parties
- Time period of MOU
- Note: Single-Site Supportive Housing projects awarded under this NOFO are not limited to referring entities published in the Referring Entities list pursuant to the QAP's Integrated Supportive Housing section.
- Updated Services Budget for underwriting review.

XVII. Federal Cross-Cutting Compliance

Applicants must comply with all applicable federal or state laws, regulations and other requirements now or hereafter in effect, including all those contained and referenced in this NOFO, including but not limited to requirements stated below and in Section XV above. The Project Team is responsible for ensuring the proposed project complies with all federal or state laws, regulations and other requirements. Depending on the fund source, federal cross-cutting requirements and compliance may include:

- National Environmental Policy Act (NEPA) Environmental Reviews. Land acquisition and commencement of construction cannot occur until DCA staff complete the NEPA Environmental Review. The Environmental Review Manual may be found [here](#).
- Uniform Relocation Act (URA). URA compliance is required. Details about the URA can be found in the Federal Compliance and Relocation Manual found [here](#).
- Labor Requirement information can be found [here](#).
 - Davis-Bacon Act. Compliance with labor laws and equal opportunity requirements according to the act must be followed with 12 or more HOME-ARP units and/or other federally funded units.
 - Minority- and Women-Owned Businesses (MBE/WBE). The HOME program requires a MBE/WBE outreach plan for all HOME-ARP Funding Applications.
 - Section 3 of the Housing and Urban Development Act of 1968. Details about these requirements can be found in the Section 3 Policy.
- Minimum Compliance Period: Both programs have minimum Compliance Periods.
 - HOME-ARP – 15-year compliance period. Compliance period requirements can be found in the Program Description (*link to be added once published.*)
 - NHTF – 30-year compliance period. Compliance period requirements can be found in the [Compliance Manual here](#).

Federal Compliance Submissions

If DCA's award includes funds that trigger the Uniform Relocation (URA), National Environmental Policy Act (NEPA), Davis-Bacon Act, HOME program's Minority- and Women-Owned Business Outreach Plan, and/or Section 3 of the Housing and Urban Development Act of 1968, the following must be submitted:

- Uniform Relocation Act documentation that may be required if applicable:
 - Relocation Plan
 - Relocation Budget
 - Relocation workbook-HUD only
 - Signed Certification

- General Information Notice (GIN)
 - Applies if the development's sources do not already include federal funds DCA may request additional documentation such as household data forms, rent rolls, and relevant HUD documentation if necessary to complete the relocation reviews.
- National Environmental Protection Act (NEPA) documentation:
 - Environmental report
 - HOME HUD Environmental Questionnaire
 - 8-step process supporting documentation (if applicable)
 - HOME Site and Neighborhood Standards Certification and Supporting documentation
- MBE/WBE outreach plan

XVIII. Non-Binding NOFO/Reservation of Rights

The intent of this NOFO is to fund as many Applications identified as complete and feasible based upon, among other things, programmatic funding applicability and availability. Until a final contract is signed between parties, applications and awards to this NOFO are not to be considered a commitment or contract in any way. The Authority reserves the right to not select any Application, and award any number of loans or awards under this NOFO, including no loans or awards.

In connection with this NOFO, GHFA/DCA reserves the right to:

1. Cancel this solicitation at any time
2. Reject any or all Applications
3. Waive minor deficiencies and informalities
4. Request additional information from individuals or firms prior to final selection
5. Make adjustments to Applications based upon feasibility and funding availability
6. Change the schedule of events or cancel any funding program without any financial obligation for services provided or out-of-pocket expenses incurred, or any other obligation to the underwriters
7. Reject any Application or cancel any commitment of funds if it is determined that the disbursement of funds poses an undue risk to DCA or GHFA
8. Reject Applications that will likely have a negative impact on existing residents

XIX. Fund Disbursement, Monitoring, and Reporting

If DCA awards funds under this NOFO, DCA will disburse loan funds throughout the construction period in conjunction with funding pursuant to any tax credit award. Absent an approved alternative disbursement schedule, DCA will disburse loan funds approximately once every additional 25% of the construction contract is complete. With few exceptions, DCA will disburse loan funds only for hard costs already incurred and supported by an AIA Pay Application and third-party inspection report.

DCA will contract with third-party construction and accessibility inspectors for each awarded Application. DCA will require monthly monitoring and submissions, including a construction inspection report.

Participants must submit requested information related to federal reporting requirements the DCA Federal Compliance Team.

XX. Georgia Open Records Act and Program Accessibility

Georgia Open Records Act

The Georgia Open Records Act (O.C.G.A. §§ 50-18-70 et. seq.) requires that public records be open and available for inspection by any member of the public. As such, any Application submitted in response to this NOFO is subject to the Georgia Open Records Act. By submitting a response to this NOFO, proposing entities acknowledge that this NOFO is subject to the Georgia Open Records Act. Any participant submitting an application must hold DCA and GHFA harmless for any actions taken resulting from the release of public records associated with this NOFO.

Accessibility

DCA is committed to providing all persons with equal access to its services, programs, activities, education, and employment regardless of race, color, national origin, religion, sex, familial status, disability, or age. Please contact HOMEARP@dca.ga.gov if any reasonable accommodation(s) are required.

PART IV – APPENDICES

Appendix I – Definitions

70/30 Rental Housing Targeting Of the total HOME-ARP Units for each development, 70% or more of the total HOME-ARP rental units must be restricted for occupancy by qualifying households and 30% or less of the total HOME-ARP rental units may be restricted for occupancy by low-income households (HOME Units). Proportions in individual projects may vary, but Low-Income units are only allowed in projects that also have at least one Qualified Population unit restricted for qualifying households.

Service-enriched, affordable rental housing is also known as housing with resident services. The expectation in this NOFO is for the development to offer services, to improve the lives of the HOME-ARP Qualified Population residents. The expectation is that these services will align with Section XXIII – Enriched Property Services of the 2024/2025 Georgia QAP.

- Offering Case Management through onsite or contracted entities (CORES Certification would support this)
- Referrals offered can include:
 - Physical and Mental Health and well-being programs for all household members
 - Educational services for children as well as adults
 - Food security such as food distribution events and local agencies
 - Financial support and education including utility payments, tax preparation, and eviction prevention
 - Workforce development to help residents develop their skills
 - Housing stability programs to help residents build agency, resilience, and independence.

The type, availability, and consistency of services can vary greatly depending on the needs of the residents that ensure residents are stably housed and able to thrive in their homes. The objective would be a tailored mix of both on- and off-site support programs to reduce and eliminate barriers that impact their life, support residents in maintaining their housing, and increase their economic mobility.

In contrast to the QAP, if HOME-ARP funding and Favorable Financing Points are accepted by the Applicant, there will be a commitment to provide and pay for services for HOME-ARP Residents regardless of property circumstances and a lack of such services at a property would constitute non-compliance if there is a proven need. Cooperation will be assessed based on whether the Owner is responsive to providers and DCA staff and/or the property financial information is accurately represented.

Extremely Low-Income (ELI) Households are households whose annual incomes do not exceed 30 percent (30%) of the median family income of a geographic area, as determined by HUD, with adjustments for smaller and larger families.

Low-Income (LI) Households are households whose annual incomes do not exceed 50 percent (50%) of the median family income of a geographic area, as determined by HUD, with adjustments for smaller and larger families.

Qualified Populations (QP) are specific to the HOME American Rescue Plan (HOME-ARP) program. The program requires that funds be used to primarily benefit qualifying populations (QPs).

- QP1: Homeless – the definition of homeless includes Literally Homeless, those at Imminent Risk of Homelessness, and Homeless under other Federal Statutes.
- QP2: At-Risk of Homelessness – this population is defined as having an income below 30% of AMI, lacks sufficient resources to prevent immediate homelessness (as described in QP1 above), and meets one of seven at-risk conditions. For example:
 - Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance;
 - Living in the home of another because of economic hardship;
 - Living in a hotel or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by federal, State, or local government programs for low-income individuals.
- QP3: Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking
- QP4: Other Populations
 - Other families requiring services or housing assistance to prevent homelessness defined as households who previously met criteria “homeless” as defined in 24 CFR 91.5 and received time-limited assistance to become housed and are now in need of additional housing assistance or supportive services to avoid becoming “homeless” (as defined in 24 CFR 91.5) again; OR
 - Other populations with the greatest risk of housing instability where:
 - The household’s annual income is below 30% AMI and they are experiencing severe cost burden (i.e., paying more than 50% of monthly household income toward housing costs); OR
 - The household has an annual income that is less than or equal to 50% of the area median income and they meet one of the seven “At Risk of Homelessness” conditions.

HUD has developed a tool to increase understanding of QP criteria while providing definitions in an at-a-glance format. Some definitions have been truncated. This document should use this product in conjunction with CPD-21-10 Section IV for full technical definitions when needed. The Tool can be found here: <https://files.hudexchange.info/resources/documents/HOME-ARP-Qualifying-Populations-At-A-Glance.pdf>.

Qualified Allocation Plan (QAP) is a document that states use to determine which projects qualify for federal Low Income Housing Tax Credits (LIHTCs). The QAP outlines the criteria and priorities for selecting projects, and how the credits will be distributed. The Georgia QAP can be found here: <https://dca.georgia.gov/affordable-housing/housing-development/housing-tax-credit-program/qualified-allocation-plans-and>.

Supportive Housing is a non-time-limited approach (methodology

) that combines permanent affordable housing and housing assistance with voluntary wrap around support services to address the needs of vulnerable populations such as (but not limited to) people experiencing chronic homelessness, people living with serious mental illness, intellectual or developmental disabilities, chronic substance use disorders, and/or other vulnerable populations.

Single-Site Supportive Housing is a model in which an affordable housing development dedicates at least 25%, and up to 100%, of units to Supportive Housing on the same property. The owner and property manager coordinate with one or more service provider partners to provide on-site, voluntary wrap around support services to address the needs of vulnerable populations such as (but not limited to) people experiencing chronic homelessness, people living with serious mental illness, intellectual or developmental disabilities, chronic substance use disorders, and/or other vulnerable populations. Services may include (but are not limited to) housing case management, substance use counseling, mental health counseling, tenancy preservation and eviction prevention services, employment services, or other services as appropriate to the individual needs and interests of residents being served.

Appendix II – Project-Based Voucher Application

This Application starts on the next page and can also be found at

<https://dca.georgia.gov/housing-choice-voucher/project-based-voucher-program>



GEORGIA DEPARTMENT of COMMUNITY AFFAIRS

Property Information	
Property Name:	
Property Address:	
Property year of construction:	
County Location*:	
Parcel Identification Number (PIN):	
Census Tract:	

Owner Information	
Owner/Sponsor Organization Name:	
Owner/Sponsor Address:	
Sponsor Organization Type:	Choose an item.
Ownership Structure (include all that apply):	Nonprofit, Limited Liability Corporation, Limited Partnership, Other Corporation, Other (please specify)
Federal Tax ID Number:	
Project Contact:	
Contact Phone Number:	
Contact Email Address:	
Development Consultant Name and Contact (if applicable):	

Type of Project	
Check all that apply.	
<input type="checkbox"/> Existing <input type="checkbox"/> New Construction <input type="checkbox"/> Acquisition/Rehab <input type="checkbox"/> Family <input type="checkbox"/> Senior	
Note: Existing housing units are defined as units that already exist on the proposal selection date and that substantially comply with the HQS on that date.	
Competitive Award Reservation	Award Reservation and Date
LIHTC	
HOME or HOME-ARP	

The email submission must contain either a copy of the LIHTC Reservation and/or other DCA finance award document or an explanation of when the property will apply.

*Note: if the property is in a county outside of DCA HCV jurisdiction, DCA must have an active MOU in place with the voucher administering housing authority upon the application deadline. Please confirm MOU status with DCA and the local housing authority.

UNIT RENTAL SUMMARY						
	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom	Totals
# Market Rate Units						
# of other subsidized units						
# of requested P.B.V. units						
Total units						

What is the length (years) of Project Based Voucher (PBV) Housing Assistance Payment (HAP) contract you are seeking?

PROPOSED PROJECT BASED UNITS								
Unit Type Apt /SF/ TH/ Duplex	# of Units	Sq. Ft.	# B.R.s	# Baths	Monthly Contract Rent	Monthly Cost of Tenant Paid Utilities	Proposed Gross Rent	Mobility or Hearing/Visual Features (yes/no)

Waitlist Management and Tenant Selection Plans

Please indicate below that you understand and intend to manage your own site-based waitlist, and please attach a copy of your tenant selection plan with submission of this application.

- ☐ This property will maintain its own site-based waitlist for PBV units and a copy of the tenant selection plan is attached, including whether the property will maintain a general (lottery) or referral based waitlist and, if referral based, referral partners are identified.

☐

Deconcentrating Poverty Guidelines

If the property is in a census tract with concentration of poverty greater than 20%, the applicant must submit supplemental documentation that the property location meets at least one of the following conditions:

- ☐ Demonstrating other ongoing local redevelopment activities, recent increases in market rate housing, and/or opportunities for low-income residents to access workforce opportunities.

Located in

- ☐ a HUD-designated Enterprise Zone, Opportunity Zone, or an Economic Community or Renewal Community;
- ☐ an area where the concentration of assisted units will remain steady or has decrease as a result of public housing demolition and HOPE VI redevelopment;
- ☐ an area that is undergoing significant redevelopment as a result of federal, state, and/or local investment;

- ☐ an area that has developed new or rehabilitated market rate units and decreased the concentration of poverty; or
- ☐ an area where the concentration of poverty has declined in the past five (5) years; and/or located in an area that provides meaningful employment and/or educational advancement to its residents.

Site and Neighborhood Standards

An existing or rehabilitating property must meet the following standards (please attach documentation confirming compliance with each of the below, as relevant):

- ☐ Be adequate in size, exposure, and contour to accommodate the number and type of units proposed;
- ☐ Have adequate utilities and streets available to service the site;
- ☐ Promote a greater choice of housing opportunities and avoid undue concentration of assisted persons in areas containing a high proportion of low-income persons;
- ☐ Be accessible to social, recreational, educational, commercial, and health facilities and services and other municipal facilities and services equivalent to those found in neighborhoods consisting largely of unassisted similar units; and
- ☐ Be located so that travel time and cost via public transportation or private automobile from the neighborhood to places of employment is not excessive.

A new construction site must meet the following standards (please attach documentation confirming compliance with each of the below, as relevant):

- ☐ Be adequate in size, exposure, and contour to accommodate the number and type of units proposed;
- ☐ Have adequate utilities and streets available to service the site;
- ☐ Promote a greater choice of housing opportunities and avoid undue concentration of assisted persons in areas containing a high proportion of low-income persons;
- ☐ Be accessible to social, recreational, educational, commercial, and health facilities and services and other municipal facilities and services equivalent to those found in neighborhoods consisting largely of unassisted similar units;
- ☐ Not located in an area of minority concentration unless sufficient, comparable opportunities exist for housing for minority families in the income range to be served by the proposed project outside areas of minority concentration or that the project is necessary to meet overriding housing needs that cannot be met in that housing market area;
- ☐ Not located in a racially mixed area if the project will cause a significant increase in the proportion of minority to non-minority residents in the area;
- ☐ Not located in a neighborhood that is seriously detrimental to family life or in which sub-standard dwellings or other undesirable conditions predominate; and
- ☐ Except for housing designed for elderly persons, the housing must be located so that travel time and cost via public transportation or private automobile from the neighborhood to places of employment is not excessive.

Owner Signature: _____

Date: _____