



GEORGIA DEPARTMENT  
*of* COMMUNITY AFFAIRS

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

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## Training and Q&A

Thursday, February 13, 2025 | 1:00 PM - 2:30 PM

**Wednesday, Feb 26, 2025 | 11:00 AM - 12:30 PM**

# Housekeeping

- The Session will be recorded and posted to our DCA YouTube Page.
  - (Link Posted in the Chat)
- The PowerPoint will be available as well and linked to the NOFO Webpage later this week.
  - [Notice of Funding Opportunity \(NOFO\) For Rental Housing with Service Priorities](#)
- Ask questions throughout – please just raise your hand or use the Chat.
- The Training will end at 12:30pm, but we will continue to review Questions through the [NOFO Q&A Survey](#), which link is available on the NOFO page.
- The Q&A Survey will be available through the close of business on Friday, February 28, 2025 to allow time for Answers/ Responses to be reviewed and posted prior to the application deadline. Please submit all questions through the Q&A Survey, and not to individual staff members. Questions submitted to individual staff members may not be answered.
- Following the close of Q&A, only questions or concerns related to application submission mechanics and Emphasys will be considered.
- For any application submission or tech issues only, please email [ilona.nagy@dca.ga.gov](mailto:ilona.nagy@dca.ga.gov)

# Agenda

## Training on the Rental Housing with Service Priorities NOFO

- NOFO Overview
- Part I - Service-Enriched, Affordable Rental Housing
- Part II - Single-Site Supportive Housing
- 2025 9% LIHTC General Set Aside
- Part III - Post-Award Requirements & Appendices
- Attachments and Application

## Additional Thoughts

# NOFO Overview

Georgia Department of Community Affairs

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# NOFO Overview

- Projects awarded under this NOFO will be eligible to receive:
  - A low-interest loan, contingent upon the successful selection of a Low-Income Housing Tax Credits (LIHTC) application within a 2025 tax credit round
  - A Favorable Financing Letter of Support to be used in conjunction with the same LIHTC application within a 2025 tax credit round
  - 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.

# NOFO Overview: Loan Terms Overview

	HOME-ARP / Service-Enriched Rental Housing	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"> <li>Minimum Period of Affordability (including Extended Use Period and any associated with new DCA financing)</li> <li>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</li> </ul>	Minimum Period of Affordability (including Extended Use Period and any associated with new DCA financing)
Construction Interest Rate:	0% to 3%	0%
Permanent Interest Rate:	0% to 5%	Determined through underwriting
Repayment Structure:	Determined through underwriting	

***Interest Rates will be determined through underwriting***

# Favorable Financing & PBVs

## Favorable Financing Letters

- Awardees will receive a Letter of Preliminary Commitment of Funding that can be used with the awardees' associated LIHTC application. Favorable Financing points are pursuant to the 2024-2025 QAP (*Scoring*), Section V. *Favorable Financing*, Section A, *Qualifying Sources for Favorable Financing*.
- Given the loan minimums in the NOFO and the QAP parameters, applicants should apply to receive the maximum Favorable Financing points possible under the QAP.

## Project-Based Vouchers

- The Project Based Voucher Application must be submitted with the NOFO Application and is attached as an Appendix.
- Most jurisdictions outside of DCA's Housing Choice Voucher authority have agreements with DCA to port the vouchers. There are a few who have not. Please reach out to us if you are unsure.
- Must have an MOU with local referral agency(s) for each population referred to use vouchers



# Eligible Applicants & Activities

## Eligible Applicants

- NOFO applicants must intend to use any award under the NOFO in conjunction with a Low-Income Housing Tax Credit Program (LIHTC) application. The LIHTC application must encompass the same project as the NOFO award.
- Applicants must thus be able to apply for tax credits and be determined to be a Qualified Certifying Entity in conjunction with their LIHTC application. LIHTC Project Team Qualifications Determinations are reviewed on a rolling basis, but the deadline for the upcoming Spring 2025 9% tax credit round is **March 14, 2025**.
- The Performance Workbook for Project Team Qualifications is currently available at the [Housing Tax Credit Application page](#).

## Eligible Activities

- New construction, acquisition, and/or rehabilitation of affordable rental housing with service priorities for designated populations.
- Certain costs and activities are specific to the funding source. See Part I and Part II of the NOFO for program-specific information.

# Application Limitations

- Each applicant may only submit one application for review under this NOFO. Applicants must choose which funding source they're applying for.
- DCA will evaluate each Application to determine the feasibility of usage of the proposed funding in support of the respective programs.
- DCA reserves the right to utilize the resources listed and/or additional DCA resources, if available, to maximize loan efficiency as circumstances necessitate.
- 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 or HOME/NHTF properties or other federal funds, and any DCA and GHFA loans

# Updates

## 2025 QAP Documents Released

- Performance Workbook
- [2025 Housing Tax Credit Application | Georgia Department of Community Affairs](#)
- 2024 or 2025 versions of the Performance Workbook will be accepted with your application.
- You must submit the Performance Workbook separately for *both* the NOFO and the tax credit round

# Submission Requirements

- Emphasys Application linked in the NOFO website: [Notice of Funding Opportunity \(NOFO\) For Rental Housing with Service Priorities | Georgia Department of Community Affairs](#)
  - **Register a new account if needed. See the Tax Credit Application Manual for instructions.**
- 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
  - Will be posted to NOFO website; is currently available at the [Housing Tax Credit Application page](#)
- DCA PBV application

# Operational Support & Underwriting

- Projects must adequately plan for the long-term 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*
  - Threshold - Exhibits to Threshold Criteria, Section A, *DCA Underwriting Policies*
- Each program, under Part I and Part II, has distinct additional underwriting requirements contained in the respective Underwriting Guidance
- DCA will perform an analysis of underwriting, cost allocation, cost reasonableness, and subsidy layering analyses, to determine fund feasibility.

## Part I

# Service-Enriched, Affordable Rental Housing

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VII.	Background	10
VIII.	Specific Program Requirements	11
IX.	Loan Availability and Terms	14
X.	Evaluation Process and Prioritization	14

# Service-Enriched, Affordable Rental Housing

## Eligible Activities and Uses

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

## Funding Requirements

- 15 Years

# Service-Enriched, Affordable Rental Housing

## Qualified Populations

- 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.
- Project Based Vouchers for these units

## 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)



# Optional Supportive Services

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.

# Service-Enriched, Affordable Rental Housing

- This funding with certain tenancy types such as HFOP or Elderly will be difficult to comply with the familial status requirements of Fair Housing
- Initial Eligibility for the unit is dictated by HOME-ARP.
  - Tenancy processes are dictated by the Subsidy (i.e. PBV).
  - Therefore, QP Units fall under the tenancy requirements from PBVs.
  - If Low-Income HOME-ARP Units are on the property, they would follow the typical High HOME requirements for tenancy.

# Development and Property Management Experience

## ***Narrative Max: 3 pages, plus Supportive Housing Experience Supplement***

- 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).
- Demonstrate that the Applicant has experience leveraging resources and compliance requirements similar to the HOME-ARP funds being proposed in the current project.
- Demonstrate that your property management company has experience providing housing and maintaining properties for vulnerable populations, specifically the HOME-ARP Qualifying Populations if possible. How do you:
  - Determine tenant eligibility and the amount of rent to charge based on funding source
  - Address program participant complaints,
  - Coordinate with other service organizations that may refer program participants to the units
  - Maintain the properties to prevent unnecessary costly repairs.
  - Cover replacement costs (e.g., replacing broken or damaged appliances, major equipment

# Strength of Project Concept, Partnerships and Service Plan/Budget

## ***Narrative Max: 4 pages, plus Service Plan and Service Budget***

- 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.
- 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, etc.
- 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.

# Strength of Project Concept, Partnerships and Service Plan/Budget

Areas to expand upon:

- 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 “Increased Accessibility” design features, including any assistive technology, that serve the resident population into the development.
- 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.

# Strength of Project Concept, Partnerships and Service Plan/Budget

Areas to expand upon (continued):

- 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:
  - 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***

- 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:
  - Poverty rates/Homelessness
  - Cost Burdened Households
  - Existing Affordable Housing in the area

# Data-Informed Local Need and Experience with Underserved Populations

- 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:
  - 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.
- 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.



# Leveraging Funding

## ***Narrative Max: 1 page***

- 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.
- Points will be awarded according to the ranked percentage of committed leveraged funding to the total development cost.

# Optional Supportive Services

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:

- 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;
- Have a minimum of three (3) years of experience assisting vulnerable individuals or families;
- 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;

# Optional Supportive Services

- 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;
- Have standards of financial accountability that conform to 24 CFR 84.21, Standards of Financial Management Systems, and provide the most recent financial audit.
- Nonprofit applicants must meet the requirements listed above and meet the following criteria:
  - Meet one of the two structures below:
    - 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
    - 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).
  - 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.

# Optional Supportive Services

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)

## Part II

# Single-Site Supportive Housing

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# Single-Site Supportive Housing

- Primary funding source is the National Housing Trust Fund.
- Subject to availability and DCA discretion, DCA may allocate other funds including HOME funds based upon funding need, and fund availability and applicability.
- Loans between \$2M-\$4M
- Required minimum 30-year affordability, serving residents with maximum income at 30% AMI
- Per-Unit Subsidy limited to maximum HOME subsidy limits
- Please review the [NHTF Compliance Manual](#) for further requirements for awardees.

# Single-Site Supportive Housing

**Priority Populations:** Units funded under Part 2 must serve one or more of the following:

- 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.

# Single-Site Supportive Housing

## Project Concepts and Designs

- Referenced in both the NOFO and the 9% LIHTC General Set-Aside Guidance
- Highlights resident-centered approach to design and accessibility features

## Service Provider Partnerships

- Requirements are detailed in the respective Rating Factor and in the Supportive Services Plan and Budget Template
- The “Budget” tabs in the Plan and Budget template are to describe the financial information as expected by the service providers. In other words, the Budgets are to capture the service providers’ budgets for the operations associated with the proposed project.
- Supportive service requirements are also referenced in the 9% LIHTC General Set-Aside Guidance.



# Single-Site Supportive Housing Underwriting Guidance

## Operating Expenses

- For units dedicated to Supportive Housing, annual budgeted operating expenses must be no less than \$8,000 per unit, and no more than \$10,000 per unit, for any applicant in any geographic pool.

## Replacement Reserves

- All developments must budget for and capitalize funding of Replacement Reserves at or before Conversion, in an amount that equals the total of six months' worth of contributions. Ongoing contributions the same per QAP.

## Fixtures and Furnishing Reserves

- All applicants will be required to capitalize and fund a Fixtures and Furnishings Reserve at or before Conversion, which in part must be used to fund essential furnishings for new tenants in need of furnishing. Applicants may use philanthropic sources, including in-kind contributions, to fund 50% of this Reserve.

# Supportive Housing Set Aside Information

## 2025 9% LIHTC General Set Aside

- DCA has published the [2025 9% General Set Aside Guidance - Supportive Housing](#) intended to outline expectations for any Single-Site Supportive Housing project applications submitted under this NOFO, **Part II**, and within the 2025 9% LIHTC round General Set Aside.
  - The link is on the NOFO website.
- The Set Aside Guidance offers additional information with particular regard to Project Concepts and Supportive Services. The Set-Aside's requirements are otherwise captured in the NOFO, including Part II, and in the Single-Site Supportive Housing Underwriting Guidance, and in the Supportive Services Plan & Budget form.

## Part III

# Post-Award Requirements & Appendices

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# Post-Award Requirements & Appendices

## Federal Cross-Cutting and Compliance

- All Environmental Requirements do apply
- Davis Bacon
  - 12+ Units
  - HOME-ARP – yes
  - NHTF – No

## Project Based Voucher Application

- Submit it with your NOFO Application
- Upload it into Emphasys

# Attachments and Application

Georgia Department of Community Affairs

## Attachments

Underwriting

Service Plans

Tenant Selection Plans

Emphasys Information

# Emphasys

## Emphasys Guidance

- Primarily the same for both applications
- Detailed information in the narratives and attachments, not in Emphasys
- Take the time needed for this to ensure everything is on time

# Service Plans

## Service Plans

- HOME-ARP
  - Focusing on
    - Referrals to the Units and Affirmative Marketing
    - Referrals to and receipt of services in the community if needed
    - Budget is relevant to service provision



# Service Plans

- NHTF
  - Supportive Services Plan and Budget – are incorporated into the Rating Factors
  - The “Budget” tabs in the Plan and Budget template are to describe the financial information as expected by the service providers. In other words, the Budgets are to capture the service providers’ budgets for the operations associated with the proposed project.

# Project Based Voucher Application Review

Georgia Department of Community Affairs



# **Additional Thoughts, Questions, and Considerations**

# Key Take Aways

Submissions should consider:

- Plan ahead and be proactive
- Long Term Sustainability
- Working well with service providers
- Tenant Focused Housing
- Q&A will be available through the close of business on Friday, February 28, 2025. Following the close of Q&A, only questions or concerns related to application submission mechanics and Emphasys will be considered.

# NOFO Question & Answer Survey

**Please use the following form for your questions:**

[https://dcaqap.formstack.com/forms/housing with service priorities nofo q a](https://dcaqap.formstack.com/forms/housing_with_service_priorities_nofa_q_a)

*If you email us – there is no guarantee that your question will be answered.*

## **Current Q&A Answers**

<https://dca.georgia.gov/document/document/services-nofa1-8instructions-and-responses02172025xlsx/download>

*Additional answers will be posted soon (hopefully tomorrow)*

# **HOME-ARP Supportive Services Information Sessions**

**More detailed information to be presented at:**

## **HOME-ARP Supportive Services Grant Application Webinar**

**Thursday, March 13, 2025**

**3:00 PM – 5:00 PM**



## **DCA Housing Symposium**

**Hyatt Regency Savannah**  
**(for Housing Symposium attendees only)**

**Wednesday, March 19, 2025**

**(pending final confirmation of date and time)**

# **HOME-ARP Public Comment**

**Non-Congregate Shelter NOFO**

**&**

**Supportive Services NOFO**

***To be released soon for Public Comment...***

**Check your HOME-ARP Listserv Emails for more information**

# **HOME-ARP NOFO Rental Housing with Service Priorities Training and Q&A**

**More detailed information to be presented at:**

**Wednesday, February 26, 2025**

**11:00am – 12:30pm**





# HOME-ARP Substantial Amendment Listening Sessions

We want to hear from you for our Qualifying Population Update to HUD!  
Are there population limitations or preferences that we should consider?  
Any other ideas on HOME-ARP Activities?  
Let us know!

**Tuesday, February 18, 2025**  
**10:00am – 11:30am**



# Thanks!

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