

**NOTICE OF FUNDING AVAILABILITY
ONEGEORGIA AUTHORITY
WORKFORCE HOUSING INITIATIVE PROGRAM**

June 18, 2025

The OneGeorgia Authority (“Authority”) releases this Notice of Funding Availability (“NOFA”) for the Workforce Housing Initiative. Funding will be made available to assist local communities with housing development to address a shortage of housing stock that impacts the workforce economy.

The purpose of this NOFA is to outline available financial assistance, in the form of grants or loans, for activities that result in housing that meets the needs of working families and others who may consider relocating to a community for employment reasons. Workforce housing funds will be awarded on a competitive basis to projects that demonstrate an ability to address:

- Ongoing workforce housing needs, as identified by a recent housing study;
- Difficulty satisfying workforce needs in communities or regions with low unemployment; and
- A community or regional commitment to expand and improve existing housing stock.

This initiative is intended to provide a flexible funding source to support any eligible activity that results in workforce housing. Examples of such activities include essential community infrastructure specifically needed to support new housing development and construction finance for workforce housing.

Grantees will be expected to demonstrate transformational change in workforce housing. OneGeorgia funds are offered to support housing affordability; therefore, resulting cost savings must contribute to the affordability of the per unit purchase price or rent extended to families who ultimately benefit from the activity.

A copy of this NOFA, the application package, and other related materials will be available on the Georgia Department of Community Affairs’ website at the link listed below:
<https://dca.georgia.gov/financing-tools/infrastructure/onegeorgia-authority/equity-fund/rural-workforce-housing-initiative>

A. FUNDS AVAILABLE

Approximately thirty-four million dollars (\$34,000,000) is available for this initiative. This funding will be awarded at regular intervals through an ongoing, competitive grant cycle, subject to funds availability. The amount of funds available may be increased or decreased at the Authority’s discretion.

B. GRANT & LOAN FUNDING LIMITATIONS

Infrastructure grants are limited to no more than two million five hundred thousand dollars (\$2,500,000) per application and development. Construction finance is limited to no more than

one million dollars (\$1,000,000) per applicant and development phase. For construction loans, exceptions may be considered for larger developments where the initial loan has been fully repaid. The Authority reserves the right to fund, in whole or in part, any, all, or none of the applications submitted in response to this NOFA. Applications for less than two hundred fifty thousand dollars (\$250,000) will not be accepted. The Authority will only approve one investment per development.

OGA Maximum Requested Amount	# of Housing Units	Local Government Minimum Cash Match- Counties with population less than 50,000	Local Government Minimum Cash Match- OGA Eligible counties with population more than 50,000
\$500,000	Under 25	15%	30%
\$1,000,000	25-30	15%	30%
\$1,500,000	31-40	15%	30%
\$2,000,000	41-60	15%	30%
\$2,500,000	61+	15%	30%

C. LOCAL GOVERNMENT COMMITMENT AND MATCHING FUNDS

Applications are expected to leverage other sources of funding – private debt or equity, philanthropic support, or other public funds.

Applicants located in eligible counties with populations in excess of 50,000, should contribute matching funds at a minimum of thirty percent (30%) of grant funds requested. Applicants located in counties with populations less than 50,000, should contribute matching funds at a minimum of fifteen percent (15%) of grant funds requested. Matching funds for cities is determined by the population within the county in which the project is proposed.

An applicant can “buy down” the percentage match required for the development. The community must agree to and commit in writing to all three the following:

- Agree to expedited review of all permits associated with the development; **AND**
- Agree to waive minimum square footage requirements for the development; **AND**
- Either
 - Agree to waive minimum lot size requirements for the development; **OR**
 - Consent to permit any construction material permitted in Georgia minimum building codes for use in the development.

Should a community applicant agree to the conditions noted above, the required match shall be reduced to ten percent (10%) for developments occurring in communities with greater than 50,000 population and five percent (5%) for developments occurring in communities with fewer than 50,000 population.

Concessions noted above should in no way be construed as to prevent the local government from guiding the structure of the development. In fact, the local government should be the driving force behind the development of any and all applications.

The applicant's required match, regardless of the calculation method selected, can be further reduced by the actual value of the fair market value of the land if donated by the public entity applicant and/or the actual value of waived tap fees for the development. Documentation to quantify either reduction will be required in the application.

For developers seeking assistance with construction financing, the developer should be prepared to contribute up to sixty percent (60%) of the development costs through a combination of equity and conventional financing methods. However, local government commitment/support is required (i.e., expedited permitting, reduced local fees, expedited inspections, etc.). Financing requirements are outlined in Section F.

Communities within a county that are not eligible for OneGeorgia funding are not permitted to apply or receive grant funds.

Local public and private investment will factor in an application's overall competitiveness.

D. ELIGIBLE APPLICANTS

Units of general-purpose local government (e.g., city, county, consolidated government), as well as local, regional, and state authorities, generally in partnership with a housing developer, are eligible to apply. For purposes related to this initiative, the Authority, through the Georgia Housing Finance Authority (GHFA), will also consider loans to private developers, including not-for-profits and community housing development organizations; however, these will require active engagement with the local government. Prospective applicants should consult GHFA with questions about eligibility. Applications for loans will be submitted to GHFA with questions about eligibility. Questions regarding construction loans can be addressed to Jimish Patel: Jimish.patel@dca.ga.gov

Additional eligibility requirements include the following:

- Pre-application is REQUIRED to be submitted via email to OGA@dca.ga.gov at least (thirty) 30 days prior to the submission of the full application.
- Applicants may only submit applications for activities within counties identified as eligible on the above map. Local government applicants must be in compliance with the audit report and grant certification form submission requirements contained in O.C.G.A. §§36-81-7 and 86-81-8.1.
- Local government and authority applicants must be current and in compliance with all reporting, audit, and survey requirements, as required by statute(s).
- Prior recipients of OneGeorgia funding must resolve any outstanding audit and/or compliance monitoring findings or deficiencies prior to submitting an application. Sanctions associated with any other OneGeorgia grant will also apply to this initiative.

E. ELIGIBLE ACTIVITIES

This initiative is intended to provide flexible funding to support the expedited development of publicly owned infrastructure that supports the development of workforce housing. Any OneGeorgia eligible activity will be considered for funding, subject to the following overarching objectives.

- Any development designed to result in for-sale, single-family housing is expected to produce new housing supply with a sale price of no more than two hundred ninety thousand dollars (\$290,000) and no less than one hundred twenty-five thousand dollars (\$125,000). The sale for any purpose other than owner-occupied housing, or the sale of more than a single parcel to any one entity is not permitted.
- Any development designed to result in single- or multi-family rental housing must adhere to per unit costs of not more than two hundred ninety thousand dollars (\$290,000) per unit nor less than one hundred twenty-five thousand dollars (\$125,000) per unit. Generally, properties must provide at least two bedrooms with essential services, and rental rates that are affordable to households earning up to one hundred percent (100%) of median area income where affordable is defined as consuming no more than thirty percent (30%) of the average household income and maintained for a period of at least ten (10) years.
- Sale or lease activities not compliant with the parameters set forth under this NOFA are subject to penalties that will be addressed in the award documentation.
- Workforce Housing funding may be layered in project financing that includes other sources of public funds (e.g., HOME, CDBG, National Housing Trust Fund, or Tax Credits). However, applications will be scored based on overall competitiveness, which includes an appropriate mix of private and public financing. This program is not intended to provide gap financing for developments that are already substantially financed through other public funding programs.
- Developments must comply with state environmental and historic preservation requirements.
- When the total project costs exceed the minimum set forth in the Georgia Public Works Construction Law (currently two hundred fifty thousand dollars (\$250,000)), all state procurement requirements must be met.
- If the development is phased, all area(s) of the development where the Authority is funding the infrastructure must comply with the sales price or rental price requirements.

F. APPLICATION PROCEDURES

The application process will differ slightly depending on the type of financial assistance requested.

1) Infrastructure Grant Applications

- Applications for infrastructure funds are **REQUIRED** to complete an Initial Project Assessment meeting with the DCA Regional Representative and then

submit a pre-application to satisfy baseline eligibility requirements. The pre-application is due thirty (30) days prior to the full application. Through this process, applicants will be offered technical assistance prior to full application submission. Applicants should be mindful of this requirement and the associated turnaround time (typically two weeks) in order to meet established application deadlines.

- Each completed application will first be reviewed to reconfirm eligibility and determine completeness. Then, applications will be thoroughly vetted and competitively scored.
- The full application shall include but is not limited to a preliminary engineering report, copy of the warranty deed, and audited financials of the applicant.
- The full application shall include a copy of an executed agreement between the grant recipient (city, county, or authority) and the housing developer. This agreement should state the number of housing units being built, type of housing units being built, projected sale price, and any public/private investment from each entity. (Note: such agreements may contain language, if desired by the applicant and developer, to void the agreement should funding not be awarded under the Rural Workforce Housing Initiative.)
- The full application shall include a definitive description/plans for all phases of development.
- The full application shall confirm appropriateness of all zoning and annexations necessary for development. This includes any zoning actions necessary to accommodate any concessions (permitting timelines, minimum square footage, lot size and/or building materials) necessary to permit a “buy down” of match requirements. Applicant should provide a draft of documentation for right-of-way easements from the developer to the local government.
- The Authority will consider recommended applications and make a final determination on any and all awards.

2) *Construction Finance Applications*

- Applications for construction finance are required to include private financing. In order to better coordinate with private lenders, applications will be accepted on a rolling basis so long as funds remain available.
- Low-interest construction financing zero to three percent (0%-3%) will be available for up to forty percent (40%) of total development costs or one million dollars (\$1,000,000) maximum. The expectation is that developers will contribute ten percent (10%) of the total costs and finance at least fifty percent (50%) through other sources.
- GHFA will work directly with developers who have gained support of the local government entity and have secured at least fifty percent (50%) financing from a private lender for the loan funds. Underwriting will be conducted by tGHFA and the Georgia Department of Community Affairs.

G. APPLICATION DEADLINES AND AWARD ANNOUNCEMENTS

For infrastructure requests, pre-applications and full applications must be submitted online. The link to access the pre-application and the application can be found at: <https://dca.georgia.gov/rwhi-documents-downloads>. (Hard copy applications will not be accepted.) Fiscal Year 2026 submission deadlines are as follows:

- October 10, 2025 for December/January consideration
- January 9, 2026 for March/April consideration
- April 10, 2026 for June consideration

For construction financing, applications will be accepted and awarded on a rolling cycle so long as funds are available. Loan applications can be submitted here: [Georgia DCA - WHI Construction Loan Application \(emphasys-hft.com\)](https://www.georgiadca.com/whi-construction-loan-application)

Successful applicants will receive written notice of award, including all necessary grant or loan documents, requirements, timelines, and other details.

H. SPECIAL CONDITIONS FOR APPROVED AWARDS

All approved awards are subject to special conditions. Special conditions include but are not limited to the following:

- Prior to the drawdown of funds, the recipient must submit to the Authority, approval final executed copies of the bid specifications and tabulations and contract(s) (includes copy of executed contract, Bid bond, Performance bond, Payment bond), for the proposed project. (Please submit all required documents at one time).
- Prior to the closeout of the award, copies of the executed purchase/sales agreement between the buyer/seller need to be made available for inspection. Agreements should be able to prove that no more than one home/housing within the development unit was sold to the same individual.

I. RESTRICTIONS FOR AWARDS

- Homes must be sold for no more than two hundred ninety thousand dollars (\$290,000) and no less than one hundred twenty-five thousand dollars (\$125,000).
- Buyers are restricted to the purchase of no more than one unit in any funded development.
- Rental units must satisfy the affordability requirements for a period of at least ten (10) years.
- The applicant must pay for engineering associated with the infrastructure portion of the project.
- Infrastructure/utility contracting firms shall be ineligible to bid on or receive a contract for infrastructure installation components of the project if any individual

serves as a principal in the entities responsible for both housing construction and infrastructure installation.

J. TIMEFRAME FOR COMPLETION

OneGeorgia funds are intended to facilitate the expedited development of workforce housing within the state of Georgia. The project must be completed, including infrastructure installation and workforce housing construction, within the timeframe specified in the grant/loan award documentation, which is generally thirty (30) months from the date of award.

For the purposes of this funding, “*completion*” is defined as:

- a) completion of installation of all infrastructure associated with the project;
- b) expenditure of all awarded funding;
- c) construction of all housing units proposed within the approved application; and
- d) all award closeout procedures have been finalized.

K. ADDITIONAL INFORMATION

The Authority is the administrator of the Workforce Housing Initiative. This initiative is subject to funding availability, and the Authority reserves its right to amend the initiative at any time. Use of funds is subject to all applicable state laws and regulations, as well as to the policies and requirements of the Georgia Department of Community Affairs and OneGeorgia Workforce Initiative Program.

For additional information, please contact Gina Webb, OneGeorgia Authority Director, at gina.webb@dca.ga.gov.