



GEORGIA DEPARTMENT
of **COMMUNITY AFFAIRS**

2025 DCA Application Manual

GEORGIA HOUSING CREDIT PROGRAM

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2025 Housing Tax Credit Application Manual

The purpose of the Housing Tax Credit Application Manual is to provide a central location for instructions and guidance for submission of Tax Credit Applications. This Manual may contain some information included in the 2024-2025 QAP but is not intended to provide a comprehensive list or summary of QAP requirements, or applicability of QAP sections and relevant DCA manuals. Applicants are responsible for comprehensive review of the QAP and relevant DCA manuals to determine applicability of requirements and ensure all requirements are satisfied.

This Manual is not intended to change QAP policy and will be superseded by the 2024-2025 QAP in the event of a discrepancy.

Requirements and Timeline

The below table of submission requirements and deadlines is copied from *(Core) Competitive Rounds, A. Requirements and Timeline* (2025 Round deadlines excluded). All documents must be submitted by 5:00 pm on the below-specified dates.

Submission	Requirements	9% Credits Deadline	4% Credits/Bonds Deadline
Reviews Conducted Prior to Competitive Round	Certain documents from the following Threshold Criteria : <ul style="list-style-type: none"> • Occupied Developments • Project Team Qualifications 	Accepted on a rolling basis. Final deadline: March 14, 2025	Accepted on a rolling basis. Final Deadline: August 1, 2025
Intent to Apply	A short survey response covering basic development information including but not limited to Applicant information, site location, and funding requested.	April 16, 2025	September 3, 2025
Competitive Review Application	<ul style="list-style-type: none"> • Completed Excel and Emphasys Core Applications • All applicable Scoring documentation: see (Scoring) Applicability of Scoring Criteria • Bond inducement resolution from the issuing authority 	May 16, 2025	October 3, 2025
Waiver Requests	See Waiver Requirements below	October 16, 2025	February 27, 2026
Threshold Review Submission	See Threshold Criteria	December 16, 2025	May 1, 2026

Submission Methods and Details

The below deadlines and QAP section applicability are listed in *(Core) Competitive Rounds, A. Requirements and Timeline*.

Reviews Conducted Prior to Competitive Round

Deadline

- 9% Credits: **March 14, 2025**
- 4% Credits/Bonds: **August 1, 2025**

QAP Sections Reviewed

- *(Threshold) Project Team Qualifications*
- *(Threshold) Occupied Developments, (only) subsection A. Pre-Competitive Round Approvals*
 - General Information Notices (GIN)

Submission Method

- *Project Team Qualifications*
 - Submit via email to Allocation@dca.ga.gov
- *Occupied Developments, A. Pre-Competitive Round Approvals*
 - Submit via email to Allocation@dca.ga.gov and RelocationReview@dca.ga.gov

Details

DCA will accept requests for Project Team Qualification determination throughout the year, however Applicants must submit requests by the respective dates listed above to be eligible to submit a Competitive Review Application in the 9% Credits or 4% Credits/Bonds Competitive Round.

Applicants must receive DCA approval of GIN drafts prior to disseminating to residents.

Intent to Apply

Deadline

- 9% Credits: **April 16, 2025**
- 4% Credits/Bonds: **September 3, 2025**

Requirements

- A short survey response covering basic development information including but not limited to Applicant information, site location, and funding requested.

Submission Method

- Submit via the Intent to Apply Survey
 - [2025 9% Credits Intent to Apply Survey](#)
 - [2025 4% Credits/Bonds Intent to Apply Survey](#) – Survey opens August 5, 2025

Details

- Submit a survey for each Application you intend to submit. Do not list multiple properties within a single survey.

Competitive Review Application

Deadline

- 9% Credits: **May 16, 2025**
- 4% Credits/Bonds: **October 3, 2025**

QAP Sections Reviewed

- All applicable *Scoring Criteria* sections
 - See (*Scoring*) *Applicability of Scoring Criteria*

Submission Method

- Submit via the [Emphasys Application Portal](#)
 - Application Name:
 - “2025 9% HTC Competitive Application”
 - “2025 4% HTC/Bonds Competitive Application”
 - [Appendix \(C\) Competitive Application Submission Instructions](#)

Format

- Applicants must use the 2025 Excel Core Application. If DCA publishes an updated version, Applicants must use the most recently-published version.
- Files must be named in accordance with the 2025 Submission Folder Instructions and File Naming Conventions and submitted in the 2025 Competitive Application Folder Structure
 - [Appendix \(A\) Submission Folder Instructions](#)

Waiver Requests

Deadline

- 9% Credits: **October 16, 2025**
- 4% Credits/Bonds: **February 27, 2026**

Submission Method

- Submit via the [Emphasys Developer Portal](#)
 - [Appendix \(D\) Waiver Request and Threshold Application Submission Instructions](#)

Details

- This submission is only applicable to Applications selected for a funding award following the Competitive Review Application.
- Applicants who wish to be exempt from any QAP requirement must request a waiver. Examples include but are not limited to architectural standards, accessibility standards, and underwriting.

Threshold Review Submission

Deadline

- 9% Credits: **December 16, 2025**
- 4% Credits/Bonds: **May 1, 2026**

QAP Sections Reviewed

- All applicable *Threshold Criteria* sections
 - Refer to each QAP section to determine applicability

Submission Method

- Submit via the [Emphasys Developer Portal](#)

- [Appendix \(D\) Waiver Request and Threshold Application Submission Instructions](#)

Format

- Applicants must re-submit the 2025 Excel Core Application, with the Threshold tab complete.
 - Any changes in the Core Application from the Competitive Review Application to the Threshold Review Application must be clearly indicated and accompanied by an explanation.
 - No changes permitted in the Scoring tab.
 - If a newer version of the Excel Core Application is published between Competitive Review Application and Threshold Review Application, Applicants will not be required to use the newer version unless DCA instructs otherwise.

Files must be named in accordance with the 2025 Submission Folder Instructions and File Naming Conventions and submitted in the 2025 Threshold Application Folder structure

- [Appendix \(A\) Submission Folder Instructions](#)

Details

- This submission is only applicable to Applications selected for a funding award following the Competitive Review Application.

Appendix (A) Submission Folder Instructions

2025 Submission Folder Requirements and File Naming Conventions

Submission Folder

Applicants must use the 2025 Submission Folder Structure:

- Competitive Application Folder (forthcoming)
- Threshold Application Folder (forthcoming)

For any sections that are not applicable to the Application, add “NA” to the end of the folder name and leave the folder empty (ex: “09DeeprTargtgNA”).

The complete folder must be compressed into a zipped file to upload through Emphasys.

Document Requirements

Do not combine the documents for each tab into one combined PDF. Submit separate PDFs for each document.

All DCA forms created in Microsoft Excel (ex: Core Application, Performance Workbook) must be submitted in Excel format. For any DCA Excel documents requiring signatures, a PDF copy of the signed document must also be submitted.

Naming Electronic Files

Please name files sensibly such that it will be obvious to DCA what is in the file without having to open it!

Name files using the following format:

Full file name example: “0201DCASrEquityCommit”

- First is the number at the beginning of its respective folder name (ex: “01Feasibility”)
- Followed by the document number (ex: 01, 02, 03)
- Then the abbreviated project name (“DCASr”)
- Then document name (ex: “EquityCommit”)

Do not include:

Spaces or underscores (use CondensedTitleCaseFormat)

Special characters (e.g., &, /, \, \$, -, +, *, #, %, @, periods “.”, etc.).

Words such as “The”, “of”, “on”, “at” and “Ltd Partnership”

Any references to your version number or version date

Additional Instructions:

Keep filename size to a maximum of about 30 characters.

Use abbreviations where possible.

- Replace words such as “Apartments” and “Residences”, with abbreviations such as “Apts” and “Res”.

When naming Performance Workbooks, use first initial and surname for project team members. (ex: “1901DCASrPerfWkbkJSmith”)

Appendix (B) Contacts and Links

Contacts

Application Submission and Review

- Allocation Team program administration staff (Allocation@dca.ga.gov): Meagan Cutler, Em Persaud, Felecia Speakman
 - Primary contact for pre-submission through Competitive Application and Award
 - Applicants may contact the DCA Allocation Team regarding any matters related to application submission and review.
 - Copy the DCA Allocation Team on all emails regarding application submission and review (including Waiver Requests and Threshold Application).
- Relocation Team (RelocationReview@dca.ga.gov)
 - Contact the DCA Relocation Team for any matters related to *(Threshold) Occupied Developments*, the *DCA Relocation Manual*, Permanent Displacement Waivers, or any other relocation-related questions.
- Environmental Team (EnvironmentalReview@dca.ga.gov)
 - Contact the DCA Environmental Team for any matters related to Waiver Requests of requirements in *(Threshold) Environmental Requirements* or the *DCA Environmental Manual*.
- DCA-Assigned Underwriting and Construction Specialists
 - Primary contacts for Waiver Requests through 42(M) or Carryover Allocation
 - Direct questions regarding awarded applications to assigned underwriting and construction specialists, whose contact information will be provided in the award letter.
- Cheyenne Speakman (Cheyenne.Speakman@dca.ga.gov)
 - Contact Cheyenne Speakman for any matters related to fee payments and invoicing.

Qualified Allocation Plan, Manuals, Forms, Scoring Documents

- QAP Q&A Survey
 - Submit questions related to the 2024-2025 QAP and 2025 manuals, forms, and scoring documents through the [2024-2025 QAP Q&A Survey](#).
- Contact Allocation Team policy staff (Allocation@dca.ga.gov)

Post-Award

- Project Concept Change Review Team (PCCSubmission@dca.ga.gov)
 - Project Concept Change Requests
- Development Team (Onome.Uwhubetine@dca.ga.gov)
 - Properties with 42(M) or Carryover Allocation through 8609
 - 8609s, Cost Certifications, Pre-8609/Placed-in-Service Project Concept Change Questions
- Office of Portfolio Management Compliance Team (Compliance@dca.ga.gov)
 - Placed-In-Service Properties
 - Compliance Monitoring and Fees, Rents, Post-8609 and Placed-in-Service Project Concept Change Questions

Links

- [Emphasys Application Portal](#) (Funding App Collector)
- [Emphasys Developer Portal](#)
- [Qualified Allocation Plan, Q&A Survey and Responses](#)

- [Manuals, Forms, Scoring Documents](#)
- [Post-Award Resources](#) (8609s, Project Concept Changes, etc.)
- [Compliance Monitoring](#)

Appendix (C) Competitive Application Submission Instructions Emphasys Application Portal (Funding App Collector)

1

Navigate to [Emphasys Funding App Collector Portal](#)

2

Enter User name and Password, then click "Log On". If you do not have a user name and password, first click "Register" to create an account.

Please enter your username and password. [Register](#) if you don't have an account.

Account Information

User name

DCA Applicant

Password

Remember me?

Log On

[Please](#)

[Int](#)

[U.S](#)

3 Click "Fill Out an Application"

Georgia DCA - Housing Finance & Development

Applications

Submit an Application

Applications

Fill Out an Application

Search

4 Click drop-down to select application

9% Credits: "2024 9% HTC Competitive Application"

4% Credits/Bonds: "2024 4% HTC/Bonds Competitive Application"

Fill Out an Application

Developer Application

Select an application to fill out

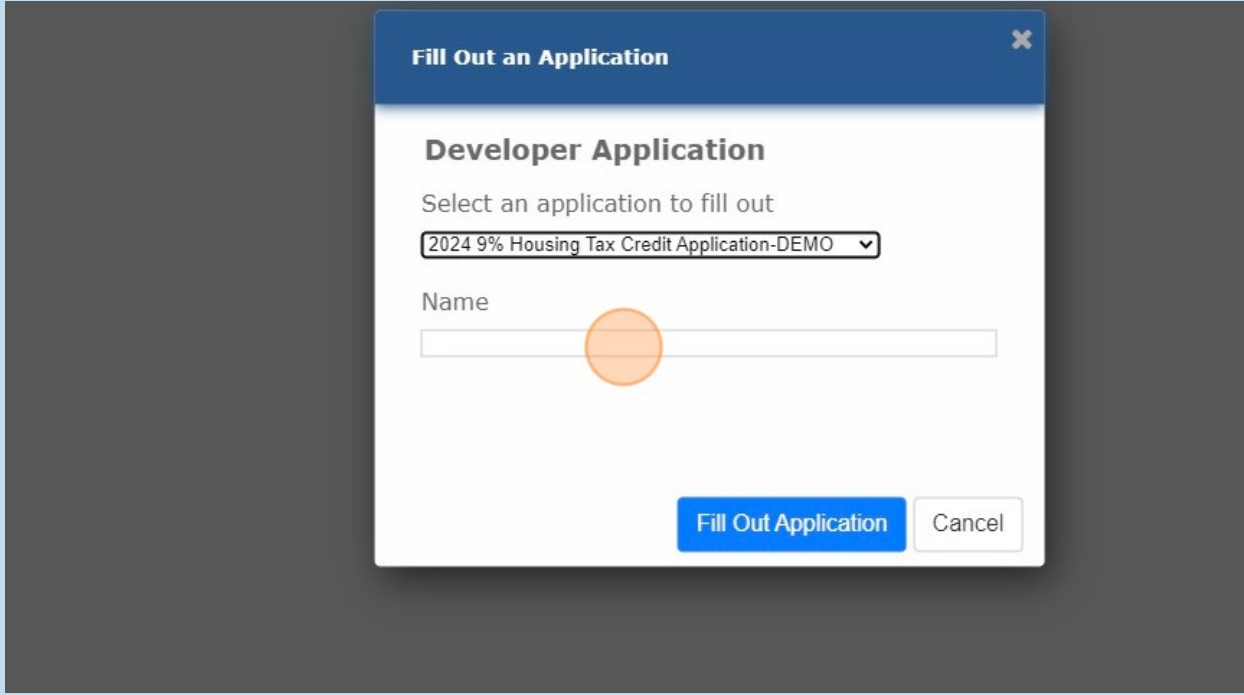
Additional Private Activity Bond Issuance Request

Name

Fill Out Application

Cancel

5 Enter Application Name



Fill Out an Application

Developer Application

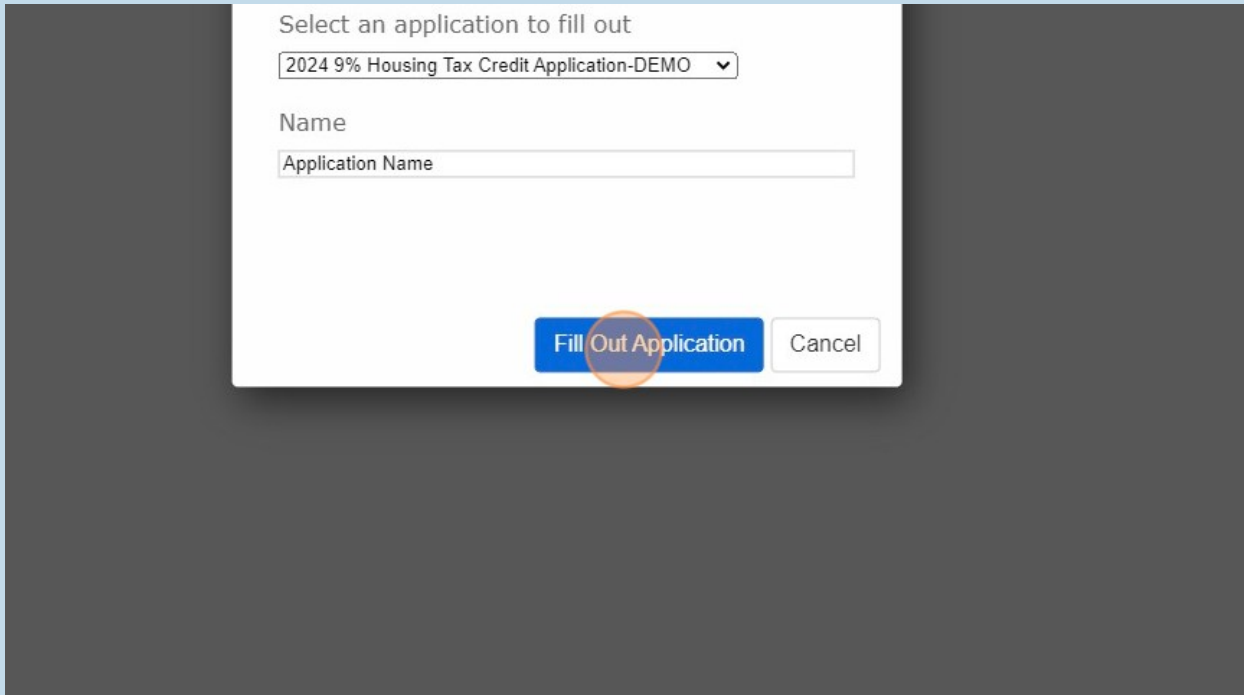
Select an application to fill out

2024 9% Housing Tax Credit Application-DEMO

Name

Fill Out Application Cancel

6 Click "Fill Out Application"



Select an application to fill out

2024 9% Housing Tax Credit Application-DEMO

Name

Application Name


Fill Out Application Cancel

7

On the first page, "Overview and Instructions", click "Save and Next".

- Rent and Income Minimum Set-Aside Election
- Projected Placed-In-Service Date
- Preservation
- Additional Information
- Relocation Survey
- Pre-Application and Waivers
- Previous Application Information
- Applicant Comments and Clarifications
- Development Team
 - Ownership Entity and General Partner
 - Limited Partner
 - Non-Profit Sponsor
 - Developer
 - Other Development Team Members
 - Property Transfer

When all required fields have been satisfied and pages have been save checkmarks beside all page names in order to submit your Application.

Click "Submit an Application" in the banner at the top of the browser w that you will no longer be able to edit your Application. 

Deadline

The 2024 9% Housing Tax Credit Competitive Application deadline is 5

Notes

Please direct any questions related to the Emphasys application to Allo

Save and Next

8

A green check will appear - each page must have a green check to submit application.

Georgia DCA - Housing Finance & Development

Applications Submit an Application

(2024 9% Housing Tax Credit Application)

- Overview & Instructions
- Application Contact Information
- Narrative
- Development Information
 - Application Designation
 - Development Location
 - Legislative Districts and Political Jurisdiction
 - Building and Unit Information
 - Tenancy Characteristics
 - Rent and Income Minimum Set-Aside Election

Applicant Contact for Application Submission and Review 

Primary Contact

Organization Name * DCA

Contact * Applicant Na

Title * Title

Phone * (555) 555-55

Email * applicant@d

Alternate Contact

Organization Name * DCA

Contact * App Contact

Title * Tit

9

Complete all fields in the "Applicant Contact Information" page, then click "Save and Next".

Building and Unit Information

Tenancy Characteristics

Rent and Income Minimum Set-Aside Election

Projected Placed-In-Service Date

Preservation

Additional Information

Relocation Survey

Pre-Application and Waivers

Previous Application Information

Applicant Comments and Clarifications

Development Team

Ownership Entity and General Partner

Limited Partner

Non-Profit Sponsor

Developer

Alternate Contact

Organization Name * DCA

Contact * App Contact

Title * Title

Phone * (555) 555-55

Email * applicant@d

Save and Next

10

Repeat steps 1-9 for each page of the application.

11

If a green check mark does not appear after clicking "Save and Next", confirm all required fields are completed and check for red error messages.

Name of Principal	* Name	<input type="text" value="Name"/>
Title	* Title	<input type="text" value="Title"/>
Phone	* (555) 555-5555	<input type="text" value="(555) 555-5555"/>
Email	* email@email.com	<input type="text" value="email@email.com"/>
Accountant		
Entity Name	* Acct	<input type="text" value="Acct"/>
Name of Principal	* Name	<input type="text" value="Name"/>
Title	* T	<input type="text" value="T"/>
Phone	* () - -	<input type="text" value="() - -"/> Please enter a valid phone number.
Email	* email@email.com	<input type="text" value="email@email.com"/> Invalid Answer
Architect		
Entity Name	*	<input type="text"/>
Name of Principal	*	<input type="text"/>
Title	*	<input type="text"/>
Phone	*	<input type="text"/>
Email	*	<input type="text"/>

12

Upload Application documents.

aced-In-Service Date

Information

urvey

ion and Waivers

lication Information

omments and

eam

ntity and General

ner

ponsor

opment Team

nsfer

nterest

1. Click on the "Choose File" button. Select your compressed (zipped) folder containing both provided on the DCA website. The name of the folder will show up beside the button.

2. The selected file will be uploaded upon clicking on "Save and Next." This may take several minutes.

3. When your upload is complete, a red trash icon will appear beside your file name, a green checkmark button will reappear. You do not need to click "Save" again on this page.

Click here for the 2024 Submission Folder Structure

[📄](#)

APPLICATION SUBMISSION FOLDER

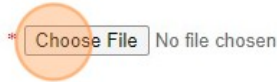
Compressed (zipped) Application Submission Folder * No file

Save and Next

13 Click "Choose File" and select the zipped file.

ve and Next." This may take several minutes. Please do not refresh while the upload is processing.

appear beside your file name, a green checkmark will appear beside the page name in the column on the left side of the page. If you do not see a green checkmark in on this page.



14 Click "Save and Next" and wait for the zipped file to upload. This may take several minutes - do not exit or refresh the browser.

- Relocation Survey
- Pre-Application and Waivers
- Previous Application Information
- Applicant Comments and Clarifications
- Development Team
 - Ownership Entity and General Partner
 - Limited Partner
 - Non-Profit Sponsor
 - Developer
 - Other Development Team Members
 - Property Transfer
 - Identity of Interest
 - Additional Information
 - Award Limitations
 - Applicant Comments and Clarifications

button will reappear. You do not need to click "Save" again on this page

Click here for the 2024 Submission Folder Structure



APPLICATION SUBMISSION FOLDER

Compressed (zipped) Application Submission Folder

Save and Next

15

Confirm upload was successful - if successful, the name of the file will appear with a red trash can icon to the right.

minutes. Please do not refresh while the upload is processing.

checkmark will appear beside the page name in the column on the left side of the browser window, and the "Save

osen

2024-0xxAbbrevProjNameCompetitiveAppFldr.zip



16

Select applicant type to calculate fee.

Housing Tax Credit Application-DRAFT)

Information

Details

Minimum Set-

Service Date

on

Waivers

Information

and

General

2024 9% Housing Tax Credit Application Fees

DCA will invoice the applicant within two weeks of application submission. Payment for the fees

Applicant Type

* For Profit/Non-Profit Joint Venture



Application Fee

\$ 10,000.00

Applicant confirms the 9% Housing Tax Credit application fee will be paid within four weeks of invoice date.

* Yes

Save and Next

17 Complete certification.

Other Development Team Members

Property Transfer

Identity of Interest

Additional Information

Award Limitations

Applicant Comments and Clarifications

Application Submission Folder

Application Fees

Certification

Please check the box confirming the Applicant agrees and

* Yes No

Applicant Name:

* Name

Date:

* 04/23/2024

Save

18 Confirm the application is complete and all pages listed in the left-hand column have a green check mark to the left.

Applicant Comments and Clarifications

Development Team

Ownership Entity and General Partner

Limited Partner

Non-Profit Sponsor

Developer

Other Development Team Members

Property Transfer

Identity of Interest

Additional Information

Award Limitations

Applicant Comments and Clarifications

I am responsible for all calculations and figures that I submit as to eligible and qualified basis. the Georgia Department of Community Affairs (DCA) makes no independent investigation as to the calculations of eligible and qualified basis a

I understand and agree that DCA makes no rep no independent investigation as to the eligible

I, therefore, agree to hold harmless and indemn and through me incurs any loss, injury, or dama or Application, diminution of the credit, loss of Application.

I understand and agree that neither DCA nor ar the amount or availability of credit for the proje

19 When ready to submit, click "Submit an Application".

2024 9% Housing Tax Credit Application

CERTIFICATION OF APPLICANT

This Application is submitted in accordance with the 2023 Qualified Allocation Plan and the Housing undersigned applicant hereby certifies:

I understand that, in the event an allocation (or an allowance) for LIHTCs was obtained with false LIHTCs or request that the IRS deny tax credits to the Applicant entity. Also, a supplier, including participation for a period of five (5) years from the date the false information was discovered, in a Housing and Finance Authority.

I am responsible for ensuring the project consists or will consist of a qualified low-income building requirements of State and Federal tax law in the acquisition, development and operation of the pr

20 Select application from dropdown and click "Submit application".

Submit Application

If you submit an application then you won't be able to edit it anymore

Application

Select application to submit

Application Name ▾

Submit application

21 Click "Ok" to confirm.

The screenshot shows a confirmation dialog box with a blue header and a white body. The header contains the text "Submit: 'Application Name'" and a close button (X). The body contains the text "You are about to submit this application. You will not be able to edit your answers after you click OK". At the bottom right, there are two buttons: "Ok" (highlighted with an orange circle) and "No".

22 Once successfully submitted, the application will appear under "Finished Applications".

Applications

[Fill Out an Application](#)

Search

Unfinished Applications

	Name	Application	Last Modified	
Resume Print Export Zip Clone Delete	clone	2024 9% Housing Tax Credit Application	4/23/2024	Files to Download

Finished Applications

	Name	Application	Date Submitted	
View Print Export Zip Clone	Application Name	2024 9% Housing Tax Credit Application-	4/23/2024 5:27:20 PM	File

23

Click "Files to Download"

	Last Modified	
Housing Tax Credit Application-	4/23/2024	Files to Download

	Date Submitted	
% Housing Tax Credit Application-	4/23/2024 5:27:20 PM	Files to Download

24

Click the zipped folder link to open and confirm all documents are present.

DCA - Housing Finance & Development

Applications [Submit an Application](#)

Files: "Application Name-2024 9% Housing Tax Credit Application"

File Name
pped) Application Submission Folder
2024- 0xxAbbrevProjNameCompetitiveAppFldr.zip

Selected

Download All

Appendix (D) Waiver Request and Threshold Application Submission Instructions

Emphasys Developer Portal

Emphasys Developer Portal

- ❑ Waiver Requests and Threshold Review Submission documents must be submitted through the Emphasys Developer Portal.
- ❑ Link: <https://ghfadp.emphasys-hft.com/Account/Login>

- ❑ Log in to the Developer Portal using the same login information that was used to submit the **HTC Competitive Round Application**. If you are locked out of the account, please contact DCA.

The screenshot shows the 'Developer Portal' sign-in interface. At the top right is the 'emphasys SOFTWARE' logo. Below the header is a 'Sign In' section with the instruction 'Enter your username and password to sign in.' There are two input fields: 'User name' and 'Password'. The 'Password' field has a red border and a message below it: 'The Password field is required.' There is a 'Remember me?' checkbox and a blue 'Log in' button at the bottom.

- ❑ The request to submit both the Waiver Requests and Threshold Review Submission will appear separately on the Developer portal.
- ❑ Please submit the requested documents (As applicable).
- ❑ The submission process is the same for both.

Application in Developer portal:

Application Files

Application Files

Program All Application

	Application	Current Stage	Required Document	File	File Review Status	File Review Comments
	20xx-xxx	LIHTC Application Review	Waiver Documents		Not Reviewed	
	20xx-xxx	LIHTC Application Review	Threshold Review Documents		Deficiency	

Requested Documents

Click on the **pencil icon** on the left to edit the application.

Application Files

Application Files

Program All Application

	Application	Current Stage	Required Document	File	File Review Status	File Review Comments
	20xx-xxx	LIHTC Application Review	Waiver Documents		Not Reviewed	
	20xx-xxx	LIHTC Application Review	Threshold Review Documents		Deficiency	

Edit Application

- ❑ Click on “**Select File**” to choose the file from local device. Please note, only one file can be selected. DCA recommends creating a zip file.
- ❑ Provide comments as appropriate.
- ❑ Click “**Save**” button to upload the file.

Application Files | Funding App | Disbursements | Section 3 | HUD 2516 | Self Scoring | Forms | Inspection Requests

Add Application Received Files

Comments:

File Name: Select file

- ❑ The uploaded file name will appear under the file section, which will automatically be uploaded on the DCA’s Emphasys application review portal.
- ❑ The uploaded file can be re-uploaded/deleted by clicking on the pencil/trash icon on the left.

Application Files | Funding App | Disbursements | Section 3 | HUD 2516 | Self Scoring | Forms | Inspection Requests | Change Requests

Application Files

Program: All | Application: 2024TestBondA

	Application	Current Stage	Required Document	File	File Review Status	File Review Comments
	20xx-xxx	LIHTC Application Review	Waiver Documents	20xx-xxx_Waiver.zip	Not Reviewed	
	20xx-xxx	LIHTC Application Review	Threshold Review Documents		Deficiency	

❑ To receive confirmation of the submission, please email: Allocation@dca.ga.gov