

Notice of Funding Opportunity (NOFO) for Supportive Housing Development

Published January 23, 2026

**Applications and all required documentation must be submitted by:
5:00 PM EST on March 12, 2026**

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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 Single-Site Supportive Housing (see Appendix I for definition). 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 allocates 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 2026 tax credit round; and
2. A Favorable Financing Letter of Support to be used in conjunction with the same LIHTC application within a 2026 tax credit round.

Available Funding

This NOFO makes available up to \$4 million under the National Housing Trust Fund (“NHTF”) for the purpose of constructing, rehabilitating and/or preserving Single-Site Supportive Housing. See Appendix 1 for further applicable definitions. The State of Georgia receives an annual formula-based NHTF allocation from the U.S. Department of Housing and Urban Development (“HUD”), which allocation is administered by the Office of Community Housing in the Georgia Department of Community Affairs. More on the NHTF is available [on the DCA website](#)¹, in [24 CFR Part 93](#), and in DCA’s Consolidated Plan.

Fund Source	Amount
National Housing Trust Fund (“NHTF”)	approximately \$4 Million

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

Eligible Activities and Applicants

The funding opportunities outlined in this NOFO intend to finance the new construction, acquisition/rehabilitation, or preservation of Single-Site Supportive Housing. More details on funding eligibility may be found in Section VI.

¹ <https://dca.georgia.gov/financing-tools/workforce-housing/national-housing-trust-fund-nhtf>

Eligible Applicants include qualified for-profit entities, eligible non-profit entities, and public entities (such as Public Housing Authorities) per the Qualified Allocation Plan (QAP) requirements. Eligible Applicants must also be determined to be a Qualified Certifying Entity for their upcoming associated 2026 LIHTC application, pursuant to the QAP, Threshold Section XVIII, *Project Team Qualifications*. For the upcoming associated LIHTC application, proposed Project Teams must also be determined to be qualified pursuant to the QAP. Failure to apply for or receive the above determinations regarding Certifying Entities and Project Teams will render the applicant ineligible for an award. 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 2026 9% round is February 27, 2026.*

Loan Availability and Terms

NHTF/ Single-Site Supportive Housing	
Minimum Loan Principal:	\$2,000,000
Maximum Loan Principal:	\$4,000,000
Period of Affordability:	30 years
Loan Term:	Minimum Period of Affordability (including Extended Use Period and any associated with new DCA financing)
Construction Interest Rate:	0%
Permanent Interest Rate:	Determined through underwriting
Repayment Structure:	Determined through underwriting

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, allocations, and amortization schedules will be ultimately determined by DCA during underwriting review.

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.

Favorable Financing Letter of Support

Pursuant to the [2026-2027 QAP](#) (Scoring), Section V (Favorable Financing) Section A (Qualifying Sources for Favorable Financing), NHTF funding is a qualifying source 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 2026 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 2026 tax credit round, but that LIHTC application is not selected/awarded in either round, then any award under this NOFO will be nullified. 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.

III. NOFO Application Timeline

NOFO Published:	January 23, 2026
NOFO Training Webinar and Q&A:	February 10, 2026
9% LIHTC Application Project Team	
Qualifications Determinations Deadline:	February 27, 2026
NOFO Application Deadline:	March 12, 2026
NOFO Award Announcements:	April 6, 2026
9% LIHTC Application Deadline:	May 8, 2026

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 2026 tax credit rounds. The deadline for requests for Qualified Determinations for Certifying Entities and Project Teams Qualifications for the 2026 9% round is *February 27, 2026*. Failure to submit an application for Housing Tax Credits in a 2026 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.

Application Submission Requirements

Application Limit

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 NHTF properties and any DCA and GHFA loans, and not have received a temporary suspension from receiving federal funds. Applicants must either have no uncorrected IRS Form 8823 findings for any tax credit property associated with a Project Team member, or is working with the Special Projects Team to address any such findings. Please see the Housing Tax Credit Compliance Manual or contact compliance@dca.ga.gov for additional information.

Application Submission Requirements

Every application must include the following for competitive review:

- ☐ Complete Emphasys Application
 - Emphasys link: <https://ghfafa.emphasys-hft.com/FundingAppCollector>
 - Application name: 2026 Supportive Housing NOFO
- ☐ Narratives, including
 - Two (2) page Executive Summary
 - Rating Factor Narratives
- ☐ Evidence to support Rating Factor criteria including:
 - Qualifications Determination, as required by QAP, see above timeline (required)
 - GSHI Participation Letter (if applicable)
 - CSH Quality Endorsement Letter (if applicable)
 - Partnership agreements and/or MOUs
 - Complete Service Plan and Budget (required)
 - Amenities Site Maps
 - Preliminary Project-Based Rental Assistance Commitment
 - All other documentation and evidence as required or allowable in Rating Factors
- ☐ DCA LIHTC Core Application, (Threshold and Scoring tabs should be omitted)

Submission Instructions

- Completed NOFO Applications containing the above required documentation will be accepted through the Emphasys Portal until the submission deadline of March 12, 2026 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 6, 2026.

Narratives and Rating Factors

Executive Summary

Every Application must include submission of a 2-page Executive Summary that outlines the project concept and design, including number of Supportive Housing units, populations proposed to be served, 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 and all corresponding federal regulations and requirements.

Rating Factors

Applications will be evaluated based on the Rating Factors below. Applicants must submit a narrative and supporting documentation for *each* Rating Factor. The rating evaluation is based on a maximum of 95 points. Each Rating Factor Narrative includes a maximum number of pages per narrative response. As noted in the section above, Applicants must also submit a two (2) page Executive Summary along with the Rating Factor Narratives.

Rating Factor	Maximum Points	To Receive Maximum Points
		<i>Single-Site Supportive Housing</i>
Project Team Experience Narrative Max: 3 pages, plus Qualifications Determination and GSHI participation letter	35 points	<p>Developer (max 10 points)</p> <ul style="list-style-type: none"> • 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 in Georgia or other states. Examples would include experience developing housing with resident services and/or other supportive services. • Demonstrate that the Applicant has successful 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, PBRA/PBV, NHTF, CDBG, Section 108, Section 202, and Section 811. • Previous DCA LIHTC Qualification Determination may be included to demonstrate LIHTC experience. <p>Property Manager (max 10 points)</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 and/or CARF certified. • Demonstrate that your property management company has experience providing housing and maintaining properties for your <i>specific</i> proposed resident population(s). • Please provide the total number of Supportive Housing units managed by the Applicant or by project partners. • Describe your experience reporting to public or private funders on program requirements and housing outcomes. <p>Service Provider(s) (max 10 points)</p> <ul style="list-style-type: none"> • Describe the 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. If the service provider does not administer any Supportive Housing programs, please describe other housing related programs administered by the provider (i.e. Rapid Rehousing, Transitional Housing, etc.). • Include the number of residents served in these programs and how long the provider has been managing those programs. • Describe the type of services offered, average caseloads, frequency of services, proactive communication with property management, and crisis response strategies. • Please provide key measurable outcomes captured in those programs regarding housing stability, healthcare, employment/income, or general wellbeing.

		<ul style="list-style-type: none"> Describe how services are funded in these existing programs/properties. How long has the service provider been providing services using these funding sources? If any transportation is provided for residents, describe the methods of transportation that are available to travel to appointments, recreation, shopping, other services, etc. Please also include whether transportation funding is offered to residents, such as bus tickets or ride share funds. <p>Georgia Supportive Housing Institute Participation (5 points)</p> <p>Applications may receive 5 points if the Project Team fully participated in the Georgia Supportive Housing Institute in one of the following cohorts:</p> <ul style="list-style-type: none"> 2024-25 Cohort 2025-26 Cohort <p>In order to receive these points:</p> <ul style="list-style-type: none"> The project team members, site location and project concept must not have substantially changed since SHI participation; CSH reserves the right to request more information; and The Application must include a letter of GSHI completion from Corporation for Supportive Housing. This letter must confirm your team's full participation and attendance of all sessions. Applicants must request the letter from CSH prior to February 16, 2026 by emailing CSHsoutheast@csh.org.
<p>Strength of Project Concept and Partnerships</p> <p>Narrative Max: 4 pages plus the Services Plan and Budget, and Site Maps</p>	45 points	<p>Describe your project concept in detail. This narrative should include your vision for the project and should paint a clear picture of the intended Supportive Housing design features, operations, and service coordination on the property. Your response must include: a narrative highlighting your experience of the information below and an attached supplemental Services Plan and Budget. In your narrative, include:</p> <p>Project Concept (max 20 points)</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(s) to be served. Please submit site maps with available amenities clearly identified. 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, to serve the resident population. Resident-informed – Describe how your project concept, design features, management practices, etc. are 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

		<p>community meetings, or evidence of alignment with local housing plans (i.e. Comprehensive Plan, GICH Plan, Homelessness Plan).</p> <ul style="list-style-type: none"> • Property Management – Describe how you will ensure the financial and material sustainability of the property: <ul style="list-style-type: none"> ○ Describe 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, services provision and coordination with internal and external services partners. Regarding staffing, please state whether you plan to have full-time or part-time front desk staff. What security measures will you employ? What cleaning and maintenance staffing will you incorporate? ○ Describe how your annual operating expenses reflect the realities of operating supportive housing units. For example, do your security, maintenance, and/or insurance costs reflect a typical SH project? Please cite literature or other project examples for comparison. ○ Points will be awarded for properties' and property managers' commitments to implement lowest-barrier tenant applicant screening, with commitments to waive any tenant selection criteria based upon credit history, or previous rental history including history of eviction. Commitments to minimum income and criminal history screening criteria should show detailed knowledge of the standards contained in the applicable QAP's Tenant Selection Plan and Federal Guidance Affirmation requirements. ○ Describe your policies and procedures regarding evictions in your Supportive Housing properties. • Fair Housing – Describe how your project will serve your defined subpopulation while remaining within Fair Housing regulations. • Implementation Schedule – Provide the proposed schedule for the following activities. This section will be rated based on readiness to proceed (earlier completion rated higher) as well as how realistic the timeline is, considering the overall project application. <ul style="list-style-type: none"> ○ Site control, indicate if the property has already been identified and/or acquired; ○ Zoning confirmation or approval; ○ 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;
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		<ul style="list-style-type: none"> ○ Implementation timeline for securing and sustaining on-site services. <p>Partnerships (16 points)</p> <ul style="list-style-type: none"> • Describe all partnerships included in your Project 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. You do not need to describe partnerships with investors, contractors, architects, attorneys, or other development contractors. Please describe: <ul style="list-style-type: none"> ○ Referral partnerships – i.e. local Continuum of Care through Coordinated Entry, or other direct referral pathways. Provide any letters, MOUs or other written commitments from the referring partners that indicate an agreement to coordinate referrals. Note: Projects awarded under this NOFO are not limited to establishing MOUs with referring entities published by DCA per the Integrated Supportive Housing section of the 2026-2027 QAP. ○ 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. ○ Whether your project will have additional resident service coordination on-site. Please note – resident services are distinct from and not considered supportive services. ○ Any additional community partnerships that contribute to serving the proposed resident population. • Describe in detail 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-led and person-centered approach. • Include whether service providers will have dedicated office space on-site and what level of access they will have to the property. • Describe how the property manager will coordinate with service provider partners and property owners to ensure responsiveness, safety, accountability to residents, and accessibility of services to residents. • In addition to this narrative, Applicants must complete and submit the 2026 Supportive Services Plan and Budget Template, linked here, along with the NOFO application. <ul style="list-style-type: none"> ○ Applicants must complete the Program Summary, Budget Y1, Budget Y2, Budget Y3, Budget Y4, and Budget Y5 tabs for the competitive NOFO application. The Services Plan tab must be completed and document resubmitted by the 2026 LIHTC Threshold deadline.
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		<p>Commitment to Higher Unit Count (4 points)</p> <ul style="list-style-type: none"> • Developments with higher percentages of dedicated Supportive Housing units will be scored higher. <ul style="list-style-type: none"> ○ 0-25% of units dedicated to Supportive Housing – 1 pt ○ 25-50% of units dedicated to Supportive Housing – 2 pts ○ 51-75% of units dedicated to Supportive Housing – 3 pts ○ 76-100% of units dedicated to Supportive Housing – 4 pts <p>CSH Quality Endorsement (5 points)</p> <ul style="list-style-type: none"> • Applications may receive 5 points if the Project has received a Quality Endorsement letter from Corporation for Supportive Housing. Applicants may reach out to CSH to request a Quality Endorsement letter by contacting CSHsoutheast@csh.org prior to February 16, 2026 (earlier is encouraged). Applicants must submit the letter along with the NOFO application. <ul style="list-style-type: none"> ○ Note: CSH charges a fee for a Quality Endorsement review, unless the project team participated in a Supportive Housing Institute.
<p>Data-Informed Local Need and Community Engagement</p> <p>Narrative Max: 2 pages</p>	10 points	<p>Unmet need (5 points)</p> <p>This narrative should highlight your understanding of the proposed population(s) you intend to serve, the scale of existing need in the community, potential barriers and opportunities, and the impact your project proposes to have in the community.</p> <ul style="list-style-type: none"> • Describe the population(s) that will be served by the project and the level of unmet need for new units in your area for that population(s). The proposed population(s) must correspond with one of the Priority Populations in section VI below. <ul style="list-style-type: none"> ○ 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 to 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>Community Engagement (5 points)</p> <ul style="list-style-type: none"> • Describe your developer team’s experience engaging with the community in which your project will be located, including those likely to be served by your project. Your narrative should include the following: • Experience soliciting, obtaining, and applying input from underserved groups when designing, planning, and

		<p>implementing housing projects, including people with lived experience of homelessness and/or housing instability.</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. • Describe 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. Applicants may attach local letters of support from relevant elected officials to evidence local support.
Leveraging Funding Narrative Max: 1 page	5 points	<p>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 3 years. Services should be funded at a minimum of \$4,000 per unit per year in order to receive points. Commitment letters must be attached as evidence.</p>

Rental Assistance Requirement

Any awarded project under this NOFO must have a preliminary rental subsidy commitment (ex: Project-Based Vouchers) to ensure adequate operating revenue. No award is finalized until the commitment is received by DCA. The following apply:

- Contracts for Project Based Rental Assistance must have a minimum term of five years remaining at the time of Application submission, with an option for renewal
- Project-based rental assistance utilized on units with Priority Populations must include a limited population preference OR Applicants must have MOUs with service providers and referring entities for referrals which are sufficient to ensure all Priority Populations are served.
- The preliminary rental assistance commitment must be uploaded as part of this competitive NOFO application.

IV. 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 Rating Factors and priorities listed above and factors otherwise set forth in this NOFO. Feasibility reviews include, but are not limited to, concerns related to funding source applicability and availability. Completeness concerns relate to information submitted to evidence the Rating Factors stated below, submission deadlines, and other requirements stated in this NOFO.

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 submit all required documents and materials outlined by required deadlines.
- Must meet all Supportive Housing Program Requirements outlined in Section VI.
- Must only propose eligible activities and uses, and must not propose ineligible activities and uses, as outlined in Section VI.
- 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 Section XVIII, *Project Team Qualifications*).

Rating Factor Review

Applications that meet all Threshold requirements will be reviewed and scored based on the Rating Factors above. It is important that all required narratives and accompanying documentation are submitted to ensure a thorough review of each Application. During the Rating Factor review, DCA will observe a quiet period, during which no communication will occur between members of the application review team and NOFO applicants.

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 the QAP, Threshold Section I, *Project Feasibility, Viability Analysis & Conformance with Plan*, and the QAP, Threshold, Exhibits to Threshold Criteria, Section A, *DCA Underwriting Policies*. Additionally, Applicants must meet the standards set forth in the Supportive Housing Underwriting Guidance, published on DCA's 2026 Application Manuals and Forms page. Underwriting guidance and standards in the Supportive Housing Underwriting Guidance 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 units dedicated for Supportive Housing under this NOFO, other specialized units, and tax credit units;
- Projects must submit Project Based Rental Assistance commitment to Supportive Housing units with NOFO application;
- Project development costs must be reasonable under the 2026-2027 Qualified Allocation Plan;
- Supportive Services Budget will be reviewed for feasibility through the first 5 years of operations; 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 rental assistance that will be provided to the Project)

and assess the current market demand in the neighborhood the Project will be located, 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 the initial underwriting review, DCA may contact each Applicant to discuss concerns of feasibility and completeness and may request applicants utilize alternate funding 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.

V. Program Requirements

NHTF Funding Requirements

DCA will utilize National Housing Trust Fund (NHTF) funding for this NOFO. In addition to the below requirements, applicants should consult 24 CFR Part 93 for more details.

- Affordability Period: Minimum of 30 years.
- Geography: Projects located in any county in Georgia are eligible for funding.
- Maximum Household Income: All NHTF units must be affordable to households at 30% AMI or below.
- 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 Section VIII.
- Post-construction compliance and monitoring: For detailed information, the DCA NHTF Compliance Manual can be found [here](#).
- Affirmative Marketing and Fair Housing: 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.

Eligible Activities and Uses

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

- Acquisition
- Demolition
- Site improvements and development hard costs
- Related development soft 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.

Single-Site Supportive Housing Project Requirements

Program requirements outlined in this section apply to the development, management and provision of supportive services in Single-Site Supportive Housing funded under this NOFO. These requirements are in addition to the NHTF funding requirements.

- For the purposes of this NOFO, Projects must serve one or more of the following priority resident 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).
- Projects must ensure that Supportive Housing units are accessible and adaptable per the Fair Housing Amendments Act of 1988. Applicants are encouraged to also meet the standards set forth in the "Increasing Accessibility" section of the QAP Accessibility Manual.
- Projects are required to incorporate trauma-informed design (TID) standards.
- Projects may not create or preserve Single-Room Occupancy (SRO) units.
- Project concepts and designs must incorporate not only required LIHTC features and amenities, but also reflect typical aesthetics of an affordable housing development. Supportive Housing should not resemble a homeless shelter, licensed healthcare facility, or other institutional facility. Project concepts and designs should also include additional features and amenities as may be appropriate for supportive service delivery and identified vulnerable subpopulations; e.g., private rooms for medical or other clinical services, increased community spaces, increased accessibility, assistive technology, etc.

- All residents must be provided a lease agreement without language or riders that would not ordinarily be found in a standard lease agreement.
- Per best practice, while effective coordination is necessary for best resident outcomes, property management and supportive services must be offered by separate staff, or separate entities. Property management operations will align procedures with the supportive services plan and resident engagement managed by the assigned service provider.
- Projects must demonstrate a formal agreement (i.e. through an MOU) with at least one supportive services provider with experience and expertise to serve the populations living in the property.
- Services must be voluntary but readily available, with staff continually working to engage and build relationships with the tenants. Participation in services cannot be required for the tenant to obtain or maintain housing.
- Supportive services may vary based on the population of focus and their specific needs. However, at minimum services offered should include housing retention services, housing case management, and referral and coordination for other services needed by residents that are not being addressed through on-site services. Additional services, depending on identified needs, may include mental health support, substance use support, physical healthcare, employment services, and others.
- The Project's tenant selection plan must be written specific to supportive housing principles; may not screen out individuals based on credit history, minimum income, or previous rental history including history of eviction; and must implement low-barrier criminal background screening procedures.
- Projects should demonstrate adequate staffing ratios that reflect the needs of the population served.
- Properties that serve homeless households must demonstrate an agreement with the local Continuum of Care (CoC) to make units available through the Coordinated Entry process. Tenant information must also be reported through the Homeless Management Information System (HMIS).

Supportive Services Monitoring

Projects awarded under this NOFO agree to DCA monitoring of Supportive Housing, including any Supportive Services associated with the awarded Supportive Housing development, and any requirements outlined in this NOFO. This may include additional unit inspections and tenant file reviews. DCA anticipates publishing a Supportive Housing addendum to the LIHTC Compliance Manual in 2026.

VI. 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 any information when submitting its associated 2026 Tax Credit application, including any updated financial commitments, construction bids, and any other information that has changed from the NOFO application.

Construction Submissions

If DCA awards the Application, participants must provide a third-party front-end analysis of construction costs in conjunction with the associated 2026 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 2026 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 the services budgets or the services 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, 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 2026-2027 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, and the Build America, Buy America Act (BABA), enacted as part of the Infrastructure Investment and Jobs Act (IIJA). Pub. L. 117-58, 41 U.S.C. § 8301.
- 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 2026 9% General Set Aside Guidance - Supportive Housing. This guidance can be found in the 2026 Application Manual and Forms page located [here](#). 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
 - Regular reporting of services delivered and outcomes
 - 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, Scoring, Integrated Supportive Housing section.
- Updated Services Budget for underwriting review.

VII. 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 VI 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:

- BABA. A “Buy America Preference” (BAP) imposed by the Build America, Buy America Act (BABA) enacted under Division G, Title IX of the Infrastructure Investment and Jobs Act (IIJA, Pub. L. No. 117-58), 41 U.S.C. § 8301
- 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](#).
- Davis Bacon Act. Davis Bacon Act requirements do not apply under the NHTF unless other federal funds are also utilized. Further information can be found [here](#).
- Section 3. HUD’s Section 3 program is to provide employment, training and contracting opportunities to low-income individuals, particularly those who are recipients of government assistance for housing or other public assistance programs. Further information may be found [here](#).
- SAVE. The PHA or property owner will have to verify that tenants in the property are U.S. Citizens or have eligible immigration status.
- MBE/WBE. DCA has established procedures to encourage the use of minority and women's business enterprises (MBE/WBE). Further information may be found [here](#).

- Minimum Compliance Period: 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), or Build America Buy America (BABA), the following must be submitted:

- Uniform Relocation Act documentation that may be required if applicable:
 - Relocation Plan
 - Relocation Budget
 - Relocation workbook-federal funding
 - Signed Certification
 - General Information Notice (GIN)
 - Household data forms
 - Rent rolls
 - DCA may request additional 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
- BABA
 - DCA is actively developing policies and documents for submission related to BABA

VIII. 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 DCA determines will have a negative impact on existing residents

IX. 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 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 to the DCA Federal Compliance Team.

X. 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 SUPPORTIVEHOUSING@DCA.GA.GOV if any reasonable accommodation(s) are required.

APPENDICES

Appendix I – Definitions

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 60 percent (60%) of the median family income of a geographic area, as determined by HUD, with adjustments for smaller and larger families.

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>.

Resident Services refer to services offered in a housing development that often focus on areas like education, job training, and community building to help residents achieve self-sufficiency and improve their quality of life. These services are typically not clinical or tailored to a household and not specifically offered as part of a Supportive Housing program but may add a valuable layer of support at an affordable housing property to promote housing stability and foster community.

Supportive Housing is an intervention that combines permanent affordable housing and housing assistance with voluntary 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. Such housing may include new or existing HUD 202 or HUD 811 properties.

Single-Site Supportive Housing is a model in which an affordable housing development dedicates greater than 25%, and up to 100%, of units to Supportive Housing in conjunction with on-site and other community-based supportive service delivery. The owner and property management coordinate with one or more supportive service partners to design and deliver services to supportive housing tenants and support housing stability.

Supportive Services are a critical component of typical Supportive Housing programs. For Supportive Housing residents, services should be tailored, person-centered and oriented toward housing retention and other additional goals identified by the resident, including those related to healthcare, mental health care, substance use counseling, job training and employment support, child welfare and/or other general case

management. While participants may not be required to accept services as a condition of housing, supportive services must be consistently offered and available to them by a provider. Commonly, supportive services are provided by a third-party organization through a memorandum of understanding (MOU) but may be provided through other models or directly by the supportive housing development team.

Trauma-Informed Design (TID) recognizes that the manner in which buildings are designed impacts the health of its occupants. It prioritizes the human experience and draws on evidence-based multidisciplinary research (including brain science, biology, social work, and architecture) to identify and minimize potential trauma triggers and uses the design of buildings to promote stabilization, dignity, recovery and healing. Key principles of TID may include but are not limited to Safety; Connection to Nature; Varied Lighting and Colors; Personal choice, expression, control and empowerment; Cultural Awareness and Sensitivity; Minimizing reoccurrence or triggers to trauma; and Community and Social Connection.