

Georgia Department of Community Affairs

Mike Beatty, Commissioner

www.dca.ga.gov

CDBG Housing

- **Types of Grants**
 - Single Activity:
 - Housing Activities Only
 - Multi-Activity:
 - Housing PLUS Infrastructure Activities

Note: Both Single-Activity and Multi-Activity are eligible for Revitalization Area Bonus Points

CDBG Housing

- **Assessing Needs**

- What are the needs community wide?
- Are there concentrations of substandard housing?
- Are there infrastructure needs in the same area?
- Are there multi dimensional needs beyond the scope of a single or multi activity grant?
 - Is project “phasing” a consideration?
- Determine the project area and type...

Single Activity/Multi Activity Differences

Single Activity

- Only Addresses Housing Activities
- May Include Several Activities
 - Rehabilitation
 - Reconstruction
 - Acquisition
 - Relocation
 - Demolition

Single Activity/Multi Activity Differences (Cont)

Single Activity

- Limit of \$500,000.
- May be City/County Wide, Target Area, Targeted to a Specific Group
 - Elderly
 - Handicapped
 - Working Families with Children

Single Activity/Multi Activity Differences (Cont)



Multi-Activity

- Traditionally Includes Housing AND Public Facilities Activities
- Can include Economic Development Activities
- Limit of \$800,000.
- Inter-related Activities

Single Activity/Multi Activity Differences (Cont)



Multi-Activity

- Same Target Area
- Comprehensive (Meets all/most of the Needs in the Target Area)
- Reasonable Distribution of Funds Between Activities

Eligible Activities

CDBG Single Activity Housing Maximum \$500,000.

- Acquisition - of Real Property
- Disposition – Costs Incidental to Disposing of Property Acquired with CDBG Funds

Eligible Activities

CDBG Single Activity Housing

Maximum \$500,000.

-
- Clearance – Of Dilapidated Structures, Appurtenances, and Other Items
 - Interim Assistance
 - Relocation – Temporary or Permanent
 - Removal of Architectural Barriers

Eligible Activities

CDBG Single Activity Housing Maximum \$500,000.

- Rehabilitation – Of substandard housing
- Reconstruction – Where Unfeasible to Rehab

Eligible Activities

CDBG Single Activity Housing

Maximum \$500,000.

- Home Ownership Assistance
 - Down Payment
 - Closing costs

NOTE: DCA policy requires use of fixed rate mortgages on all CDBG funded projects

Eligible Activities

CDBG Single Activity Housing Maximum \$500,000.

- Code Enforcement

NOTE: New Construction is NOT eligible unless as “last resort” OR approved Community Based Development Organization is used.

Eligible Activities

Multi-Activity Can Include

Public Facility Improvements

Maximum \$800,000.

- Water Improvements
- Sewer Improvements
- Street Improvements
- Economic Development
 - Job creation/retention
- Redevelopment of Slum & Blight

Eligible Activities

Multi-Activity Can Include

Public Facility Improvements

Maximum \$800,000.

- **Drainage Improvements**
- **Limited Recreation Facilities**
 - “Tot Lots”
 - Playgrounds

Eligible Activities

Revitalization Area Strategy

Maximum \$800,000.

Must be designated by DCA through application

- ✓ Officially adopt a local Redevelopment Plan in accordance with the Urban Redevelopment Act O.C.G.A. 36-61
- ✓ Eligible area of Census Block Group(s) of 20% or greater poverty level.

Eligible Activities

Revitalization Area

Maximum \$800,000.

Must be designated by DCA through application

- ✓ Develop strong local partnerships focusing local resources within the Revitalization Area.
- ✓ Submit application for designation to DCA.

CDBG Housing Application Review Process

- **Application Read and Reviewed by the Housing Panel**
- **Rank and Score based on:**
 - Feasibility of Project
 - Strategy Proposed
 - Impact of Project

Feasibility Considerations

- **Cost of Proposed Project**
 - Be Realistic in Terms of Proposed Goals
- **Include preliminary engineering report (where applicable)**
 - Describes infrastructure needs and work to be performed
 - Includes cost estimates

Feasibility Considerations

- **Property Standards**
- **Outside Services and Resources**
- **Lead Based Paint**
- **Funding Sources and Commitments**
- **Operation Oversight**
- **Maps and Overview**
- **Selling Your Project**

Minimum Property Standards

- **Realistic Minimum Property Standards – you determine what standards you want in your community.**
- **Property Standards and Construction Standards.**
- **Code Violations and Incipient Violations.**
- **First priority should be given to Health, Safety, and ADA compliance.**

Outside Services and Resources

- **Architects, Engineers, Abatement Specialist, Environmental and Soils Specialist, etc.**
- **Identify service required and what service will be rendered.**
- **Establish estimated cost.**
- **Procure a FIRM commitment letter specifying on-going services specific to proposed project.**

Funding, Partnerships, Other Resources.

- Obtain FIRM commitment letters from all parties.
- Ensure that the commitment letters are issued and signed by authorized individuals.
- Pledges of support without commitment letters will not be considered.
- Indicate how each will be applied, at what point will these funds be released.
- Owner contributions if required.
- General Property Improvements (GPI) are not funded by CDBG.
- Secure firm, convincing documentation of participation from investor-owners.

Maps and Photos

- **DCA Form 12 spells out what is required on map.**
 - Prefer map to be in common scale.
 - Show details: existing structures, street names, subject area(s), schools, etc.
 - Must include key to photographs.
 - Indicate status of structure (e.g. occupied, vacant, absentee owner/rental, non-targeted structure).
 - Indicate rehab or reconstruction.
 - **INCLUDE FINANCIAL PLAN FORM (EXHIBIT H)**

Maps and Photos (cont.)

- **Photographs.**
 - Show all 4 elevations if possible.
 - Interior photos should *clearly* represent condition of structure and problems described in narrative.
- **Photographs of the owner, his or her family, in-laws, family pets, automobiles, etc. are not required.**

Selling it to DCA

- “Rehab Feasibility Test Form”: a good guideline.
- Exactly *WHAT* this project will achieve.
- Exactly *WHY* do you need this project, in this area.
- Exactly *WHO* will the project impact.
- Exactly *HOW* you will accomplish the project.
- Exactly *WHERE* the target area(s) are located.
- ***BE SPECIFIC!***

Feasibility Considerations



- **Lead-Based Paint**
 - Regulation Applies to all Housing Built Prior to 1978
 - Demonstrate understanding of regulation requirements

Feasibility Considerations

- **Financing Technique(s) BE SPECIFIC**
 - Grants
 - Deferred Payment Loans
 - Leveraged Loans/Interest Buy Downs
- **Include participation formula**
 - Know your community! Be realistic with participation formula

Feasibility Considerations

- **Confirmation of proposed resources and partners**
- **Compliance with Applicable Laws**
- **Investor Owner Eligibility**
 - Financing
 - Rent Regulatory Agreement
- **Timetable for proposed accomplishments**

Feasibility Considerations

- **Unit by unit analysis of proposed activity**
 - Include per unit cost estimate
 - Include description of proposed work needed with pictures illustrating problems (exterior and interior)
 - Complete “Financial Plan” Form (Appendix H)
- **Descriptive map of all units targeted**

Strategy Considerations

- **Severity of problems described**
 - Demonstrate needs in narrative
AND with Pictures

Strategy Considerations

- **Alternatives to Strategy**
 - Discuss other possible strategies and why the strategy proposed is best for problems described

Strategy Considerations

- **Discuss plan to prevent re-occurrence of problems addressed in grant proposal**
 - Adoption of policies or ordinances
 - Code enforcement
 - Ongoing maintenance

Strategy Considerations

- **Multi-Activity Projects**
 - Describe how the project will affect stabilization and/or revitalization of
 - Target Area
 - Community as a whole

Strategy Considerations

- **Marketing of Program**
 - Who has expressed interest in Program?
 - How will Interested be Generated and maintained?
 - Are residents supportive of the program?
 - Document Commitment from Owner Occupants and Investor Owners!

Impact Considerations

- **Impact Of Project**
 - Documentation of severity of need
 - Describe the effect the proposed project will have on the identified needs as well as the community as a whole
 - How many persons will benefit
 - Overall CDBG Cost per person

Successful Strategies

- **Financial Participation**
 - Percent of Rehab Cost:
 - Required participation is fixed percentage of estimated rehab cost:
 - Add Sliding Scale of Income:
 - Required participation is fixed percentage of estimated rehab cost based on income level

Successful Strategies Financial Participation

- **Percent of Income:**
 - Required participation is fixed percentage of Annual Income
- **Add Sliding Scale of Income:**
 - Required participation is fixed percentage of income based on income level

Successful Strategies

Financial Participation



- **Back End Mortgage**
 - If no ability to participate
 - No “Deferral”: The loan is repaid when property transfers
- **Level of rehab keyed to degree of Participation**
 - Health & Safety for little/no participation
 - Highest level including GPI’s for most participation

Successful Strategies

- **Mandatory Homebuyer Counseling**
- **Credit Counseling**
- **Solid Commitment from other Funding/Support Sources**
 - Include specifics with documentation from providers/sources

Successful Strategies

- **Innovative ideas to address other community concerns:**
 - Employment training
 - Holistic approach to neighborhood revitalization
 - Addresses people problems along with housing/infrastructure problems

Compliance with Regulations

- **Acquisition**
 - Uniform Act
 - Easements for Public Facility Improvements
 - Dilapidated Units

Compliance with Regulations

- **Relocation – Permanent**
 - Uniform Act (42 months)
 - 👉 Owner OR Tenant
 - 104(d) “Barney Frank” (60 Months)
 - 👉 Tenant Only (Rent to Rent)
 - 👉 One for One Replacement

Compliance with Regulations

- **Identify Available Resources**
 - Comparable Units
- **Provide Basis for Relocation**
 - Current v. available rents

Compliance with Regulations

New Construction Eligibility

- **Not-for-profit or for-profit developer**
 - Approved Community-Based Development Organization
- **Last Resort**
 - No Available Resources Exist
 - Cost exceeds allowable limits
 - Application must provide credible evidence
 - Cheaper to build (including parcel) than purchase

Compliance with Regulations

- **Reconstruction**
 - Replacement of Dilapidated Unit on SAME parcel when existing unit is not feasible
 - Owner Occupied ONLY

Do's

- **Provide a Unit by Unit Analysis**
 - Keyed to Map
 - Picture(s) of Units (Exterior and Interior)
 - List of Deficiencies for Targeted Units
 - Provide Cost Estimates

Do's

Cost Estimates:

- ☞ Provide estimates based on complete walk through
- ☞ Keep in Mind that Actual work may be 1 or 2 years away....Budget Appropriately
- ☞ Budget for Lead Hazard Control
 - Program will pay all LHC Costs

Do's

- **For Target Area's:**
 - Provide Target Area Data:
 - 👉 Total Number of Units
 - 👉 Total Number of Substandard
 - 👉 Total Number of Dilapidated

Do's

- **For Target Area's:**
 - Provide Target Area Data:
 - 👉 Total Number of Owner Occupied
 - 👉 Total Number of Renter Occupied
 - 👉 Total Number of Vacant
 - Describe use where possible (rental, heir property, dilapidated, etc)

Do's

- **For Target Area's:**
 - Provide Information about conditions of all infrastructure within the target area

Do's

- **For City/County Wide Programs**
 - Describe results of “windshield surveys”
 - Provide rationale for jurisdiction-wide project
 - Describe how units were chosen in a fair and equitable manner

Do's

- **Provide Financial Plan!!!**
 - In narrative and form provided in Appendix H of Applicant Manual (Exhibit H in Guidelines for Residential Rehabilitation Programs)
- **Explain formula for participation**

Don'ts

- **Work in Previous CDBG Target Areas or Units**
- **Propose 100% Grants or 100% DPL's**
- **Propose Assistance to Landlords that exceeds 50% of Rehab Cost (Not including Lead Hazard Control)**
- **Include Elected Officials or their family members without full disclosure in the application (Conflict of Interest)**

Don'ts

- **Exceed \$5,000. TOTAL COST to Rehab a Manufactured Housing Unit without VERY strong justification**
- **Prepare grant request based on Maximum funds available rather than needs identified**

Problems with Previous Applications

- Too Many 100% grants/DPL's
- Proposed Unit Deficiencies not adequately described (including narrative and pictures)
- Per Unit cost Estimates not Included
- Flat Participation Amounts for All Participants regardless of income or level of rehab

Problems with Previous Applications

- **High Percentage of Rental Properties proposed without convincing commitment to participate**
- **Lack of consistency throughout application**
 - Numbers do not add up or differ from one section to another
 - DCA 8 does not reconcile with numbers projected in DCA 5
- **Failure to present clear financial plan and participation formula**
- **Failure to describe who will play key roles in program administration**
- **Failure to address Lead Hazard Control**

Problems with Previous Applications

- **Lack of consistency in application or conflicting information provided**
- **Failure to adequately describe need for project (Including alternatives to strategy)**
- **Failure to budget for all needed activities**
 - Temporary relocation
 - Easements/Acquisition
 - Lead Hazard Control
- **Failure to Disclose Conflict of Interest**

Hints

- 😊 Units keyed to map
- 😊 If rehab of vacant units is proposed, provide plausible explanation
- 😊 Provide Basis for Cost
- 😊 Provide clear understandable participation formula

Hints

- 😊 **Include House by House Analysis**
 - 😊 Units keyed to map
 - 😊 Provide pictures (Exterior & Interior)
 - 😊 Cost Estimate by Unit
 - 😊 List of Deficiencies
 - 😊 Feasibility Test Forms (for Reconstruction)

Hints

- 😊 **Avoid Acquisition of Dilapidated Units Where Possible**
- 😊 **If Rental Rehab is Proposed, Include Convincing Commitment Documentation from Owners**
- 😊 **Include Map Identifying all Units, Condition and Proposed Activity**

Statutory References

Uniform Act: 49 CFR, Part 24

Section 104(d) “Barney Frank”:

24 CFR, Part 42

Lead-Based Paint: 24 CFR, Part 35

Last Resort: 49 CFR, Part 24.404

e-CFR Website

<http://ecfr.gpoaccess.gov/>

Hints

DISCUSS PROPOSED PROJECT WITH DCA STAFF

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Community HOME Investment Program (CHIP)

CHIP Eligible Activities

- Basically the same as CDBG Housing

PLUS

New Construction

Basic HOME Rule – The Property

- **Property Standards**
 - Must meet state and local codes
 - Must have written rehabilitation standards similar to work specifications and generally describe the method and materials to be used when performing rehabilitation activities
 - New construction must meet model energy code
 - Handicapped accessibility, if applicable

Basic HOME Rule – Long Term Affordability

Home Investment Per Unit

Less than \$15,000

\$15,000 - \$40,000

More than \$40,000

New construction – rental

Refinancing of rental housing

Term

5 years

10 years

15 years

20 years

15 years

Procurement

- Applicable to private consultants, engineers, architects
- Not applicable to RDC's *AND non-profits (CHIP only)*
- Must follow the Common Rule (24 CFR Part 85)

Rating Factors

- **Demographic Need**
 - Absolute number of people in poverty
 - Percent of people in poverty
 - Per Capita Income

Rating Factor

- **Program Strategy**
 - Leveraged Resource Commitments
 - Public Private Partnerships
 - Long Term Commitment to Affordable Housing
 - Innovative Approaches
 - DCA Designated Revitalization Area

Rating Factor

- **Program Feasibility**
 - Design Quality
 - Cost Control and Cost Reasonableness
 - Resource Commitment
 - Marketing/Demand

Elements of a Successful Application – Program Strategy

- **Leveraging**
 - Obtain real commitments with terms and conditions including estimated dollar amounts
 - Set forth examples by each activity for total funds: CHIP, owner, and other funds
 - Meet with lenders and obtain real commitments

Elements of a Successful Application – Program Strategy

- **Meet with partners and obtain real commitments:**
 - Below market interest rates
 - Waive PMI
 - Longer Loan terms
 - Lower Origination fees
 - Finance closing costs and back taxes
 - Reduced closing costs
 - Homebuyer education
 - City and Non-Profit Contributions
 - Habitat Involvement

Elements of a Successful Application – Program Strategy

- **Public/Private Partnerships**
 - Tell DCA who they are
 - Tell DCA the type of partner they are
 - Include their commitment letters with real terms and conditions
 - Meet with these partners and obtain firm commitments

Elements of a Successful Application – Program Strategy

- **Long-term Commitment to Affordable Housing**
 - Community's recent program history
 - Housing types and number of units/dollars
 - Future commitment – strategic plans
 - Previous applications, even if not awarded
 - Community staff for housing
 - Local PHA or Non-profit Administrators
 - For-profit administrators
 - If administered by consultant, what is community's involvement

Elements of a Successful Application – Program Strategy

- **Innovation**
 - Describe innovative features
 - Use essential features to program design
 - Use unique features
 - Special populations

Elements of a Successful Application – Program Strategy

- **DCA Designated Revitalization Area**
 - Bonus points for targeting CHIP assistance in DCA Designated Revitalization Area

Elements of a Successful Applications – Program Feasibility

- **Program Design**
 - Present a quality program design
 - Detailed description of overall program
 - Program Administration
 - Role of each entity – community, consultant, non-profit sub-recipient
 - Community's role
 - Responsible party for reports, financial accounting, application procedures, day-to-day operations
 - Does design meet identified needs
 - Proposed activities should conform to needs
 - Waiting lists for each activity
 - If proposing down payment assistance, give proof of standard affordable housing on market for sale

Elements of a Successful Application

– Program Feasibility

- **Program Design (continued)**
 - Application in-take and processing
 - Include all procedures
 - Pre-screening
 - Pre- application
 - Full application
 - 1st come, 1st served
 - Client application documentation
 - Verification
 - Assistance with bank/other loan
 - Waiting lists
 - Development of new waiting lists
 - Mandatory homeownership counseling

Elements of a Successful Application

– Program Feasibility

- **Program Design (continued)**
- **Financing Technique**
 - Maximum amount of CHIP by activity
 - Minimum required other or leveraged funds by activity
 - Basis for homeowner's portion
 - Every applicant does not need the same amount of assistance
 - Very-low income vs. low-income
 - Very-low might require 75% leverage
 - Low-income might require 50% leverage

Elements of a Successful Application

– Program Feasibility

- Program Design (continued)
- Financing Technique
 - Or do you customize CHIP loan based on the gap financing needed after the first lender establishes the maximum loan amount
 - Caution – some applicants in the past have set forth a financing plan for only one activity, but proposed several activities
 - Finance plan for each activity is required

Elements of a Successful Application – Program Feasibility

- **Program Design (continued)**
- **Program Policies**
 - Provide details
 - Set forth community's required program policies
 - Include DCA and HOME requirements

Elements of a Successful Application – Program Feasibility

- **Program Design – (continued)**
- **Construction Management**
 - Contracting
 - Work write-ups
 - Bidding procedures
 - Negotiation or bidding
 - Bid packages
 - Minimum property standards
 - Pre-bid conference
 - Contractor qualifications
 - Contracts
 - Contractor solicitations
 - Inspections, draws, project completions
 - Lead based paint requirements

Elements of a Successful Application – Program Feasibility

- **Cost Control and Cost Reasonableness**
- **Need specifics to assure proposed outcomes**
- **Need specifics to assure costs are reasonable for each activity**
 - Number of units
 - Average CHIP
 - Maximum CHIP
 - Minimum Required Other Funds
 - Average Other Dollars
 - Total Dollars
 - PDC/unit (regular)
 - PDC/unit (lead)

Elements of a Successful Application

– Program Feasibility

- **Cost Control and Cost Reasonableness (continued)**
- **Set forth maximum CHIP and minimum required leverage**
- **Tell DCA total cost including CHIP and leveraged funds**
- **List costs for lead hazard reduction separately**
- **If completed preliminary cost estimates, tell DCA**
- **What is basis of total project cost by activity**

Elements of a Successful Application

– Program Feasibility

- **Cost Control and Cost Reasonableness (continued)**
- **Are costs and PDC's reasonable?**
- **Tell DCA specifics about budgeted costs**
 - Based on previous program averages
 - Per square foot in market place
 - Verified, standard, affordable homes for sale

Elements of a Successful Application

– Program Feasibility

- Resource Commitment
- Tell DCA types of funding proposed as leverage
- Show DCA the level of control you have over committed resources
- Get firm, not loose, commitments
- Propose appropriate, reasonable PDC's for each housing activity
- Get commitments for only what is needed
- Get dollar commitments
- Show only needed amount on DCA-8

Elements of a Successful Application

– Program Feasibility

- Program Marketing/Demand
- Tell DCA basic marketing strategy
- Have all program applicants been pre-approved
- Present a well defined and/or proven marketing strategy
- Fair and open to all qualified applicants
- Document that proposed activity is needed and appropriate for community
- Existing waiting lists
- Proof of houses in standard condition on market at affordable price range
- Get details and documentation from real estate community

Revitalization Area Strategies

Partnering for Neighborhood Progress

Revitalization Area Strategies (RAS)

Purpose

Encourage local governments to build strategies for redeveloping “blighted” areas



Remember

- **Revitalization applications must be turned in separately from CDBG applications.**
- **Applications accepted throughout the year prior to April 1st**
- **Additional documentation is normally accepted until June 1st**

CDBG Revitalization Strategies

Benefits

- Can apply for CDBG every year
- Provides up to 20 bonus points on CDBG Annual Competition applications
- Five points on CHIP Annual Competition and Set-aside (if available) applications for projects in RAS areas
- Small amount of money may be available for planning

Scoring Criteria

- 1. Threshold Criteria**
- 2. Economic Development tools**
- 3. Investment Partnerships**
- 4. Collaboration**

CDBG Revitalization Strategies

Threshold Criteria – 5 points

- Eligible census block group(s) 20% or greater poverty rate
- Urban Redevelopment Area (O.C.G.A. 36-61)
- CDBG Public Participation process



CDBG Revitalization Strategies

Economic Development tools – 5 points

- Tax Allocation District (O.C.G.A. 36-88)
- Community Improvement District
- Business Improvement District
- Enterprise Zone (O.C.G.A. 36-88)
- Other locally designated, geographically targeted strategies



CDBG Revitalization Strategies

Investment Partnerships – up to 5 points

- Includes funding partners such as:
 - Georgia Environmental Facilities Authority
 - Small Business Administration
 - U.S. Treasury
 - Tennessee Valley Authority
 - U.S. Department of Agriculture
 - Georgia Housing Finance Authority

CDBG Revitalization Strategies

Collaboration – up to 5 points

- **Stakeholders may include:**
 - Local lending institutions
 - Community or neighborhood housing organizations
 - Community based development organizations
 - Community development corporations
 - Community development entities

Urban Redevelopment Plan

Establish an Urban Redevelopment Plan

- Cities
- Counties

**By simple resolution.
No referendum required!**

2005-2008 Approved Revitalization Area Strategies



2005

- City of Waycross
- City of Ocilla
- City of Thomson/McDuffie County
- Hall County

2006

- City of Barnesville
- City of Hartwell
- City of LaGrange

2007

- City of Fitzgerald

2008

- City of Tifton
- City of Colquitt
- City of Darien
- City of Toccoa
- City of Washington
- City of Griffin

RAS Projects



City of Barnesville
Substandard Housing
Poorly maintained



City of Barnesville
Homes face tracks
Vacant industrial



City of LaGrange
Street Connections

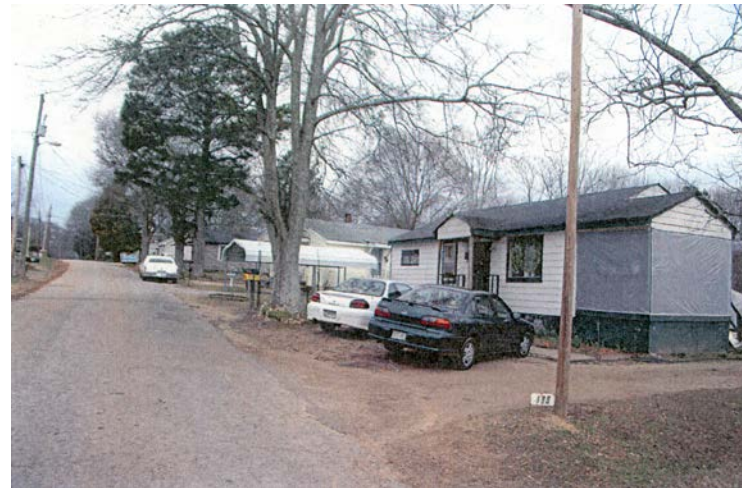
RAS Projects



City of LaGrange
Safe, Affordable Rental Housing



Hall County- Substandard
Housing



City of Hartwell
Drainage Improvements

RAS Projects



City of Hartwell - Residential Blight



Hall County - Drainage

RAS Projects



Waycross - Blighted School



Thomson/McDuffie County
Industrial Brownfield

What They Did Well

- Consulted with DCA staff during drafting
- Long-term vision for the area
- Well-defined area that included comprehensive activities
- Grassroots involvement from area residents
- Commitment from other funding partners
- Documented commitment from funders and stakeholders

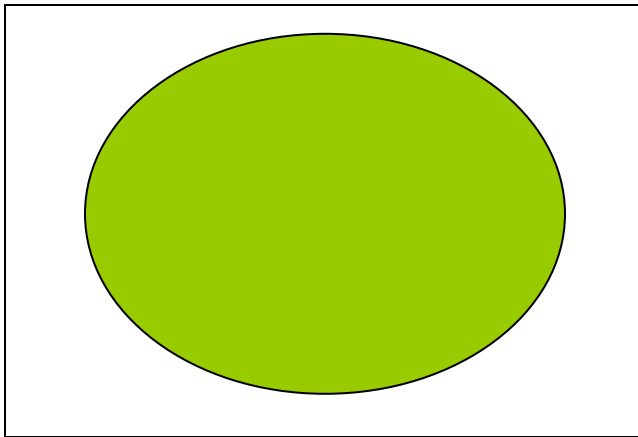
Fix the Problems

Understand the rules:

- RAS Form 1 checklist is just a reminder
- Read Applicants' Manual instructions for Revitalization Strategies
- Use the DCA Guidebook to URA
- Read O.C.G.A. 36-61-1 et seq. on the Urban Redevelopment Law

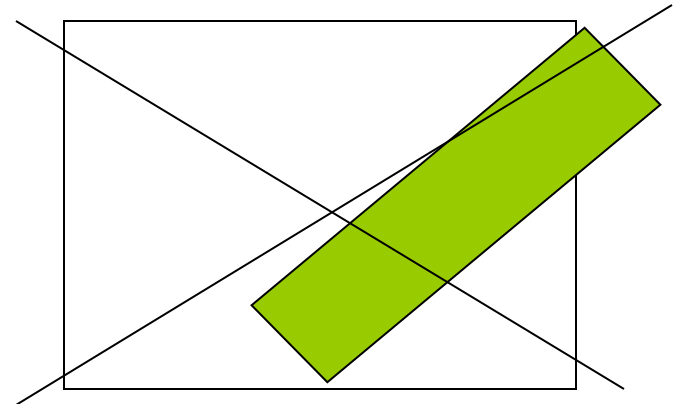
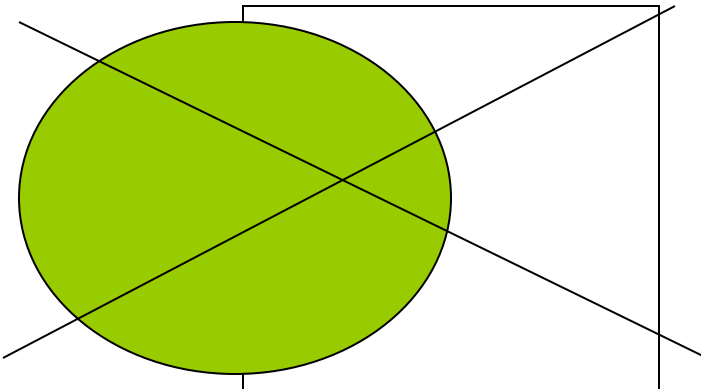
Maps

- Projects must be entirely within RAS boundaries



□ *RAS Area*
● *CDBG or CHIP Application*

CDBG/CHIP maps must make clear RAS boundaries



Report & Certification

- Yearly Annual Progress Report – RAS Form - 2
- Three-Year Re-designation Certification

DCA Strategy

“ Understanding a community’s challenges and opportunities, working to develop locally-driven solutions, and bringing resources to the table. ”

Your Strategy

“Submit a competitive, successful application”

Hint:

COME TO THE APPLICANT WORKSHOP!!!!!!

DATES/LOCATION: TBA

**USUALLY HELD IN THE BEGINNING OF
DECEMBER**

Georgia Department of Community Affairs



Community Development and Finance Division

Brian Williamson, Assistant Commissioner	404-679-1587
Glenn Misner, Director Office of Field Services	404-679-3138
Billy Parrish, Director Office of Downtown Development	404-679-3115
Joanie Perry, Director Office of Economic Development	404-679-3173
Steed Robinson, Director Office of Community Development	404-679-3168
RAS QUESTIONS: Michelle Lewis	404.679.0659

<http://www.dca.ga.gov>