

An aerial photograph of a suburban neighborhood. The houses are mostly two-story, with various roof colors like brown, grey, and blue. The yards are green with many trees. In the background, there is a dense forest covering a hill under a clear blue sky.

# **OneGeorgia Authority**

## **Rural Workforce Housing Initiative**

# OneGeorgia's Purpose

The OneGeorgia Authority (OGA) exists to promote the health, welfare, safety, and economic security of the state's rural citizens through the development and retention of employment opportunities in rural areas and the enhancement of the infrastructures which accomplish that goal.

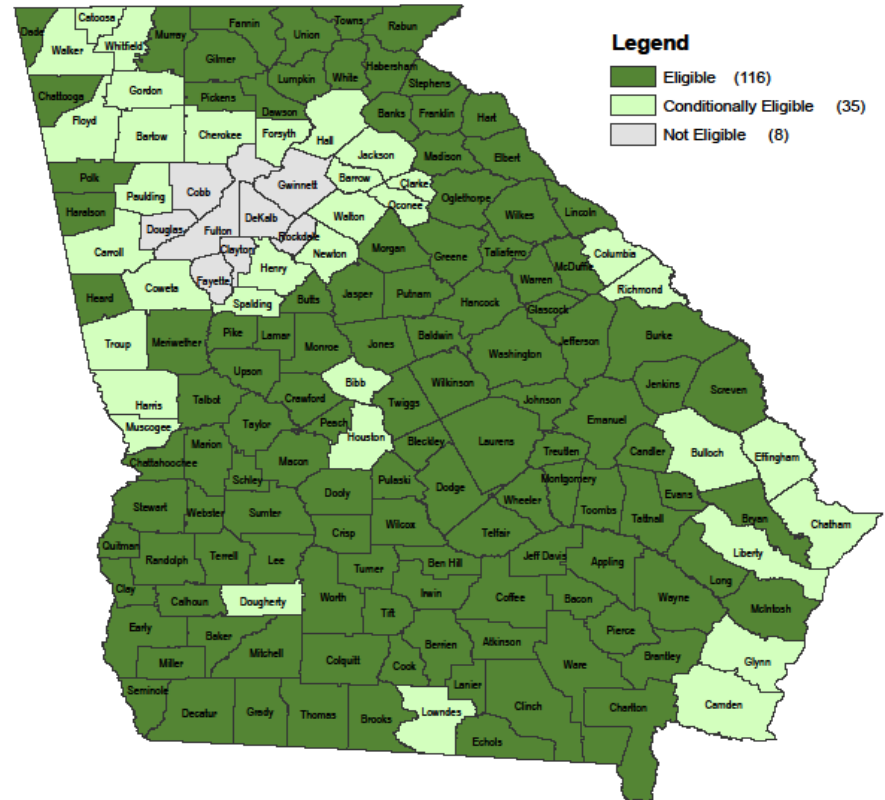
Funding is provided through the EDGE, Equity, **Rural Workforce Housing Initiative**, and Site Development grant programs.

# Who is Eligible?

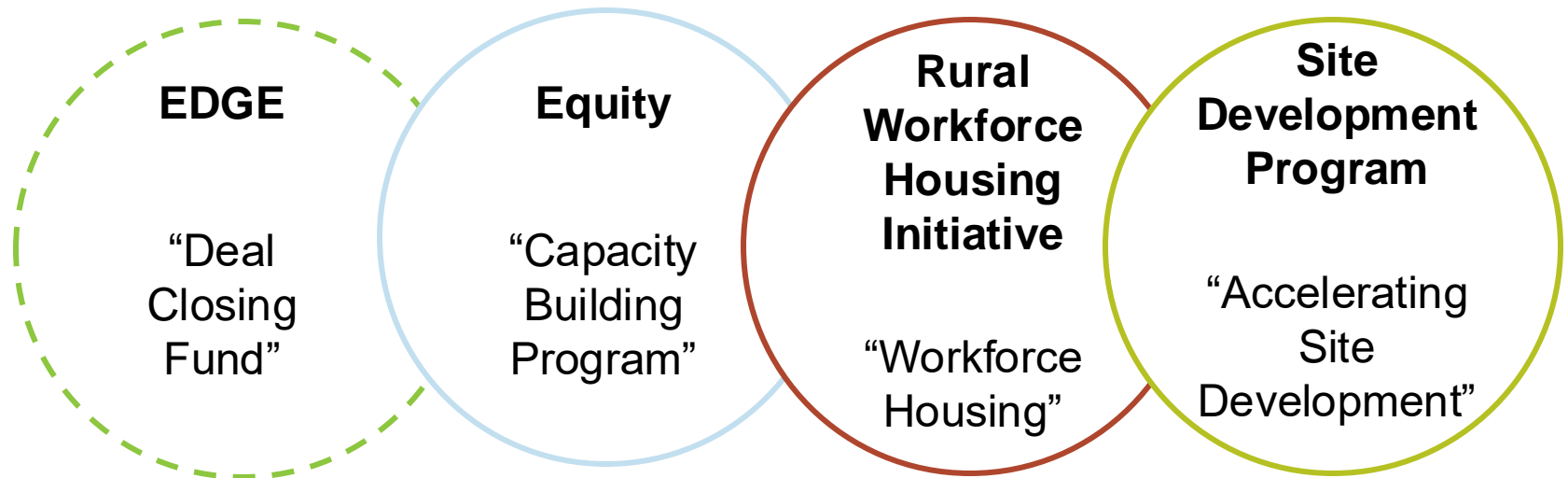
Local governments, government authorities and joint development authorities in rural counties that experience high poverty rates are eligible for OGA funding.

All counties depicted as 'Eligible' and 'Conditionally Eligible' on the map above can submit applications for OGA funding.

OneGeorgia Authority   
*Official Map  
Eligible Counties*



# OneGeorgia's Grant Programs



“

**As we grow business opportunities across the state, affordable housing for our workforce will continue to be a growing need.”**

**-Brian Kemp, Governor of Georgia**

# Georgia is growing but the housing market has not kept up with demand



Georgia Population (in millions)

9.976

2013

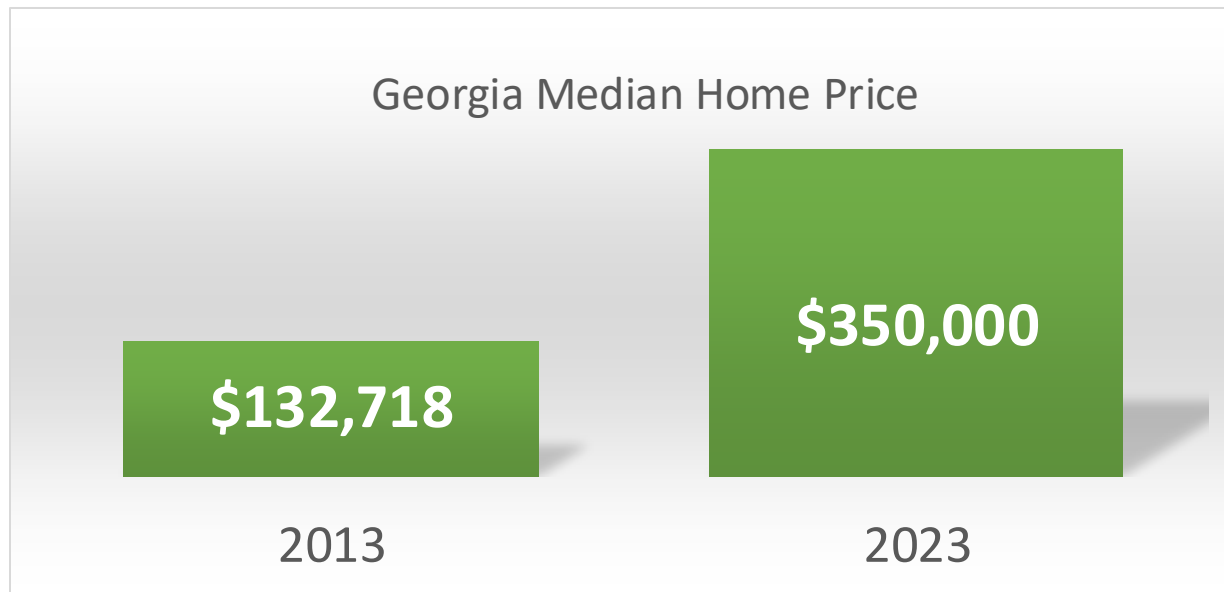
10.8

2023

Historical Inventory of Homes for Sale by Month



# Home prices have become unaffordable for many Georgians



Source: Georgia Realtors October 2023

**264%**  
of 2013 price

Georgia Median Income Households earn **\$61,000** a year and can afford a **\$183,000** home [3x their income]

# Rural Workforce Housing Initiative Overview

- Objective: Develop housing to meet the demand of workforce in growing rural areas
- Background: Georgia General Assembly approved \$35.7 million to start the Rural Workforce Housing Initiative in March 2023
- Amended FY24 budget included an additional \$50 million and the FY25 included \$6 million for RWHI
- OneGeorgia Authority created two funds
  - Infrastructure Grants
  - Construction Financing

# Rural Workforce Housing Initiative Quick Guide

Financing Type	Infrastructure Grants	Construction Loans
Administrator	OneGeorgia Authority	DCA HFDD
Max Award	\$2.5MM	\$1MM
Construction Activity	Water, Sewer, Roads, Drainage	Home Construction
Allowable Housing Type	For-Sale and/or Rental	For-Sale Only
Application Deadline	Quarterly	Rolling/ No Deadline

# Project Parameters

This initiative provides flexible funding to support the following objectives:

**Owner-occupied housing** with a sale price of between **\$125,000 - \$290,000**

- Sale prices must be affordable to homebuyers earning 100% Area Median Household Income (Census definition)

**Rental housing** generally with construction costs between **\$125,000 - \$290,000** with 2 or more bedrooms and affordable rents for at least ten years

- Rents must be affordable for renters earning 100% Area Median Household Income.

## **Combine with other DCA funds?**

- Rural Workforce Housing funding may be layered with other public funds (CDBG, HOME, Tax Credits, etc.) but is not intended to provide gap financing for developments already financed.
- The entire direct benefit CANNOT be for a LIHTC deal.

# Application Deadlines

## Infrastructure Grants:

Application submission deadlines are on the 2<sup>nd</sup> Friday of the following months:

- January
- April
- July
- October

Note: Pre-applications are mandatory and due 30 days before the application deadline. Prior to submitting the pre-application, it is required to conduct an Initial Project Assessment with your local DCA Regional Rep for assistance and checking compliance with State auditing and other requirements.

## Construction Loans:

Applications will be accepted and awarded on a rolling cycle so long as funds are available

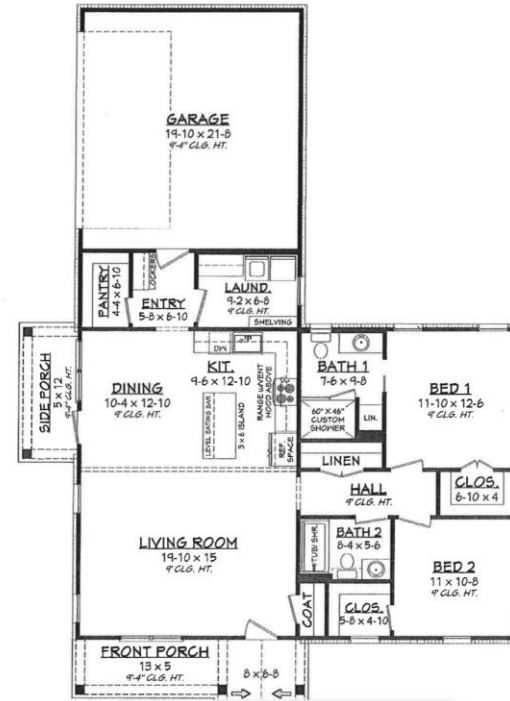
## Expected completion timeframe for all funds:

2 years from award

# Rural Workforce Housing Initiative Awards-1<sup>st</sup> Round

- **City of Albany-** \$923,513
- **City of Colquitt-** \$2,400,000
- **Columbus Consolidated Government-** \$2,256,463
- **Douglas-Coffee County Industrial Authority-** \$2,310,885
- **Stephens County Development Authority-** \$478,400







**ON YOUR SIDE**

**ELLIOTT'S WALK FIRST PHASE OF HOUSES BUILT**

**COLUMBUS, GA**





E Bush St

S 1st St

Peter St

on St

Blinson Rd

3rd St

# Rural Workforce Housing Initiative Awards-2<sup>nd</sup> Round

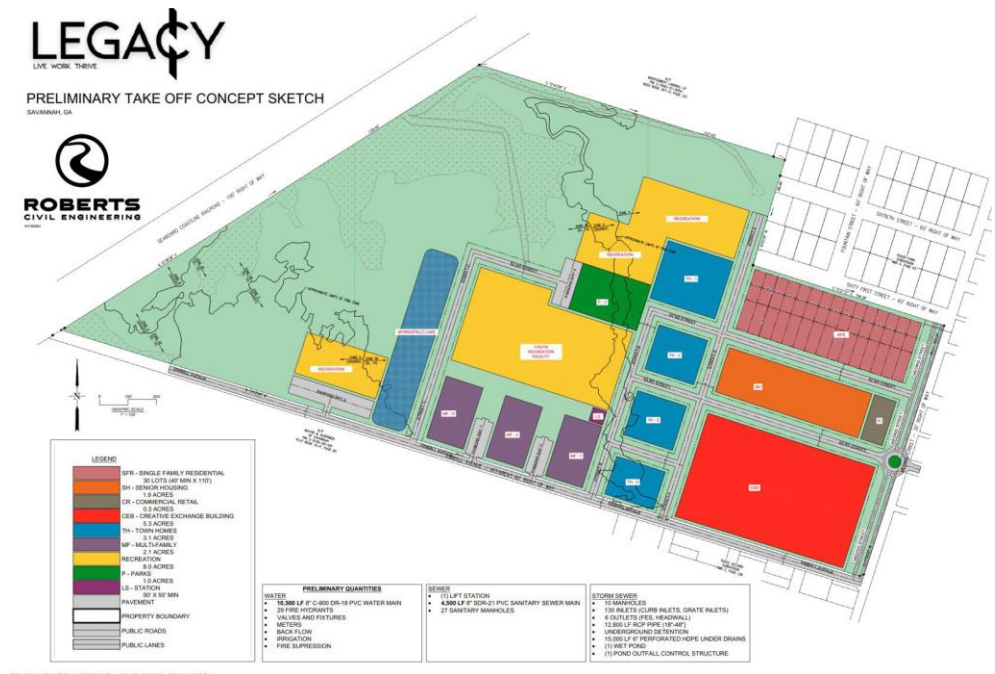
- **City of Alma-**  
\$2,498,218
- **Dalton/Whitfield JDA-**  
\$1,500,000
- **City of Vidalia-**  
\$2,500,000
- **Development Authority of Seminole County and Donalsonville-**  
\$2,500,000





# Rural Workforce Housing Initiative Awards-3<sup>rd</sup> Round

- **City of Louisville-**  
\$2,215,000
- **City of Lyons-**  
\$1,633,672
- **City of Savannah-**  
\$2,500,000



# Rural Workforce Housing Initiative Awards-4th Round

- **City of Blackshear-**  
\$2,450,000
- **City of Gainesville-**  
\$2,500,000
- **City of Reidsville-**  
\$1,650,351
- **City of Sylvester**  
\$1,321,523
- **Bulloch County-**  
\$2,437,520



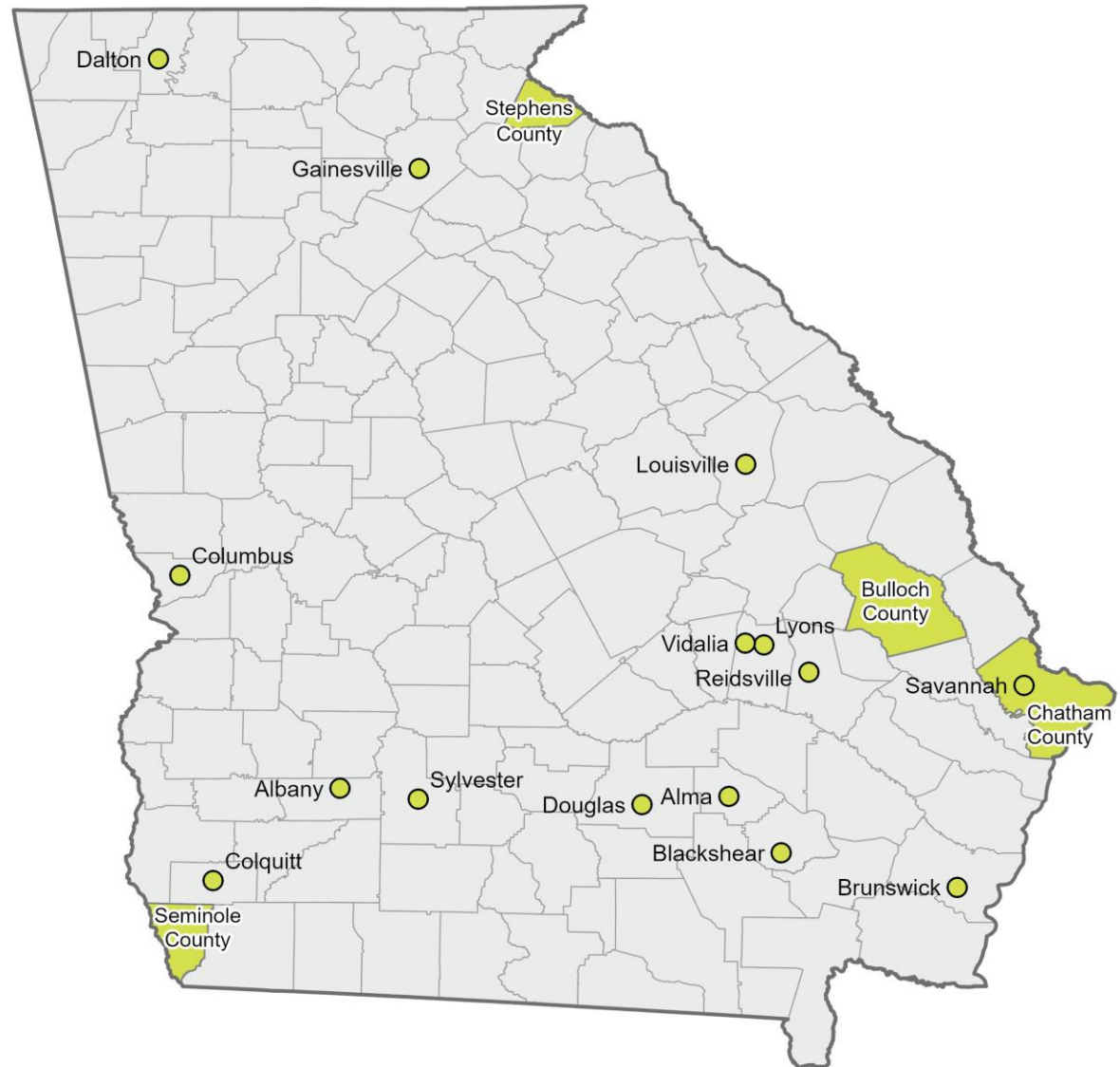
# Rural Workforce Housing Initiative Awards-5th Round

- **City of Brunswick-**  
\$2,500,000
- **Chatham County-**  
\$2,362,492



# RWHI Award Map 2023-2024

## Rural Workforce Housing Initiative Communities



# What are the key steps?

- Do you have a plan?
- Identify your developers and/or other partners
- Check Compliance
- Meet with your DCA Regional Representative
- Submit a pre-application
- Submit full application
- Participate in site visit



# What we have required...

- Local “skin in the game”
- Property must be controlled by developer
- Property must be appropriately zoned at time of application
- Agreements between local governments & developers
- Units can be purchased by Individuals, not corporations
- Rental rates must be affordable for 10 years



# What we have learned...

- GICH alumni communities are better positioned to participate in the program
- Local developers have been more interested than large developers
- Some communities are beginning to think more creatively about solving housing issues





STRATEGY



LOCAL  
CONTRIBUTION



COMMUNITY MINDED  
DEVELOPER

# Application Links

## Infrastructure Grant

[Equity Fund - Rural Workforce Housing Initiative | Georgia Department of Community Affairs \(ga.gov\)](#)



## Construction Loan

[Equity Fund - Rural Workforce Housing Initiative Housing Construction Loan Program | Georgia Department of Community Affairs \(ga.gov\)](#)





Questions?



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