The Georgia Initiative for Community Housing

2025 ANNUAL REPORT



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Georgia Initiative for Community Housing

HELPING YOUR COMMUNITY MEET ITS HOUSING NEEDS

Since its establishment in 2004, the Georgia Initiative for Community Housing (GICH) has contributed to advancing housing stability in 100 communities across Georgia. Through collaboration with local, regional, and state leadership, GICH serves as a platform for developing innovative solutions to complex housing issues. As Georgia communities continue to navigate the evolving landscape of housing and community development, the Georgia Initiative for Community Housing remains a vital resource for fostering innovative solutions and lasting partnerships. The dedication and achievements of GICH communities exemplify the power of collaboration in addressing housing challenges and enhancing the quality of life for residents across the state. Moving forward, GICH will continue to support communities in their efforts to create sustainable, inclusive, and thriving neighborhoods.



GICH 2025 Fall Retreat Graduation Awards Gathering

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2025 Year in Review

INVESTMENTS IN GICH COMMUNITIES

A key advantage of the GICH program is the exclusive benefits provided to GICH communities through the Georgia Department of Community Affairs (DCA). These benefits include expanded access to grant funding and opportunities for affordable housing development. Three critical programs—the Community Development Block Grant (CDBG), the Community HOME Investment Pro- gram (CHIP), and the Low-Income Housing Tax Credit (LIHTC) program—play essential roles in directing much-needed investments into GICH communities for various local housing improvement initiatives.

In 2025, GICH communities received more than $47.7 million in funding through these three programs, marking an increase of over $9 million compared to 2024. Specifically, GICH communities were awarded $9.4 million through the CDBG program, $7.9 million through the CHIP program, and $26.3 million through the LIHTC program.

By securing increased financial support for housing and community development, the GICH program continues to strengthen local economies, enhance neighborhood stability, and improve overall quality of life for Georgia residents.



INVESTMENTS IN GICH COMMUNITIES

In 2025, across all current and former GICH communities, DCA invested:

Low Income Housing Tax Credit financing for the development of affordable rental housing — **$26.3M**

Community Development Block Grant funds supporting local housing and community development initiatives — **$9.4M**

Community HOME Investment Program (CHIP) grants for rehabilitation and construction of owner-occupied homes — **$7.9M**

$47.7M

Since 2004, DCA has invested over 500 million across the 110 Georgia communities that have participated in GICH.

Source: Georgia Department of Community Affairs (DCA)

GICH RETREAT ATTENDANCE

GICH hosts two biannual retreats, one in the spring and one in the fall, offering participants valuable insights into local housing challenges, available resources, and effective strategies for addressing these issues. These retreats also serve as a vital platform for networking, connecting stakeholders engaged in housing improvement efforts with organizations that provide critical support and resources.

The Spring Retreat, held in Cartersville, GA, welcomed 238 attendees. The Fall Retreat was hosted in collaboration with the Georgia Department of Community Affairs Fall Conference in Savannah, GA. A total of 419 people attended the DCA Conference, 175 of those being GICH staff, housing team members, and housing facilitators. The collaboration with DCA and the reach of the Fall 2025 conference is a testament to GICH's growing impact and the increasing commitment of communities and organizations around the state to addressing local housing challenges. As more stakeholders recognize the program's impact, GICH continues to strengthen its role in shaping innovative housing solutions and fostering collaboration across Georgia.

GICH 2025 Fall Retreat Attendance

Program	Fall Attendance
GICH	175
Non-GICH	244
Total	**419**

GICH 2025 Spring Retreat Attendance

Role	Spring Attendance
Speaker	13
Program Staff / Facilitators	26
Guests / Alumni / Other	33
Housing Team Members	166
Total	**238**

Source: Georgia Initiative for Community Housing Retreat Attendance Data

2025 Community Highlights

FRESHMEN

Waycross–Ware County: Advancing Affordable Housing to Support Economic Growth

Located in southeastern Georgia, Waycross serves as the county seat of Ware County and is strategically positioned near major transportation corridors connecting the region to Savannah and Jacksonville. Despite its potential for economic growth, the community faces several housing challenges, including an aging housing stock, high vacancy rates, and limited affordable housing options. With a median household income of $44,138, a median home price of $175,000, and median monthly rent of $900, housing affordability remains a concern for many residents.

During its first year in the GICH program, the Waycross–Ware County Community Housing Initiative (WWCCHI) made significant progress in strengthening its organizational structure, expanding community engagement, and advancing affordable housing development. The team established three subcommittees focused on Policy and Education, Community Engagement, and Project Review and Recruitment. It also expanded its outreach efforts through social media and community events to increase awareness of local housing needs and available resources.

A major accomplishment in 2025 was securing $1,215,000 in Low-Income Housing Tax Credits (LIHTC) and an additional $2 million in HOME-ARP funding from the Georgia Department of Community Affairs to support the development of Vine Street Village, a proposed 53-unit affordable housing community. This investment represents an important step toward expanding housing opportunities for residents and supporting the area's broader economic development goals

Looking ahead, the housing team plans to conduct a comprehensive housing needs assessment, strengthen community partnerships, and pursue additional opportunities to expand affordable and workforce housing in Waycross and Ware County.



A slide from Waycross–Ware County's Report at the Fall 2025 Retreat



Austin Chancy, DCA GICH Coordinator, facilitates a Waycross–Ware County GICH housing team session at the 2025 Spring Retreat

SOPHOMORES

City of Cornelia: Expanding Housing Opportunities Through Policy Reform and Community Engagement

During its second year in the GICH program, the City of Cornelia continued making significant progress in addressing local housing challenges through community engagement, policy reform, and affordable housing development. Working with the Georgia Conservancy, the city conducted a comprehensive housing needs assessment that identified a more than 30% increase in housing costs over five years, highlighting growing affordability challenges for local residents.

Under the leadership of Community Development Director Jessie Owensby, the Cornelia GICH housing team prioritized community engagement to better understand residents' housing needs and identify potential solutions. The team organized three town hall meetings, promoted in both English and Spanish, and hosted a public housing symposium titled Preserving the Past, Shaping the Future. These efforts provided opportunities for residents to share their perspectives and learn about alternative housing options, including accessory dwelling units (ADUs) and cottage courts.

Cornelia also made substantial progress in expanding local housing opportunities. The city secured its second Low-Income Housing Tax Credit (LIHTC) award for Willow Song Village, a development intended to provide affordable housing for workforce families, seniors, and survivors of domestic violence.

Additionally, the city approved its first two Planned Unit Developments (PUDs): Irvin Street Living, a 24-unit townhome rental community, and Cornelia Commons, a 36.8-acre mixed-use development that includes plans for 73 townhomes, 228 apartments, and commercial space.

Building on these accomplishments, Cornelia is undertaking a comprehensive rewrite of its zoning ordinance to encourage more diverse and affordable housing options. Proposed changes include reducing minimum lot and home sizes and allowing ADUs and cottage courts by right. Looking ahead, the housing team plans to finalize the zoning revisions, pursue additional housing rehabilitation and infill development funding, and explore incentives to encourage the development of attainable housing throughout the community.





Slides from Cornelia's Report at the Fall 2025 Retreat

JUNIORS

City of Canton: Building Long-Term Housing Affordability

As Canton completes its three-year participation in GICH, the housing team is transitioning into a permanent community organization to sustain its efforts. Future priorities include expanding ADU and cottage housing developments, acquiring land for a Community Land Trust, supporting the activation of the Cherokee Regional Land Bank Authority, and updating the city's Housing Needs Assessment. These initiatives demonstrate Canton's commitment to building on the foundation established through GICH and creating lasting solutions to its housing challenges.

During its three years in the GICH program, the City of Canton made significant progress in addressing local housing challenges through innovative housing policies, strategic partnerships, and community engagement. Faced with rising land and construction costs, increasing home prices, and resistance to higher-density development, the Canton GICH housing team established a collaborative framework to expand affordable housing opportunities. The team organized subcommittees focused on Education and Engagement, Neighborhood Revitalization, and Resources, while launching an online housing portal to provide residents with information about local housing initiatives and available resources.

A major accomplishment of Canton's participation in GICH was the implementation of policies and programs designed to encourage more diverse and affordable housing options. The city established an Accessory Dwelling Unit (ADU) Program featuring preapproved building plans and reduced permitting fees to make ADU construction more accessible. Canton also adopted Cottage Home Development Regulations to support innovative housing developments, including the North Canton Cottage Village. Additionally, the city created a forgivable Down Payment Assistance Program to expand homeownership opportunities and initiated housing rehabilitation efforts to preserve existing homes.

Canton also made significant strides in expanding its affordable rental housing opportunities through partnerships with housing developers and support for Low-Income Housing Tax Credit (LIHTC) developments. These efforts helped advance projects such as Tanner Place, a 70-unit workforce housing community, and Oakside, while strengthening regional collaboration on affordable housing initiatives.



The City of Canton presents its junior-year report at the 2025 GICH Fall Retreat.

CONGRATULATIONS TO THE GICH 2025 GRADUATES!

GICH 2025 COMMUNITY COHORT

Each year, five new communities are selected to participate in the GICH program. Congratulations to the Class of 2025! Your journey to enhancing local housing quality has begun. We look forward to celebrating your accomplishments over the next three years and beyond!

City of Canton

City of Chamblee

Gwinnett County

City of Montezuma

City of Villa Rica

The Lasting Impact and Future of GICH

Since its inception, the Georgia Initiative for Community Housing (GICH) has played a transformative role in strengthening communities across the state by addressing critical housing needs, fostering economic development, and increasing access to essential funding opportunities. By providing technical assistance, facilitating collaboration, and enhancing the capacity of local leaders, GICH has empowered communities to secure vital resources that improve housing conditions and economic stability. The program's impact is evident in the substantial financial investments, expanded affordable housing opportunities, and strengthened regional cooperation that have resulted from its efforts.

GICH's success in helping communities secure funding—demonstrated by the significant increase in grant awards and investments post-participation—underscores its value as a key driver of positive change. The program has helped communities navigate complex housing challenges, increase homeownership opportunities, and attract private investment through initiatives like the Low-Income Housing Tax Credit (LIHTC) program. Furthermore, GICH's ability to support both rural and urban communities ensures that housing solutions are tailored to meet diverse local needs, fostering inclusive and equitable growth across Georgia.

Looking ahead, GICH is poised to continue making a lasting impact on communities statewide. With ongoing efforts to enhance program benefits, expand access to critical funding sources, and strengthen partnerships among housing stakeholders, the program will remain a cornerstone of housing and community development in Georgia. As more communities engage with GICH, the program's legacy of fostering sustainable, vibrant, and resilient communities will continue to grow. By ensuring that local governments, housing organizations, and community leaders have the tools and resources necessary to address housing challenges, GICH will help build a stronger and more prosperous future for residents across the state.



GICH Partners

The Georgia Initiative for Community Housing (GICH) continues to benefit from the generous financial support of organizations committed to strengthening housing opportunities and communities across Georgia. GICH is a collaboration between the Georgia Department of Community Affairs; the University of Georgia's Housing and Demographics Research Center, a unit of the Department of Financial Planning, Housing, and Consumer Economics in the College of Family and Consumer Sciences; University of Georgia's Office of the Vice President for Public Service and Outreach; and the Georgia Municipal Association. GICH is funded through the Rural Community Development Initiative (RCDI), a United States Department of Agriculture (USDA) Rural Development Grant program.

Georgia Power, GICH's founding partner, contributed $50,000 in 2025 through the Georgia Power Foundation Grant. Wells Fargo, GICH's ongoing retreat sponsor, also continued its support of GICH in 2025 by providing $15,000 in grant funding to support program activities. This funding helped sustain the program's educational initiatives, technical assistance, and outreach efforts, enabling GICH to continue working with communities across the state to identify and address local housing challenges. GICH sincerely appreciates the continued investment of Georgia Power and Wells Fargo in advancing the program's mission of helping Georgia communities develop effective solutions to their housing challenges.

Public Service & Outreach
UNIVERSITY OF GEORGIA

GEORGIA DEPARTMENT of COMMUNITY AFFAIRS

Georgia Power

GEORGIA MUNICIPAL ASSOCIATION

Financial Planning, Housing & Consumer Economics
College of Family and Consumer Sciences
Housing and Demographics Research Center
UNIVERSITY OF GEORGIA

WELLS FARGO

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