

Georgia Department of Community Affairs • Revised June 2003

Downtown Development Resource and Program Guide

Tools to Assist in Georgia's Downtown Development Efforts



Georgia Department of Community Affairs' Downtown Development Resource and Program Guide

This document is a compilation of DCA's resources and programs that can be utilized in downtown development programs across Georgia. Although in no way a complete list of State resources for the redevelopment of downtown areas, this guide is a starting point for local government officials, downtown development authority boards and staff, not-for-profit downtown development entities, developers interested in developing downtown projects, and other individuals or groups interested in investing in Georgia's downtown areas.

The guide lists resources and programs in alphabetical order, and includes a program description, program information, contact information and program categories of how each program or resource can be used.

Program Categories

BD	=	Business Development
BF	=	Brownfields
D	=	Design
EDU	=	Education
ENV	=	Environmental
\$	=	Funding
GF	=	Greenfields
GM	=	Growth Management
GP	=	General Projects
GS	=	Greenspace
H	=	Housing
HC	=	Health Care
HP	=	Historic Preservation
L	=	Leadership
PF	=	Public Facilities
TA	=	Technical Assistance
WF	=	Workforce



PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>AMERICORPS AmeriCorps is a network of national service programs that engage more than 50,000 Americans each year in intensive service to meet critical needs in education, public safety, health, and the environment. AmeriCorps members serve through more than 2,100 nonprofits, public agencies, and faith-based organizations. They tutor and mentor youth, build affordable housing, teach computer skills, clean parks and streams, run after-school programs, and help communities respond to disasters. Created in 1993, AmeriCorps is part of the Corporation for National and Community Service, which also oversees Senior Corps and Learn and Serve America. Together these programs engage more than 2 million Americans of all ages and backgrounds in service each year.</p> <p>The Georgia Commission for Service and Volunteerism (GCSV) administers and manages the AmeriCorps grants in the State of Georgia. Currently, the GCSV administers 19 grants throughout the state to various non-profit organizations, public agencies, faith-based organizations.</p>	<p>Eligible Communities: Eligible agencies wishing to apply must apply for no less than ten (10) AmeriCorps members and must have the capacity to manage the members. The members are required to perform a direct service to the community and may not perform duties that are currently being performed by a paid staff person.</p> <p>Due Dates: The GCSV is accepting applications for AmeriCorp Education Award Only grants. The deadline for submission is Friday, September 12, 2003.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, NE Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Heather Pritchard (404) 327-6846 hpritcha@dca.state.ga.us</p>	<p>EDU ENV GS H HC TA \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>APPALACHIAN REGION BUSINESS DEVELOPMENT REVOLVING LOAN FUND The Business Development Revolving Loan Fund (ARC RLF) is a \$3 million pool that can be used in the Appalachian Region of Georgia for loans to projects that create or save jobs and that promote industrial locations or expansions; encourage downtown development; complement local development strategies; or satisfy other public purposes.</p>	<p>Eligible Applicant: Eligible Counties: Banks, Barrow, Bartow, Carroll, Catoosa, Chattooga, Cherokee, Dade, Dawson, Douglas, Elbert, Fannin, Floyd, Forsyth, Franklin, Gilmer, Gordon, Gwinnett, Habersham, Hall, Haralson, Hart, Heard, Jackson, Lumpkin, Madison, Murray, Paulding, Pickens, Polk, Rabun, Stephens, Towns, Union, Walker, White and Whitfield.</p> <p>Eligible Activities: Working capital, new construction and rehabilitation, building acquisition, equipment purchase and installation, façade improvements and land acquisition.</p> <p>Total Funding: Fund assets are approximately \$3 million</p> <p>Maximum per Project: Not more than \$200,000</p> <p>Match Requirements: Ten percent equity is usually required in addition to other public or private financing.</p> <p>Due Dates: Applications may be submitted at any time.</p> <p>Other: <u>Interest rate:</u> below-market rates, depending on project requirements. <u>Repayment Period:</u> up to 15 years, depending on the assets financed and project requirements. <u>Security:</u> usually project collateral and other guarantees.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Russell Morrison (404) 679-4825 rmorriso@dca.state.ga.us</p>	<p>BD \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>BOND ALLOCATION PROGRAM Federal tax law allows for tax-exempt government bonds to be issued for certain types of non-governmental (i.e., “private”) activities. The advantage of this type of bond is that it provides lower interest financing for many kinds of projects. The amount of private-activity tax-exempt bonds available each year for all categories is limited. Allocating the use of these bonds is the responsibility of each state government. The bond allocation program could be used to develop downtown rental housing for low and moderate-income people or as a mixed income development with a percentage set aside for low and moderate-income people.</p>	<p>Eligible Applicant: Eligible Activities: Housing, student loans, and manufacturing and exempt facilities. Bonds used for multi-family housing (rental developments) must set aside a portion of the units for low to moderate-income families. Rental developments financed with these bonds are also eligible for state and federal housing credits without having to compete in the annual tax credit application cycle. Total Funding: \$628,793,000 Maximum per Project: Match Requirements: Due Dates:</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 Bobby Stevens (404) 679-7943 www.dca.state.ga.us</p>	<p>BD H \$</p>
<p>CAPITAL PROJECT CONSULTANT PROGRAM (CPC) Millions of taxpayer dollars are spent each year in Georgia on capital facility planning and development. DCA’s Capital Projects Consultant (CPC) Program seeks to make the most of these investments by assisting local governments in the complicated process of programming and constructing public facilities and infrastructure. In particular, the program offers guidance in choosing qualified consultants and getting the best and most economical services from design professionals such as architects, engineers and planning consultants.</p>	<p>Eligibility for Assistance: While scheduling priority is given to BHT/MS cities, CPC services are free and available to all Georgia cities and counties. Services Provided: Capital facility needs assessment; information on capital project financing alternatives; assistance in drafting Request for Proposals (RFPs) and Requests for Qualification (RFQs); on-site training sessions for local governments on topics such as establishing fair and legally defensible consultant selection practices; negotiating and consulting fees and risk avoidance during the construction process; slide shows and presentations for organizations interested in these topics.</p>	<p>Capital Project Consultant Program (CPC) Georgia Department of Community Affairs Office of Downtown Development 225 W. Broad Street Athens, Georgia 30601 Steve Storey (706) 583-2734 sstorey@dca.state.ga.us</p>	<p>EDU PF TA</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>COMMUNITY DESIGN CHARRETTES DCA's Office of Downtown Development, in collaboration with the University of Georgia's College of Environmental Design (CED), offers 'Community Design Charrettes' to a limited number of communities each year. The charrette process is a concentrated effort to address specific design issues in a very short period of time. DCA and SED deploy teams comprised of students, faculty and DCA staff to local communities for two to four days to focus on issues such as street-scapes and corridor management efforts, historic district design improvements and ordinance recommendations and neighborhood small area plans. Charrettes generally involve interviewing citizens and local officials, field surveys, an intensive design period and a final presentation to the community. The final products of a charrette are maps, conceptual drawings and written recommendations.</p>	<p>Eligible Communities: Community Design Charrettes are available to BHT/MS and Urban Georgia Network communities based on assessment of need by the Office of Downtown Development. Interested cities should submit a standard Design Request Form to DCA's Office of Downtown Development. Due to budget constraints, a community may be asked to underwrite some of the local costs: food, lodging, materials, etc.</p>	<p>Georgia Department of Community Affairs Office of Downtown Development 225 W. Broad Street Athens, Georgia 30601</p> <p>Steve Storey (706) 583-2734 sstorey@dca.state.ga.us</p>	<p>EDU TA</p>

BD=Business Development; BF=Brownfields; D=Design; EDU=Education; ENV=Environmental; \$=Funding; GF=Greenfields; GM=Growth Management; GP=General Projects; GS=Greenspace; H=Housing; HC=Health Care; HP=Historic Preservation; L =Leadership; PF=Public Facilities; TA =Technical Assistance; WF=Workforce

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) The (CDBG) Program provides federal funds for housing improvement, local infrastructure such as water and sewer lines, economic development projects and community facilities such as health centers and Head Start Centers. Projects funded under this program must largely benefit low to moderate-income persons.</p>	<p>Eligible Applicants: Eligible applicants are units of general-purpose local government classified as “non-entitlement” by the U.S. Department of Housing and Urban Development. Excluded are entitlement cities, metropolitan cities, urban counties and other units of government eligible to participate in HUD’s urban county program.</p> <p>Eligible Activities: Housing improvements projects, public facilities (water and sewer lines), local health or headstart centers, and economic development projects.</p> <p>Total Funding: Approximately \$43 million per year</p> <p>Maximum per Project: Single-Activity: \$500,000; Multi-Activity: \$800,000</p> <p>Match Requirements:</p> <ul style="list-style-type: none"> • Grants up to \$300,000, or grants for single activity housing projects —no matching funds required. • Grants of \$300,000 to \$500,000 – 5% local matching funds required • Grants of more than \$500,000 – 10% local matching funds required. <p>Due Dates: Grants are awarded through a competitive process one time each year. For FY 2003, applications will be due on April 1, 2003.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Susan McGee (404) 679-3167 smcgee@dca.state.ga.us</p>	<p>BD H HP PF \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>COMMUNITY HOME INVESTMENT PROGRAM (CHIP) The Community HOME Investment Program (CHIP) makes federal HOME funds available to local governments for housing activities designed to benefit low- and moderate-income persons. CHIP funds may also be used in conjunction with CDBG funds. For downtown development purposes, CHIP funds can be most effectively used to improve low and moderate-income housing in neighborhoods adjacent to the central business district.</p>	<p>Eligible Applicant: Cities and Counties that do not receive HOME funds directly from the U. S. Department of Housing and Urban Development</p> <p>Eligible Activities: Production, acquisition, or rehabilitation of housing.</p> <p>Total Funding: Total annual funding level is approximately \$3,000,000.</p> <p>Maximum per Project: A maximum amount awarded per local government applicant of \$300,000.</p> <p>Match Requirements: None</p> <p>Due Dates: Grants are awarded through a competitive process one time each year.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Grant Administration Jane Keefe (404) 679-3167 CHIP@dca.state.ga.us</p>	<p>H HP \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>COMPREHENSIVE PLANNING The Office of Coordinated Planning administers Georgia's Comprehensive Planning program. This program encourages on each city and county in the state to prepare and maintain a local Comprehensive Plan that is adopted by the local government to be used as a guide for the overall growth and development of its local jurisdiction. Each local comprehensive plan covers six separate, but interrelated, elements including: economic development, housing, natural and historic resource preservation, community facilities and land use. For each of the six elements the city or county identifies its goals, policies and a future implementation strategy to accomplish its agreed upon objectives. Since downtown development occurs within the context of overall community development, a local government's Comprehensive Plan should be consulted to gain insight into the community's priorities, proposed activities and planned initiatives. Local comprehensive plans must, in accordance with minimum state requirements, be updated every ten years; however, a local plan may be updated at any time the city or county feels that an update is needed to account for changing conditions, community priorities, etc.</p>	<p>To assist local governments in the updating of their Comprehensive Plans, DCA has developed PlanBuilder, a web based set of tools, that provides the vast majority of the data, maps and other resources needed for updating a local plan. PlanBuilder provides 'customized' demographic data and maps for each local government in the state. In addition, the 'knowledge base' portion of PlanBuilder provides the local plan author with the state minimum planning requirements, instructions on how to meet these requirements, and innovations that other cities/counties have undertaken to resolve similar problems/issues in their communities. Once the local Comprehensive Plan update is completed, it will be stored 'on line' for access and use by the local government and other interested parties. As of November, 2002, approximately 70 local Comprehensive Plans are available for viewing at the www.georgiaplanning.com web site that also houses PlanBuilder. Cities and counties interested in preparing their plans on the PlanBuilder site must contact DCA for a password. Individuals just wishing to view local plans do not need a password.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Coordinated Planning Mike Gleaton or Debbie Mines (404) 679-3114 mgleaton@dca.state.ga.us dminess@dca.state.ga.us</p>	<p>D EDU L GM GP T TA</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>DOWNTOWN DEVELOPMENT REVOLVING LOAN FUND (DDRLF) The DDRLF is designed to assist non-entitlement cities and counties in implementing quality downtown development projects. Applicants and eligible sub-recipients must have a viable downtown development project and clearly identify the proposed uses of the loan proceeds.</p>	<p>Eligible Applicants: Non-entitlement cities and counties. Eligible sub-recipients include development authorities and private businesses.</p> <p>Eligible Activities: Real estate acquisition, clearance, development, redevelopment and construction; rehabilitation of public and private infrastructure and facilities; purchase or lease of equipment and other assets; loans to sub-recipient organizations to carry out eligible activities and leaseback or sale of project assets.</p> <p>Total Funding: Fund assets are approximately \$5.2 million</p> <p>Maximum per Project: Usually not more than \$200,000</p> <p>Match Requirements: Ten percent equity is usually required in addition to other public and private financing.</p> <p>Due Dates: Applications may be submitted at any time.</p> <p>Other: <u>Interest rate:</u> below-market rates, depending on project requirement. <u>Repayment Period:</u> up to 20 years, depending on the assets financed and project requirements. <u>Security:</u> usually project collateral and other guarantees.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Steed Robinson (404) 679-1585 srobinso@dca.state.ga.us</p> <p>Note that this program is often used in conjunction with the Georgia Cities Foundation Revolving Loan Fund. Use of both programs can increase low interest loan funding amounts. For further information, also contact Steed Robinson.</p>	<p>BD HP PF \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>EMERGENCY SHELTER GRANT PROGRAM The Emergency Shelter Grant Program provides grant funds to non-profit organizations & local governments from the State Housing Trust Fund for the Homeless Commission & Emergency Shelter Grants Program funds allocated to the state by the U. S. Department of Housing and Urban Development. Grant funds must be used to provide shelter and essential services for the homeless persons. This funding can be particularly helpful in downtown development by providing housing for homeless people who might otherwise seek shelter in central business district areas.</p>	<p>Eligible Applicant: Non-profit organizations and local governments may apply for this program.</p> <p>Eligible Activities: Emergency shelter and essential services for the homeless, transitional housing, homeless prevention programs, acquisition, construction, and/or renovation of facilities that serve the homeless persons & technical assistance to organizations involved in these activities.</p> <p>Total Funding: General funding limits are set for each of the authorized activities.</p> <p>Maximum per Project: \$60,000 for shelter facility</p> <p>Match Requirements: Applicants are typically expected to provide 60% of the cost of each activity. A 25% matching share is expected for participation in the facility development program.</p> <p>Due Dates: Most of the funds are allocated in a one time per year application process. Applications are typically accepted February-March.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of the State Housing Trust Fund (404) 679-3170 HomelessProgram@dca.state.ga.us</p>	<p>H \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>EMPLOYMENT INCENTIVE PROGRAM (E. I. P.) The Employment Incentive Program (E.I.P.) is a Community Development Block Grant funded grant program designed to support local government projects intended to facilitate and enhance job creation and/or retention, principally for persons of low and moderate income.</p>	<p>Eligible Applicants: Eligible applicants are units of general-purpose local government classified as “non-entitlement” by the U.S. Department of Housing and Urban Development. Excluded are entitlement cities, metropolitan cities, urban counties and other units of government eligible to participate in HUD’s urban county program.</p> <p>Eligible Activities: Grants for local projects intended to facilitate and enhance job creation and/or retention, principally for persons of low and moderate income.</p> <p>Total Funding: Approximately \$5 million per year.</p> <p>Maximum per Project: \$500,000</p> <p>Match Requirements: Dollar for dollar private leverage minimum.</p> <p>Due Dates: Applications may be made at any time.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Andy Yarn Public Infrastructure Projects (404) 679-1589 ayarn@dca.state.ga.us</p>	<p>BD PF WF \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>ENVIRONMENTAL PROGRAM TECHNICAL ASSISTANCE/WATERFIRST</p> <p>The Office of Environmental Management (OEM) provides technical assistance to Georgia local governments by helping them integrate residential, commercial, and industrial development as part of their natural resources, not building on top of them. OEM is able to assist with reviewing and assessing solid waste management infrastructure and services, providing model Requests for Proposals (RFPs) or model ordinances for litter prevention and enforcement, assisting communities in the development of solid waste management plans or implementing environmental friendly purchasing programs. Through its newest initiative, WaterFirst, OEM is also available to help communities identify and address water resource management and planning issues. The WaterFirst program is a community recognition program that recognizes and rewards communities for going above and beyond water quality regulatory compliance. Communities designated WaterFirst are eligible for an array of incentives, including reduced borrowing rates from the Georgia Environmental Facilities Authority for water related projects</p>	<p>Eligibility All Georgia local governments may request environmental program technical assistance from the Office of Environmental Management (OEM). With the exception of the WaterFirst Program, requests for technical assistance will be met based upon available resources as they are requested.</p> <p>Participation in the WaterFirst Program OEM will annually solicit local governments interested in receiving one-on-one technical assistance. Water resource experts from around the state have volunteered to serve as resource team members to conduct on-site technical and design assistance to participants. After reviewing applications, DCA will annually select communities to participate in the WaterFirst Program.</p> <p>Being Designated a WaterFirst Community All Georgia local governments may complete an application to be considered for designation. A site visit will be scheduled and a review team will meet with the requesting community to confirm their eligibility.</p> <p>Due Dates:</p> <ul style="list-style-type: none"> • <u>Environmental Technical Assistance</u> – open, upon request • <u>WaterFirst Program</u> – annual solicitation • <u>WaterFirst Designation</u> – open, upon request and ability to meet established criteria 	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Environmental Management Randy Hartmann, Director 404 679-4816 rharman@dca.state.ga.us</p> <p>WaterFirst Program Leigh Askew 404 679-4998 laskew@dca.state.ga.us</p>	<p>BD D EDU GM L PF TA</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>GEORGIA HOME COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) REDEVELOPMENT LOAN PROGRAM</p> <p>The HOME CHDO Predevelopment Loan Program provides interest free loans for up to 24 months to non-profit organizations that have been designated by DCA as Community Housing Development Organizations (CHDOs). This HOME-funded program was created for non-profits that plan to become owners of new or rehabilitated rental housing for low and very low-income tenants. The loans help the non-profits prepare complete and comprehensive development financing applications to either DCA's HOME Rental Housing Loan or Permanent Supportive Housing Loan programs. This funding source can help local non-profit organizations access the HOME loan funds for the development of downtown housing for low and moderate income people.</p>	<p>Eligible Activities: Loans for predevelopment activities including acquisition, new construction, and rehabilitation of rental housing developments for family, special needs, and/or elderly tenants qualifying as low to moderate income.</p> <p>Eligible Applicant: Nonprofit organizations that have been designated by DCA as CHDOs may apply for this program.</p> <p>Total Funding: Approximately \$105,000 per year.</p> <p>Maximum per Project: \$35,000</p> <p>Match Requirements: N/A</p> <p>Due Dates: Contact DCA for further information.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Housing, Planning and Administration (404) 327-6858 nonprofithousing@dca.state.ga.us</p>	<p>H HP \$</p>
<p>HOME BUYER EDUCATION</p> <p>Funded in part by a grant from the U.S. Department of Housing and Urban Development, DCA has contracted with local Consumer Credit Counseling Service agencies to provide individual home buyer counseling services. If a community's downtown development plan includes revitalization of adjacent residential neighborhoods, the Home Buyer education can be used to help potential home buyers make an informed decision. With the help of the Latin American Association, DCA's homeownership booklet is available in Spanish.</p>	<p>Eligible Applicant: Home buyer education is generally available to any interested person, free of charge</p> <p>Eligible Activities:</p> <p>Total Funding:</p> <p>Maximum per Project:</p> <p>Match Requirements:</p> <p>Due Dates:</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Homeownership (404) 679-0624 housing@dca.state.ga.us</p>	<p>EDU H</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>HOME BUYER MORTGAGE PROGRAM The Home Buyer Program provides low-interest rate mortgage loans for borrowers with moderate incomes and modest assets. Except for targeted rural counties and some urban census tracts, borrowers must be first-time home buyers.</p>	<p>Eligible Applicants: Home buyers meeting program requirements may apply for a loan through one of DCA's participating local lenders. Serves first time home buyers.</p> <p>Eligible Activities: Loans at fixed, below market interest rates to qualified low to moderate-income home buyers.</p> <p>Total Funding: Approximately \$120 million per year.</p> <p>Maximum per Project: Individual maximum loan amounts vary by type of unit (new or existing), location, and type of loan (FHA, VA, RECD, or Conventional)</p> <p>Match Requirements: N/A</p> <p>Due Dates:</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Homeownership (404) 679-4847 housing@dca.state.ga.us</p>	<p>H \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>HOME RENTAL HOUSING LOAN PROGRAM The HOME Rental Housing Loan Program provides loans to help develop affordable rental housing. Funded by a portion of Georgia's federal HOME grant, the program offers very low-interest construction-to-permanent loans with flexible repayment terms, usually over 20 years. This program helps lower the loan payments, making reduced rents feasible. Owners agree to keep the property in good condition and rent the HOME-funded units to low-income residents for at least 20 years. This program can be especially helpful in down-town development when a community has a structure that lends itself to adaptive reuse or rehabilitation as rental housing (e.g., old hotels, schools, hospitals, and mills) for moderate income people.</p>	<p>Eligible Activities: Loan funds may be used for rehabilitation and new construction, or adaptive reuse of existing buildings for rental housing.</p> <p>Eligible Applicant: Both for-profit and not-for-profit housing development organizations may apply for this program.</p> <p>Total Funding: \$13 million</p> <p>Maximum per Project: \$2 Million/Urban \$2.8/Rural</p> <p>Match Requirements: None</p> <p>Due Dates: May 15, 2003</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Affordable Housing (404) 679-0648 rentalhousing@dca.state.ga.us</p>	<p>H HP \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS The Housing Opportunities for Persons with AIDS (HOPWA) program is designed to provide housing and supportive services to low-income persons with HIV-related needs. This can be particularly helpful when the services needed by AIDS patients are also located in the downtown area (e.g., medical services).</p>	<p>Eligible Applicant: Local governments & non-profit organizations in the 139 Georgia counties outside the Atlanta MSA are eligible to apply for these federal grant funds.</p> <p>Eligible Activities: Funds may be used for housing, general & fair housing information, rental assistance, homelessness prevention, general case management, housing operating subsidies, technical assistance and supportive services such as health, mental health, nutritional assistance, day care and personal assistance.</p> <p>Total Funding: Funds are generally allocated during a once a year application process. Applications received after the deadline are processed on a “funds available” basis.</p> <p>Maximum per Project: \$100,000</p> <p>Match Requirements: None</p> <p>Due Dates: Applications are typically accepted February-March</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of State Housing Trust Fund for the Homeless (404) 679-3170 HOPWA@dca.state.ga.us</p>	<p>EDU H HC \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>HOUSING TAX CREDIT PROGRAM The Housing Tax Credit Program provides a 10 year federal and state tax incentive to attract private investment for the development of affordable rental housing. The money raised by sale of the tax credits reduces the size of the mortgage needed for the development, making reduced rents feasible. Owners agree to keep the property in good condition and rent all or some of the units to low- income residents for at least 15 years. The Housing Tax Credit program can be especially helpful in downtown development when a community has a structure that lends itself to adaptive reuse or rehabilitation as rental housing (e.g. old hotels, schools, hospitals and mills) for low- to moderate-income people.</p>	<p>Eligible Activities: Acquisition and/or substantial rehabilitation of existing rental housing and new construction.</p> <p>Eligible Applicant: Both for-profit and not-for-profit housing development organizations may apply for this program</p> <p>Total Funding: \$14.7 Million</p> <p>Maximum per Project: \$750,000</p> <p>Match Requirements: None</p> <p>Due Dates: May 15, 2003</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Affordable Housing (404) 679-0647 rentalhousing@dca.state.ga.us</p>	<p>H HP \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>KEEP GEORGIA BEAUTIFUL The Keep Georgia Beautiful Program instills and promotes an environmental ethic and stewardship that can be embraced by all Georgians. Keep Georgia Beautiful Program identifies ways residents can reduce the amount of waste they generate, has programs that alert citizens about water quality and conservation issues, and works with 64 local Affiliates throughout the state to instill a sense of community pride and volunteerism. Keep Georgia Beautiful has a unique organizational structure as a public/private partnership. This partnership enables Keep Georgia Beautiful to bring together state government agencies, civic groups, business and industry leaders, citizens, and educators to involve Georgians directly in the development and implementation of its environmental education programs.</p>	<p>Eligibility All Georgia local governments are eligible to participate in Keep Georgia Beautiful's statewide programs such as Bring One for the Chipper, an annual Christmas Tree recycling event, or the Great American Cleanup, the largest organized community cleanup and beautification campaign in the country.</p> <p>Becoming a certified KAB Program Communities wishing to establish a local affiliate of Keep America Beautiful (KAB) in their community must complete a three-step certification process established by the KAB national program. Filing of an annual report and network service fee based upon population is required to remain KAB certified.</p> <p>Due Dates:</p> <ul style="list-style-type: none"> • <u>Bring One for the Chipper</u> – 1st Saturday in January, registration in November. • <u>Great American Cleanup</u> – Month of April, registration in February • <u>Certifying a Program</u> – open year round 	<p>Keep Georgia Beautiful Georgia Department of Community Affairs 60 Executive Park South, N.E. Atlanta, Georgia 30329-2231 www.KeepGeorgiaBeautiful.org</p> <p>Lynn Cobb, Manager 404 679-4910 lcobb@dca.state.ga.us</p>	<p>EDU L GM GP TA</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>OFFICE OF DOWNTOWN DEVELOPMENT (ODD) The Office of Downtown Development (ODD) administers the Better Hometown and Main Street (MS/BHT) Programs. These programs focus on economic development using downtown revitalization, heritage preservation and restoring a sense of place through sound smart growth planning practices. These programs utilized the National Main Street Approach to downtown revitalization: Organization, Design, Economic Restructuring and Promotion. Once designated, a city will receive the following program services: resource team visit, on-site visits, technical assistance, design assistance, manager/board training, regional networking sessions, website and the prestige of being a MS/BHT city.</p>	<p>Eligible Applicant:</p> <ul style="list-style-type: none"> • In order to apply for Main Street designation, the city must have a population between 5,000 and 50,000 according to the 2000 census. • In order to apply for Better Hometown designation, the city must have a population under 5,000 according to the 2000 census. • To be eligible to apply for 2003 MS/BHT designation, a city must participate in a minimum of two site visits from ODCS' staff between September 3, 2002 and the application deadline February 28, 2003. <p>Due Dates: Application must be postmarked by February 28, 2003.</p>	<p>Office of Downtown Development - Georgia Main Street Program:</p> <p><u>Classic Main Street Cities</u> Georgia Main Street Program 202-B Windsor Avenue Americus, Georgia 31709</p> <p>Jo Childers (229) 931-2130 jchilder@dca.state.ga.us</p> <p>Dora Ross (229) 931-2124 dross@dca.state.ga.us</p> <p><u>Better Hometown Program</u> Georgia Better Hometown Program 60 Executive Park South, N. E. Atlanta, Georgia 30329-2231</p> <p>Alan Dickerson (404) 679-1595 adickers@dca.state.ga.us</p>	<p>BD D EDU H HP TA</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
OFFICE OF ECONOMIC DEVELOPMENT – FIELD SERVICES UNIT	<p>The Field Services unit is an integral part of the Office of Economic Development’s (OED) goal of being responsive to local government needs, especially in the area of accessing the department’s economic development finance programs. OED has taken a very proactive stance in efforts to inform local governments about the department’s program and at the same time, provide technical assistance early on in project development with the creation of a field services staff.</p>	<p>Office of Economic Development - Field Services Unit 60 Executive Park South, N. E. Atlanta, Georgia 30329</p> <p>Joanie Perry (404) 679-3173 jperry@dca.state.ga.us</p>	BD EDU TA \$
ONEGEORGIA EQUITY FUND PROGRAM Grants and loans to finance activities that will assist in preparation for economic development.	<p>Eligible Activities: Eligible projects include traditional economic development projects such as water and sewer projects, road, rail and airport improvements and industrial parks as well as workforce development projects, technology development or tourism development proposals, just to name a few. Special consideration is given to projects of regional significance.</p> <p>Total Funding: Approximately \$12 million per year.</p> <p>Maximum per Project: \$500,000</p> <p>Match Requirements: N/A</p> <p>Other: Application deadlines are:</p> <p>Due Dates: January 28th 2003; May 20th, 2003; September 23rd, 2003. Applications must be received in the Dublin Office by 5 PM</p>	<p>OneGeorgia Authority 1202-B Hillcrest Parkway Dublin, Georgia 31021</p> <p>Nancy Cobb (478) 274-7734 ncobb@georgia.org</p>	BD PF WF \$

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>OWNHOME PROGRAM DOWN PAYMENT LOAN The OwnHOME Program provides 0 percent interest loans to help first-time home buyers with the required down payment, closing costs and prepaid items associated with purchasing a home. OwnHOME loans are made as delayed repayment of second mortgage loans of up to \$5,000. OwnHOME loans are available from local lenders participating in the Home Buyer program. If a community's downtown development plan includes revitalization of adjacent residential neighborhoods, the OwnHOME loan program can be used to help finance the home purchases of qualified buyers.</p>	<p>Eligible Activities: Loans for first-time home buyers with a deferred payment to cover most of the down payment, closing costs and prepaid expenses associated with their home purchase.</p> <p>Eligible Applicants: Home buyers meeting program requirements may apply for a loan through one of DCA's participating local lenders. This program serves first-time home buyers. The homes purchased under this program must be the applicant's principal residence.</p> <p>Total Funding: Approximately \$3 million per year</p> <p>Maximum per Project: \$5,000</p> <p>Match Requirements: 1.5% personal matching funds required.</p> <p>Due Dates:</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Homeownership (404) 679-4847 housing@dca.state.ga.us</p>	<p>H \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>PERMANENT SUPPORTIVE HOUSING PROGRAM The Permanent Supportive Housing Program helps non-profit organizations provide quality affordable rental housing with supportive services to non-elderly special needs populations. The program couples the state's federal HOME funds with monies from the State Housing Trust Fund for the Homeless to offer construction-to-permanent loans. Project-based rental subsidies are also available for projects located in DCA's Section 8 service area to enhance the affordability of these units. The affordable rental housing developed under this program could be used as downtown housing for people with special needs.</p>	<p>Eligible Applicant: Non-profit organizations may apply for this program.</p> <p>Eligible Activities: Funds may be used for acquisition, rehabilitation, new construction or adaptive reuse of existing buildings for rental housing.</p> <p>Total Funding: \$5.2 million</p> <p>Maximum per Project: \$3,000,000</p> <p>Match Requirements: N/A</p> <p>Due Dates: Applications may be received at any time during the year on a first-come, first-served basis.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Housing, Planning & Administration (404) 327-6881 specialneedshousing@dca.state.ga.us</p>	<p>H \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>QUALITY GROWTH GRANT PROGRAM The purpose of the Quality Growth Grant Program is to provide eligible recipients with state and financial assistance for the implementation of quality growth initiatives that are outside the typical scope of other grant or loan sources.</p>	<p>Eligible Activities: Promote growth management concepts or discourage urban sprawl; preparation of local ordinances, regulations, or inter-governmental agreements promoting quality growth; public education; preserve community heritage; alternative/multi-modal transportation facilities; preservation of environmental resources; start-up for quality growth programs and physical development projects.</p> <p>Total Funding: Approximately per year</p> <p>Maximum per Project: Applications may be submitted for any amount between \$5,000 and \$40,000. The typical project is expected to be funded at \$25,000. Any application requesting more than \$25,000 must clearly demonstrate that the proposed project is a particularly innovative exceptional Quality Growth project.</p> <p>Match Requirements: No more than 50% of the total project cost can be paid with the Quality Growth Grant. Dollar for dollar local matching funds required.</p> <p>Due Dates: Two application due dates each year: November 15th and May 15th.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Julie Brown (404) 679-0614 jbrown@dca.state.ga.us</p>	<p>GM \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>QUALITY GROWTH RESOURCE TEAMS Quality Growth Resource Team visits are co-sponsored by DCA and the Georgia Quality Growth Partnership to assist Georgia's communities with implementing "smart growth" best practices.</p> <p>Each resource team is comprised of volunteers who are experts in key growth, design, and development fields. The teams typically spend a week in the community, working intensively to develop ideas and solutions for improving the community through implementing innovative planning practices and 'smart growth' concepts. Team recommendations are presented to local officials at the end of the visit and a full reports prepared for the community shortly after the visit.</p>	<p>Georgia cities, county's and consolidated local governments are eligible for quality growth resource team visits. To be selected for a resource team visit, a community must demonstrate strong leadership, commitment, and resources to implement smart growth solutions. At least four communities are selected for resource team visits each year, with competition taking place each March 15.</p> <p>The community's costs for hosting a resource team visit are minimal:</p> <ul style="list-style-type: none"> • Team members are not paid, but meals, accommodations, and hospitality for the visit are typically provided by the community. DCA or other GQGP organizations cover all other expenses, including travel costs of team members. • The community is asked to provide meeting facilities for the visit, including a work space for the team (with phones and copy machine) and locations for a stakeholder input meeting and the final presentation to the public. • In return, the community receives free consultant services from some of the leading planning and growth management experts in the state. 	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Julie Brown (404) 679-0614 jbrown@dca.state.ga.us</p>	<p>BD BF EDU GF H HP TA</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>QUALITY GROWTH TOOLKIT Publications and website that provide practical advice for local governments considering implementation of particular smart growth solutions.</p>	<p>Toolkit includes step-by-step guides for implementation, considerations about costs and administrative requirements, and model ordinances.</p> <p>Web address for toolkit: www.georgiaqualitygrowth.org</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Dee Dee Quinnelly (404) 679-4997 dquinnel@dca.state.ga.us</p>	<p>EDU GM TA</p>
<p>REDEVELOPMENT OPPORTUNITIES WEBSITE Georgia offers a wealth of existing buildings that can be rehabilitated to serve new uses. These buildings typically have all utilities and support systems in place and many are eligible for federal and state rehabilitation tax incentives. DCA's Office of Downtown Development maintains a webpage that provide a sampling of available properties around the state. Property listings can be searched by region and contain photos, property descriptions and contact information for interested investors.</p>	<p>Eligible Properties: Properties may be submitted for inclusion by property owners, local governments or local development agencies. Inclusion is at the discretion of the department. Typically the web site features structures or sites that are near a community's central business district, of sufficient scale to accommodate a significant reuse activity and include some historic building features or elements. Of particular interest are vacant community facilities such as old schools, banks, department stores, hotels, hospitals administrative facilities as well as older factories, warehouses and mill sites. However, the primary requirement is that the property be available for sale to prospective investors. Manufactured buildings are usually not included.</p> <p>Update Schedule: Properties may be submitted at any time to the Office of Downtown Development. The web site is updated on an irregular schedule based on demand. The submitting entity is responsible for notifying DCA if the property is sold or becomes unavailable.</p>	<p>Georgia Department of Community Affairs Office of Downtown Development 225 W. Broad Street Athens, Georgia 30601</p> <p>Steve Storey (706) 583-2734 sstorey@dca.state.ga.us</p>	<p>BD H TA</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>RURAL RENTAL HOUSING DEVELOPMENT FUND The Rural Rental Housing Development Fund provides loans to public housing authorities to construct and manage affordable rental units. Funds must be used for developments of 10 or fewer rental units. The program provides a combination of construction-to-permanent loans and grants. The loan portion is repaid over a period of 20 to 30 years at an interest rate of 0 to 1 percent. This fund must be used to construct new affordable rental housing (most likely as single family or duplexes) as in-fill units in neighborhoods adjacent to the central business district. All program participants also receive technical assistance & education on the housing development process.</p>	<p>Eligible Applicant: Public housing authorities from across GA may apply to participate in this program; however, the housing constructed must be located outside of the following urban counties: Bibb, Chatham, Cherokee, Clarke, Clayton, Cobb, DeKalb, Dougherty, Douglas, Fayette, Fulton, Gwinnett, Henry, Muscogee, Richmond and Rockdale</p> <p>Eligible Activities: New Construction</p> <p>Total Funding: \$3,000,000</p> <p>Maximum per Project: \$600,000</p> <p>Match Requirements: N/A</p> <p>Due Dates: August 28th, 2003</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Office of Housing, Planning & Administration (404) 327-6881 nonprofithousing@dca.state.ga.us</p>	<p>H TA \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>SERVICE DELIVERY REGIONS Staff in 11 non-metro Atlanta regions serve as DCA's first point of local government/community contact for brokering, supporting and implementing departmental programs and services.</p>	<p>Staff provides assistance to Rural Development and other DCA Divisions in distributing information and implementing programs; through interaction with local governments and community organizations, review local and regional plans, community goals and objectives, seeking opportunities for DCA and other resources and services to be utilized in reaching community goals and objectives; maintains working relationships with the Georgia Rural Development Council, the Georgia Academy for Economic Development, University System and State Agency Partners, Regional Development Centers and other state and federal agencies that have community and economic development resources and services available to communities; and points communities in the direction of partnering organizations or groups with expertise and resources that can be of help in solving problems or pursuing opportunities.</p>	<p>Office of Regional Services- Rural Development Division 225 West Broad Street UGA Broad Street Studios Athens, Georgia 30601</p> <p>Winfred Owens, Director (706) 583-2731</p> <p>OR</p> <p>DCA Regional Representatives or Resource Coordinators State Service Delivery Offices, regional boundaries and contact information available at: www.georgiaregions.org</p>	<p>EDU TA</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>THE REDEVELOPMENT FUND PROGRAM The Redevelopment Fund provides flexible financial assistance to local governments to assist them in implementing challenging economic and community development projects that cannot be undertaken with existing public sector grant and loan programs.</p>	<p>Eligible Applicants: Units of general-purpose local government classified as “non-entitlement” by the U.S. Department of Housing and Urban Development.</p> <p>Eligible Activities: Eligible activities under The Redevelopment Fund are those identified in Title I of Housing and Community Development Act of 1974, as amended; and all eligible activities under the Department’s EIP, CDBG and CDBG Loan Guarantee (Section 108) program. Activities are eligible to the extent that the funded activity meets the slum or blight national objective.</p> <p>Total Funding: \$750,000 in federal fiscal year 2003</p> <p>Maximum per Project: Grant Amount up to \$250,000</p> <p>Match Requirements: None although rating criteria includes “leverage” points for additional resources that are firmly committed and directly related to the project.</p> <p>Due Dates: Local Governments may submit applications for consideration at any time.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, N. E. Atlanta, Georgia 30329 www.dca.state.ga.us</p> <p>Mitch Griggs (404) 679-0593 mgriggs@dca.state.ga.us</p>	<p>BD BF HP \$</p>

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>URBAN GEORGIA NETWORK (UGN) The Urban Georgia Network is designed to assist larger urban cities by providing a forum for networking and information sharing on urban issues common to all. The Network encompasses down-town programs, authorities, business improvement districts, community improvement districts and other organizations that develop and manage the larger urban downtowns in Georgia.</p>	<p>Urban Georgia Network Scheduled Meetings:</p> <p><u>Winter 2003</u> Thomasville February 4th and 5th, 2003</p> <p><u>Spring 2003</u> Savannah April 15th and 16th, 2003</p> <p><u>Summer 2003</u> Decatur July 16th and 17th, 2003</p>	<p>Urban Georgia Network 60 Executive Park South, N. E. Atlanta, Georgia 30329-2231 www.dca.state.ga.us</p> <p>Cindy Eidson (404) 679-3101 ceidson@dca.state.ga.us</p>	<p>EDU TA</p>

DEFINITIONS

PROGRAM / DESCRIPTION	PROGRAM INFORMATION	ADMINISTERING AGENCY/CONTACT	PROGRAM CATEGORIES
<p>ENTITLEMENT AND NON-ENTITLEMENT</p>	<p>Entitlement: Entitlement is the amount of funds an urban city and/or county is entitled to receive annually under the Community Development Block Grant (CDBG) Entitlement grant program. Entitlement counties are generally those with populations of 200,000 or more. Entitlement cities are cities located in a metropolitan area that have a population of 50,000 or more.</p> <p>Non-Entitlement: Non-entitlement is the amount of funds allocated for use in the State's CDBG non-entitlement program. Non-entitlement governments are generally those governments that do not meet the requirements for the CDBG Entitlement program. Non-entitlement counties have populations under 200,000 and non-entitlement cities have populations under 50,000.</p> <p>Note: Cities with populations less than 50,000 that are located within Entitlement counties have the option of either: 1) participating in the county's Entitlement program or 2) to remaining eligible to apply for CDBG funds under the State's Non-entitlement program.</p>		<p>EDU</p>

<p>TIER SYSTEM The Georgia Department of Community Affairs (DCA) annually ranks all counties in Georgia based on the following criteria: unemployment, per capita income and poverty. The same criteria are used to select, on a decennial basis, distressed census tracts within Georgia's metropolitan counties. Rankings are usually available in December for the following year. Counties are divided into four tiers, and these tiers are then used in the administration of various programs designed to boost Georgia's development.</p>	<p>The ranking of counties, the resulting tier designations and the listing of distressed census tracts are used in the administration of the following programs and credits: Job Tax Credit; Investment Tax Credit; Ports Activity Credit; Headquarters Tax Credit, and the OneGeorgia Equity Fund and Edge Fund Programs.</p>	<p>Georgia Department of Community Affairs 60 Executive Park South, NE Atlanta, Georgia 30329-2231</p> <p>Russell Morrison (404) 679-4825 rmorriso@dca.state.ga.us</p>	<p>EDU</p>
--	---	--	------------



THE GEORGIA DEPARTMENT OF COMMUNITY AFFAIRS

60 Executive Park South, N.E.

Atlanta, Georgia 30329

(404) 679-4940

www.dca.state.ga.us