

**NOTICE OF JANUARY 12, 2012 PUBLIC HEARING AND
INTENT TO ADOPT RULES FOR GEORGIA SSBCI PROGRAM**

Notice is hereby given that at a meeting beginning at 10:00 a.m. on Thursday, January 12, 2012 in the third floor boardroom of the Department of Community Affairs, 60 Executive Park South, Atlanta, Georgia, 30329, the Department of Community Affairs intends to present for public review its pending rules and regulations for implementation of the State of Georgia's State Small Business Credit Initiative ("SSBCI") program. The proposed regulations will be presented to the DCA Board of Directors for approval at the February 1, 2012 Board meeting. Should the Board of Directors approve the rules, they will be submitted for filing to the Georgia Secretary of State.

A draft copy of the rules will be available for public inspection in the Office of Economic Development, Georgia Department of Community Affairs, 60 Executive Park South, NE, Atlanta, Georgia 30329, between the hours of 8:30 a.m. and 4:45 p.m., Monday through Friday, with the exception of legal holidays. The proposed rules will also be available for viewing at www.dca.ga.gov/economic/financing/programs/SSBCI.asp.

The Department of Community Affairs will hold the aforementioned public hearing from 10:00 a.m. to 12:00 p.m. on January 12, 2012, in the third floor boardroom of the Department of Community Affairs, 60 Executive Park South, Atlanta, Georgia, 30329. Please see the attached sheet for the public hearing agenda.

Any party wishing to express views or opinions regarding Georgia's SSBCI program, the proposed program rules and regulations, the public hearing, or the agenda may do so by submitting them in writing to: Brian Williamson, Georgia Department of Community Affairs, 60 Executive Park South, Atlanta, Georgia, 30329, or by presenting them at the hearing.

This 20th day of December, 2011
Mike Beatty, Commissioner

AGENDA FOR PUBLIC HEARING TO PRESENT
RULES FOR GEORGIA SSBCI PROGRAM – JANUARY 12, 2012

- I. Introduction

- II. Overview of SSBCI (State Small Business Credit Initiative) Program
 - A. Overview of Small Business Jobs Act of 2010 and Creation of SSBCI Program
 - B. History of Georgia’s SSBCI Application Process
 - C. Overview of Georgia’s SSBCI Program
 - 1. Georgia Capital Access Program (GCAP)
 - 2. Small Business Credit Guarantee (SBCG)
 - 3. GA Funding for Community Development Financial Institutions (CDFIs)

- III. Overview of Georgia’s Proposed Regulations
 - A. Legal Authority and Statutory Basis
 - B. Eligible Applicants and Funding Uses
 - C. Program Guidelines and Thresholds
 - D. Funding Availability and Disbursement
 - E. Procedures for Approval and Participation for Lenders

- IV. Question and Answer Session