#### Project Narrative

Cumberland Village Apartments St. Marys, Camden County

The developer, Hallmark Development Services, LLC has undertaken a major initiative to upgrade and modernize a portfolio of 26 affordable rental-housing properties located in various rural markets across Georgia. Hallmark is one of the country's largest and most highly regarded Owner/Operators of USDA Rural Development Section 515 sponsored propertied and has a current portfolio consisting of more than 4,504 units with over 76 properties in GA alone. Hallmark continues to partner with Greystone Affordable Development to spearhead complex financial transactions. Greystone is a real estate finance and transaction management firm with a focus on recapitalization and preservation of affordable housing properties. Greystone has a strong record of accomplishment with portfolio preservation transactions and has successfully completed 10 similar portfolio preservation renovations comprising 7,229 units at 214 properties across the Southeast, all using the 4% tax-exempt bond structure. As part of the transaction team, Greystone will manage all pre-closing processes, including coordinating due diligence and arranging financing; will oversee each project's construction and will complete post-renovation activities to place projects in-service.

Cumberland Village Apartments is one of 26 properties (23 post-consolidation) included in the proposed portfolio. Hallmark Cumberland Village Apartments, LLC seeks an allocation of tax-exempt bonds and 4% credit from the Georgia Department of Community Affairs for the acquisition and rehabilitation of Hunters Run Apartments. The renovation will serve to extend the useful life of the property and improve the quality of life of its tenants while providing safe, decent and affordable housing for residents for years to come.

Cumberland Village Apartments is an existing USDA Rural Development 515 affordable multi-family residential development, currently operating as an family designated rental community. Originally built in 1980, the property has sixty five (65) total residential units for low-income family households and is located in St Marys, Georgia. The city of St. Mary's is located 30 miles northwest of Jacksonville, FL and about 155 miles northwest of Tallahassee, FL and about 250 miles southeast of Atlanta, GA. The property is conveniently located at 7300 Martha Drive, St Marys, GA 31558 near many amenities, restaurants and shopping options for residents of the property to enjoy.

Cumberland Village Apartments is currently 93.85% occupied and operates under the requirements of the USDA Rural Housing Service Section 515 program with Section 521 Rental Assistance for 13 units. The property includes sixty five (65) apartment units housed in 14 residential buildings, as well as one common area building housing the laundry, management office, and maintenance area. Never having received a full-scale rehabilitation, and being approximately 37 years old, this property is in dire need of substantial repairs to the exteriors and interiors.

The Borrower submitted a Transfer Application Package to USDA, and approval to assume the Section 515 mortgage in accordance with HB-3 3560 was granted. The Borrower under new rates and terms (up to 50year amortization or RUL, 30-year term, 1% effective interest rate) will assume the unpaid principal balance at the time of initial closing. It is further anticipated that the assumed debt will be further subordinated to the new USDA Section 538 GRRHP loan, subject to approval by the RHS Director.

The Housing Authority of Macon-Bibb County will issue Approximately \$2,280,000 of short term, fixed rate Tax Exempt Bonds. Bond proceeds are to be used substantially for the repairs of the property. The bonds will remain outstanding until the maturity date upon which bonds will be redeemed by proceeds from the sale of GNMA Mortgage Backed Securities and/or tax credit equity. The permanent financing structure contemplates a 538 GRRHP Loan amount of \$1,266,000 for a 40 year term, 40 year amortization, and a 4.50% fixed interest rate.

It is expected that a single series of bonds will be issued that will be secured by cash sources equivalent to the principal and interest due on the bonds through the maturity date. The bonds will carry a short-term maturity date and while they will qualify the projects for 4% housing credits, they are not a permanent source of financing for the projects. The Bonds will be collateralized by a cash source at all times. Upon closing of the issue, the bond proceeds will be placed into the Project Account, held with the trustee, and equity will be deposited into the Initial Deposit Account in the amount of the capitalized interest that will be owed to the bond holders at the end of the bond term. As bond-eligible costs are incurred, funds will be drawn down from the Project Account, but only as an equal amount of funds is deposited into the Assignment, or collateral, Account. This ensures that for the full term of the bonds, there is always enough cash held with the trustee to pay back the principle and interest for the entire bond issue.

Boston Financial Investment Management, LP is the proposed Syndicator for the 4% LIHTC's. It is anticipated that an affiliate of this group will be admitted into the partnership as the Investor Member and will contribute an estimated \$1,685,425 in Federal and \$776,876 in State LIHTC proceeds to the project.

Unless recently replaced by management, planned interior improvements will include (but are not limited to) upgrading the kitchens and bathrooms with new cabinets, countertops, energy efficient plumbing fixtures and appliances, as needed. Additional interior work includes the installation of new flooring (vinyl), energy star qualified HVAC systems and domestic hot water units, per the unit matrix. Electrical improvements will include the replacement of interior and exterior light fixtures, new GFI outlets and new smoke detectors. Exterior improvements include vinyl siding, new energy efficient windows, and new exterior doors, as needed. Furthermore, additional community work will include parking lot and sidewalk repairs, landscaping upgrades and new property signage.

As evidenced by the above summary, the proposed rehabilitation of Cumberland Village Apartments is in the State and tenants' best interest.

# Georgia Department of Community Affairs

2017 Funding Application

# Housing Finance and Development Division

	PART O	NE - PROJE	CT INFORMA	TION - 2017	-0 Cumberla	nd Village A	partments, S	St. Marys, Ca	mden Coun	ty		
Please note: May Revision 3			Blue-shaded ce Green-shaded Yellow cells - DC	cells are unlo					can be overw		Use ONLY - 20	Project N 17-0
DCA RESOURCES		LIHTC (auto-	- filled from late	er entries)	\$	131,687	7	DCA HOME	(from Cons	ent Form)	\$	
TYPE OF APPLICATION		Tax Exempt B	Sond / 4% credit		>			r (if applicable) red in the proj		017PA-### e-application?		PA-518 No
Was this project previous Project Name previously Has the Project Team ch	used:		nent of Commu		•		•	DCA Projec	t <u>Nbr previo</u> u	low for the prosing assigned		itted proje
APPLICANT CONTACT	-				Zualincation	Determinatio				Designation	//	
Name	_	Caitlin Waldie	е						Title	Director of	Development	
Address			Boone Trail, Su	ite 209					Direct Line		(919) 882-2	384
City		Raleigh							Fax		(919) 573-7	519
State	1	NC			Zip+4	2760	7-3080		Cellular		(919) 902-0	938
Office Phone		(919) 573-75	j02		Ext.	2384	E-mail	caitlin.waldi	e@greyco.co	om		
(Enter phone numbers with	out using hyphens, pa	arentheses, etc	.c - ex: 1234567	890)	_		_					
PROJECT LOCATION												
Project Name		Cumberland	Village Apartn	nents				Phased Pro	ject?		No	
Site Street Address (if kn		300 Martha E						DCA Projec	, t Nbr of prev	ious phase:		
Nearest Physical Street A	Address *	300 Martha E	Drive					Scattered S	ite?	No	Nbr of Sites	
Site Geo Coordinates	(##.######)	Latitude:	30.753702		Longitude:	-81.568079		Acreage			6.6400	
City		St. Marys			9-digit Zip*'		8-8924		Census Tra	act Number	106.010	_
Site is predominantly loca	ated:	Within City Li			County	Camden			QCT?	No	DDA?	No
In USDA Rural Area?	,	Yes	In DCA Rura	al County?	Yes	Overall:	Rural		HUD SA:	Non-MSA	Camden Co	
* If street number unknow	vn	Congre	essional	State	Senate	State	House	** Must be ve	erified by app	licant using fo	llowing websi	tes:
Legislative Districts **			1		3		180	Zip Codes		http://zip4.u	sps.com/zip4/	welcome.j
If on boundary, other dist	rict:							Legislative Dis	tricts:	http://votesma	t.org/	
Political Jurisdiction		City of St. Ma	arys					Website	www.stmar	ysga.gov		
Name of Chief Elected O	fficial	John F. Morr	rissey		Title	Mayor			<b>-</b>			
Address		418 Osborne	e Street					City	St. Marys			
Zip+4		31558-8402		Phone		(912) 510-40	41	Email	John.Morri	ssey@stmarys	sga.gov	
PROJECT DESCRIPTIO	N											
A. Type of Constructio	n:											
New Construction			Γ	0	1		Adaptive Re	euse:	Non-historic	0	Historic	0
Substantial Rehabilita	tion			0	1		Historic Ref			<u></u>	_	0
					-							1980

		PART ONE - PROJECT INFORMA	ATION - 2017-	-0 Cumberlar	nd Village Ar	partments, St	t. Marys, Car	mden County	/		
	B. Mixed Use		No								
	C. Unit Breakdown			PBRA	D.	. Unit Area					
	Number of Low Income Un		64	13	Total Low Income Residential Unit Square Footage					48,670	
	Number of 50		0	0			•	et) Residential	Unit Square I	ootage	0
	Number of 60		64	13		Total Resider		0			48,670
	Number of Unrestricted (M	arket) Units	0	1			•	it Square Foot	tage	ļ	877
	Total Residential Units	,	64	4		Total Square	Footage fror	m Units		L	49,547
	Common Space Units Total Units	,	1 65	4							
		) and antial Duildings		] 1		Total Comm	an Aron Caur	ara Faatago fr	am Manracid	antial aroas	070
	5	Residential Buildings Ion-Residential Buildings	14 1			Total Commo	•	are Footage fr			970 50,517
	Total Number	15			Tulai Syuare	ruulaye			L	50,517	
	F. Total Residential Parking	ő	147	1		(If no local zc	oning require	ment: DCA mi	inimum 1.5 sp	baces per unit	for family
VI.	TENANCY CHARACTERISTI		,,	1		(If no local zoning requirement: DCA minimum 1.5 spaces per unit for family projects, 1 per unit for senior projects)					
	A. Family or Senior (if Senior,	, specify Elderly or HFOP)	Family		1	If Other, spec	cify:				
						If combining Of	)ther with	Family		Elderly	
						Family or Sr, sl		HFOP		Other	
	B. Mobility Impaired	Nbr of Units Equipped:	4			% of Total Un	nits		6.2%	Required:	5%
	Roll-In Showe	vers Nbr of Units Equipped:	2			% of Units for	r the Mobility	-Impaired	50.0%	Required:	40%
	C. Sight / Hearing Impaired	Nbr of Units Equipped:	2	J		% of Total Units 3.1% Requi			Required:	2%	
VII.	RENT AND INCOME ELECTION	IONS									
	A. Tax Credit Election		40% of Units	s at 60% of AN	ЛI						
	B. DCA HOME Projects Min	nimum Set-Aside Requirement (Rent 8	& Income)			20% of HOM	ME-Assisted /	Units at 50% of	of AMI		No
VIII.	. SET ASIDES										
	A. LIHTC:	Nonprofit	No	l							
	B. HOME:	CHDO	No	l		(must be pre-qua	alified by DCA a	as CHDO)			
IX.	COMPETITIVE POOL		N/A - 4% Bon	nd	1						
Х.	TAX EXEMPT BOND FINANC	CED PROJECT									
		Housing Authority of the City of Macon,	, Georgia					Inducement I		March 9, 201	7
		2015 Felton Avenue						Applicable Q		2017	
	a aj	Macon	State	GA	Zip+4	31201	1	T-E Bond \$ A	Allocated:	65,000,000	
		Quanita Rhodes	-	Finance Dire			E-mail				
	10-Digit Office Phone	(478) 752-5096	Direct line	(4/8) /:	52-5096	Website					

# PART ONE - PROJECT INFORMATION - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

# XI. AWARD LIMITATIONS FOR CURRENT DCA COMPETITIVE ROUND

The following sections apply to all direct and indirect Owners, Developers and Consultants (Entity and Principal) :

A. Number of Applications Submitted:



- B. Amount of Federal Tax Credits in All Applications:
- C. Names of Projects in which an Owner, Developer and Consultant(s) and each of its principals has a direct or indirect Ownership interest:

Project Participant	Name of Project	Interest	Project Participant	Name of Project	Interest
1			7		
2			8		
3			9		
4			10		
5			11		
6			12		

D. Names of Projects in which the Owner, Developer and Consultant(s) and each of its principals is partnering with an inexperienced unrelated entity for purposes of meeting DCA Experience Requirements:

Project Participant	Name of Project	Project Participant	Name of Project	
1		7		
2		8		
3		9		
4		10		
5		11		
6		12		

## XII. PRESERVATION

# A. Subsequent Allocation

Year of Original Allocation

Original GHFA/DCA Project Number

First Year of Credit Period

Expiring Tax Credit (15 Year)

Date all buildings will complete 15 yr Compliance pd

# B. Expiring Section 8

## C. Expiring HUD

HUD funded affordable non-public housing project

## XIII. ADDITIONAL PROJECT INFORMATION

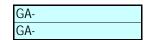
## A. PHA Units

Is proposed project part of a local public housing replacement program?

Yes	
No	
No	

No

First Building ID Nbr in Project Last Building ID Nbr in Project



HUD funded affordable public housing project



No

# Georgia Department of Community Affairs

# Housing Finance and Development Division

PART ONE - PROJECT INFORMATION - 2017-	0 Cumberlan	d Village Apartments, S	t. Marys, Car	nden County		
Number of Public Housing Units reserved and rented to public housing tenants: Nbr of Units Reserved and Rented to: PHA Tenants w/ PBRA:		on Waiting List:	% of Total R	esidential Units esidential Units	0%	0% 0%
Local PHA			Contact Direct line			
City	Zip+4		Cellular			
Area Code / Phone	Email		Ocilular			
B. Existing properties: currently an Extension of Cancellation Option?	No	If yes, expiration year:		Nbr yrs to forgo cancellat	ion option:	
New properties: to exercise an Extension of Cancellation Option?	No	If yes, expiration year:		Nbr yrs to forgo cancellat	ion option:	
C. Is there a Tenant Ownership Plan?	No					
D. Is the Project Currently Occupied?	Yes	If Yes>:	Total <i>Existing</i> Number Occ % Existing O	upied		65 61 <b>93.85%</b>
E. Waivers and/or Pre-Approvals - have the following waivers and/or pre-app Amenities? Architectural Standards? Sustainable Communities Site Analysis Packet or Feasibility study? HOME Consent? Operating Expense? Credit Award Limitation (extraordinary circumstances)? F. Projected Place-In-Service Date Acquisition Rehab New Construction	Yes Yes Yes 18	If Yes, new Limit is If Yes, new Limit is	Payment and Other (specil State Basis E	Boost (extraordinary circums		Yes 874
XIV. APPLICANT COMMENTS AND CLARIFICATIONS		XV.	DCA COMM	ENTS - DCA USE ONLY		
Section X (Tax Exempt Bond Financed Project) - Official name of Issuer: The Housing Authority of Website: http://www.maconhousing.com. This listing was not available in the dropdown above for i not be entered in the field above because it is pre-set for a telephone number. Total issuance is a \$65,000,000 for the portfolio. Final bond amounts will be determined in conjunction with the issuer weeks of closing. Section XIII (Additional Project Information) - Additional financial waivers were requested and grat	issuers. The we not to exceed r and bond coun	ebsite could number of				

I.

PART TWO - D	<b>EVELOPMENT TEAM INFORMATIO</b>	N - 2017-0	Cumberland Village Apartments, St.	Marys, Camden County	
Do NOT delete this tab from this	s workbook. Do NOT Copy from an	other work	book to "Paste" here . Use "Paste Sp	ecial" and select "Value	es" instead.
OWNERSHIP INFORMATION					
A. OWNERSHIP ENTITY	Hallmark Cumberland Village, LLC			Name of Principal	Martin H. Petersen
Office Street Address	3111 Paces Mill Road, STE A-250			Title of Principal	Manager
City		Fed Tax ID:		Direct line	(770) 984-2100
State	GA Zip+4 30339		Org Type: For Profit	Cellular	
10-Digit Office Phone / Ext.	(770) 984-2100 107	E-mail	ppetersen@hallmarkco.com	······································	and failleas have a start a lar
	ns, parentheses, etc - ex: 1234567890)			verified by applicant usi	ng tollowing website:
B. PROPOSED PARTNERSHIP INFORM 1. GENERAL PARTNER(S)	ATION		<u>http://zip4.us</u>	sps.com/zip4/welcome.jsp	
a. Managing Gen'l Partner	Hallmark-Georgia GP, LLC			Name of Principal	Martin H. Petersen
Office Street Address	3111 Paces Mill Road, STE A-250			Title of Principal	Manager
City	Atlanta	Website	www.hallmarkco.com	Direct line	(770) 984-2100
State	GA	Zip+4	30339-5704	Cellular	
10-Digit Office Phone / Ext.	(770) 984-2100 107	E-mail	ppetersen@hallmarkco.com		
b. Other General Partner				Name of Principal	
Office Street Address				Title of Principal	
City		Website		Direct line	
State		Zip+4		Cellular	
10-Digit Office Phone / Ext.		E-mail			
c. Other General Partner				Name of Principal	
Office Street Address				Title of Principal	
City		Website		Direct line	
State		Zip+4		Cellular	
10-Digit Office Phone / Ext.		E-mail			
2. LIMITED PARTNERS (PROPOSED	OR ACTUAL)				
a. Federal Limited Partner	Boston Financial Investment Manag	gement, LP		Name of Principal	Thomas G. Paramore, Jr.
Office Street Address	312 South Fourth Street, Suite 700			Title of Principal	Senior Vice President
City	Louisville	Website	www.bfim.com	Direct line	(502) 403-7171
State	KY	Zip+4	40202-3046	Cellular	
10-Digit Office Phone / Ext.	(502) 212-3822	E-mail	thomas.paramore@bfim.com		
b. State Limited Partner	Boston Financial Investment Manag	pement. LP	-	Name of Principal	Thomas G. Paramore, Jr.
Office Street Address	312 South Fourth Street, Suite 700	<u></u>		Title of Principal	Senior Vice President
City	Louisville	Website	www.bfim.com	Direct line	(502) 403-7171
State	КҮ	Zip+4	40202-3046	Cellular	
10-Digit Office Phone / Ext.	(502) 212-3822	E-mail	thomas.paramore@bfim.com		
3. NONPROFIT SPONSOR					
Nonprofit Sponsor				Name of Principal	
Office Street Address				Title of Principal	
City		Website		Direct line	
State		Zip+4		Cellular	
10-Digit Office Phone / Ext.		E-mail			•

Martin H. Petersen

Name of Principal

## PART TWO - DEVELOPMENT TEAM INFORMATION - 2017-0 Cumberland Village Apartments, St. Marys, Camden County Do NOT delete this tab from this workbook. Do NOT Copy from another workbook to "Paste" here. Use "Paste Special" and select "Values" instead.

Hallmark Development Services, LLC

# II. DEVELOPER(S)

## A. DEVELOPER

Office Street Address City State 10-Digit Office Phone / Ext.

# **B.CO-DEVELOPER 1**

Office Street Address City State 10-Digit Office Phone / Ext.

## C.CO-DEVELOPER 2

Office Street Address City State 10-Digit Office Phone / Ext.

## D. DEVELOPMENT CONSULTANT

Office Street Address City State 10-Digit Office Phone / Ext.

## III. OTHER PROJECT TEAM MEMBERS

### A. OWNERSHIP CONSULTANT

Office Street Address City State 10-Digit Office Phone / Ext.

## **B. GENERAL CONTRACTOR**

Office Street Address City State 10-Digit Office Phone / Ext.

### C. MANAGEMENT COMPANY

Office Street Address City State 10-Digit Office Phone / Ext.

## D. ATTORNEY

3111 Paces Mill Road, STE A-250				Title of Principal	Manager
	Mahaita	www.hollmorkoo.com			
Atlanta	Website	www.hallmarkco.com	1	Direct line	(770) 984-2100
GA	Zip+4	30339-5704		Cellular	
(770) 984-2100 107	E-mail	ppetersen@hallmarkco.co	om 🛛		-
				Name of Principal	
				Title of Principal	
	Mahaita				
	Website			Direct line	
	Zip+4			Cellular	
	E-mail				
				Name of Principal	
				Title of Principal	
				-	
	Website			Direct line	
	Zip+4			Cellular	
	E-mail				
Greystone Affordable Development	-			Name of Principal	Tanya Eastwood
4025 Lake Boone Trail, Suite 209				Title of Principal	President
Raleigh	Website	www.greyco.com		Direct line	(919) 573-7515
NC	Zip+4	27607-3080		Cellular	(919) 357-5576
(919) 573-7502 7515	E-mail	tanya.eastwood@greyco.	com	o ontailaí	
· · · · ·					
				Name of Dringing	

	Website Zip+4 E-mail		Name of Principal Title of Principal Direct line Cellular	
Great Southern, LLC			Name of Principal	Mike McGlamry
2009 Springhill Drive Valdosta GA	Website Zip+4	www.greatsouthernllc.com 31602-2135	Title of Principal Direct line Cellular	Manager (229) 561-9997
(229) 506-6876	E-mail	mike@greatsouthernllc.com		
Hallmark Management, Inc. 3111 Paces Mill Road, STE A-250			Name of Principal Title of Principal	Martin H. Petersen Manager
Atlanta GA (770) 984-2100 107	Website Zip+4 E-mail	www.hallmarkco.com 30339-5704 ppetersen@hallmarkco.com	Direct line Cellular	(770) 984-2100
Coleman Talley, LLP			Name of Principal	Gregory Q. Clark

2017 Funding Application

Housing Finance and Development Division

		DEVELOPMENT TEAM INFORMATIC				
Do NOT delete this t	ab from tl	his workbook. Do NOT Copy from ar	nother workb	book to "Paste" here. Use "Paste !		s" instead.
Office Street Address		3475 Lenox Road N.E., STE 400			Title of Principal	Partner
City		Atlanta	Website	www.colemantalley.com	Direct line	(229) 671-8260
State		GA	Zip+4	30326-3229	Cellular	(229) 834-9704
10-Digit Office Phone	/ Ext.	(229) 242-7526	E-mail	greg.clark@colemantalley.com		
E. ACCOUNTANT		Tidwell Group			Name of Principal	Ed Wetherington, Jr.
Office Street Address		5901 Peachtree Dunwoody Road			Title of Principal	Partner
City		Atlanta	Website	www.tidwellgroup.com	Direct line	
State		GA	Zip+4	30328-5548	Cellular	(770) 380-2289
10-Digit Office Phone	/ Ext.	(470) 273-6640	E-mail	ed.wetherington@tidwellgroup.com		, ,
F. ARCHITECT		Wallace Architects, LLC			Name of Principal	Zac Wallace
Office Street Address		302 Campusview Drive, Suite 208			Title of Principal	Project Coordinator
City		Columbia	Website	www.wallacearchitects.com	Direct line	(660) 826-7000
State		MO	Zip+4	65201-7506	Cellular	(314) 435-2497
10-Digit Office Phone	/ Evt	(573) 256-7200	E-mail	zacw@wallacearchitects.com	Genulai	(314) 433-2477
		Answer each of the questions below		Martin H. Petersen		7700040100/107
A. LAND SELLER (If applicable)		St. Marys Ltd., L.P.	Principal	Martin H. Petersen	10-Digit Phone / Ext.	7709842100/107
Office Street Address		3111 Paces Mill Road, STE A-250 GA Zip+4 30339			City	Atlanta
State		GA Zip+4 30339	7-3704	E-mail ppetersen@hallmarkc	J.COIII	
B. IDENTITY OF INTEREST	Voc/No	If Yes, explain relationship in boxes pro	wided below	and use Commont her at bottom of t	his tab or attach additional r	agos as pooded:
Is there an ID of interest		ii res, explain relationship in boxes pro	mueu below,	and use comment box at bottom of		lages as needed.
1. Developer and	No					
Contractor?						
2. Buyer and Seller of	Yes	An Identity of Interest does exist between Hallma	ark Cumberland	Village, LLC (buyer), and St. Marys Ltd., L.P.	(seller).	
Land/Property?		The General Partner of St. Mary's Ltd., L.P. (selle				
Eand/1 Toperty:		Martin H. Petersen is the Manager of Hallmark G	P Holdings, LLC	C, the Member of Hallmark-Georgia GP, LLC a	ind Manager of Hallmark Cumberla	nd Village, LLC (buyer).
3. Owner and Contractor?	No					
4. Owner and Consultant?	No					
	INU					
5. Syndicator and	No					
Developer?	110					
Developel :						
6. Syndicator and	No					
Contractor?						
7. Developer and	No					
Consultant?						

PART TWO - DEVELOPMENT TEAM INFORMATION - 2017-0 Cumberland Village Apartments, St. Marys, Camden County Do NOT delete this tab from this workbook. Do NOT Copy from another workbook to "Paste" here. Use "Paste Special" and select "Values" instead. Buyer and Developer 8. Other Yes Buyer and Management Agent Developer and Management Agent See Section V for further information V. OTHER REQUIRED INFORMATION - Continued (Answer each of the questions below for each participant listed below.) **C. ADDITIONAL INFORMATION** Participant 1. Has any person, principal, or agent for this entity ever 2. Is entity 3. Org Type 4. Project 5. Does this entity or a member of this entity have a conflict of interest with any been convicted of a felony (Yes or No)? (FP,NP, a MBE/ Ownership member, officer, or employee of an entity that partners or contracts with the WBE? Percentage Applicant? If yes, explain briefly in boxes below and use Comment box at CHDO) the bottom of this tab or attach explanation. If yes, explain briefly in boxes below and either use **Brief Explanation** Comment box or attach explanation. Yes/No Yes/No 0.0100% An Identity of Interest relationship exists between the Managing General Partner, Managing No No For Profit Yes Developer, and Management Agent. Please refer to the comment box for further Genrl Prtnr explanation. Other Genrl Prtnr 1 Other Genrl Prtnr 2 Federal Ltd No No For Profit 99.9900% No Partner State Ltd No No For Profit 0.0000% No Partner NonProfit Sponsor An Identity of Interest relationship exists between the Managing General Partner, No No For Profit 0.0000% Yes Developer Developer, and Management Agent. Please refer to the comment box for further explanation. C0-Developer 1 Co-Developer 2 Owner Consultant

Developer

Consultant

Contractor

0.0000%

0.0000%

No

No

For Profit

For Profit

No

No

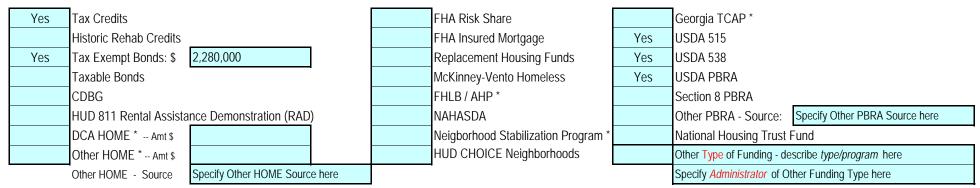
No

No

PART TWO - DEVELOPMEN	IT TEAM	INFORMATI	ON - 2017-0 (	Cumberland	Village Apar	tments, St. Marys, Camden County
Do NOT delete this tab from this workbook.	Do NOT	Copy from a	nother workb	ook to "Past	e" here . Us	e "Paste Special" and select "Values" instead.
Managemen t Company	No	No	For Profit	0.0000%	Yes	An Identity of Interest relationship exists between the Managing General Partner, Developer, and Management Agent. Please refer to the comment box for further explanation.
VI. APPLICANT COMMENTS AND CLARIFICATIONS			Total	100.0000%		VI. DCA COMMENTS - DCA USE ONLY
<ul> <li>Section V - Part C - Column 5: Buyer and Developer:</li> <li>A Member of Hallmark Development Services, LLC (the Developer President.</li> <li>Martin H. Petersen is also the Manager of Hallmark Development S Martin H. Petersen is the Manager of Hallmark GP Holdings, LLC, i Cumberland Village, LLC (the Transferee).</li> <li>Buyer and Management Agent: The Hallmark Companies, Inc. is the 100% shareholder of Hallmark Petersen is the President.</li> <li>Martin H. Petersen is the Manager of Hallmark GP Holdings, LLC, i Cumberland Village, LLC (the Transferee).</li> <li>Developer and Management Agent: The Hallmark Companies, Inc. is the 100% shareholder of Hallmark Petersen is the President.</li> <li>Martin H. Petersen is the Manager of Hallmark GP Holdings, LLC, i Cumberland Village, LLC (the Transferee).</li> <li>Developer and Management Agent: The Hallmark Companies, Inc. is the 100% shareholder of Hallmark Hallmark Development Services, LLC (the Developer).</li> <li>See Tab 19 Qualification for the Organizational Chart.</li> </ul>	Services, L the Membe k Manager the Membe	LC. er of Hallmark- nent, Inc. (the er of Hallmark-	Georgia GP, LLC Management Ag Georgia GP, LLC	C and Manager ent), of which N C and Manager	of Hallmark Nartin H. of Hallmark	

# PART THREE - SOURCES OF FUNDS - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

# I. GOVERNMENT FUNDING SOURCES (check all that apply)



\*This source may possibly trigger Uniform Relocation Act and/or HUD 104(d) reqmts. Check with source. For DCA HOME, refer to Relocation Manual. DCA HOME amount from DCA Consent Ltr.

# II. CONSTRUCTION FINANCING

Financing Type	Name of Fir	nancing Entity		Amour	nt	Effective Interest Rate	Term (In Months)	
Mortgage A		Greystone S	ervicing Corporation, In	c. (RD 538)	1	,266,000	4.500%	480
Mondade B		USDA, Rura 515)	USDA, Rural Housing Service (Assumed RD 515)			965,898	1.000%	600
Mortgage C								
Federal Grant								
State, Local, or Private	Grant							
Deferred Developer Fee	es	Hallmark De	velopment Services, LL	С		89,957		
Federal Housing Credit Equity		Boston Final	Boston Financial Investment Management, LP					
State Housing Credit Ed	State Housing Credit Equity		Boston Financial Investment Management, LP					
Other Type (specify)	TEB - Short-term, Cash Collateralized	The Housing	Authority of Macon-Bib	b County	1	,014,000		
Other Type (specify)	Surplus Replacement Reserves	Hallmark Cu	mberland Village, LLC			42,000		
Other Type (specify)								
Total Construction Fir	nancing:				4	,216,485		
Total Construction Period	od Costs from Development Budget:				4	,216,485		
Surplus / (Shortage) of	Construction funds to Construction costs:					0		
PERMANENT FINANC	ING				_	_		
Financing Type	Name of Financing Entity		Principal Amount	Effective Int Rate		Amort. (Years)	Annual Debt Service in Year One	Loan Type

III.

PART THREE - SOURCES OF FUNDS - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

Mortgage A (Lie	en Position 1)	Greystone Servicing Corporation, Inc. (RD 538)	1,266,000	4.500%	40	40	68,298	Amortizing
Mortgage B (Lie		USDA, Rural Housing Service (Assumed RD	965,898	1.000%	30	50	0	Adjusted Interest
	-	515)	703,070	1.000 /0	30	50	0	Aujusteu interest
Mortgage C (Lie	en Position 3)							
Other:								
Foundation or c	· · ·						T	
Deferred Devlpr		Hallmark Development Services, LLC	89,957	2.500%	12	12	13,928	Cash Flow
Total Cash Flow f		232,034						
	Cash Flow (Yrs 1-15)	52.316% 52.316%						
Cash flow covers	DDF P&I?	Yes						
Federal Grant								
State, Local, or						<u>Check</u>	<u>+/-</u>	TC Equity
Federal Housing		Boston Financial Investment Management, LP	1,685,425			5,594	-169.01	<u>% of TDC</u>
State Housing C		Boston Financial Investment Management, LP	776,876		776	,953	-77.28	35%
Historic Credit E			11.100					16%
Invstmt Earning		U.S. Bank	11,400					51%
0	s: Taxable Bonds							
Income from Op			10.000					
	rplus Replacement	Hallmark Cumberland Village, LLC	42,000					
Other:								
Other:								
Total Permanen	8		4,837,556					
	ent Costs from Deve		4,837,556	1				
1 1	5 /	nds to development costs:	0					
ndation or charity	funding to cover cos	ts exceeding DCA cost limit (see Appendix I, Section	on II).					
APPLICANT CO	OMMENTS AND CL	ARIFICATIONS		IV.	DCA COM	/ENTS - DC	A USE ONLY	
		s of USDA Section 521 Rental Assistance.						
		rtgage B): The project has been granted debt deferral (20	year term) by USDA, RD					
gh the MPR Program	m.							
on III Permanent Financing: Supporting Documentation can be located under Tab 01Feasibility.								
ment earnings for t	the cash collateralized b	bonds are based on a 12-month term at an earned rate of	0.5%.					

PART FOUR - USES OF FUNDS - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

DEVELOPMENT BUDGET				New	Acquisition	Rehabilitation	Amortizable or
			TOTAL COST	Construction	Basis	Basis	Non-Depreciable
			TUTAL CUST	Basis			Basis
PRE-DEVELOPMENT COSTS					PRE-DEVELO	PMENT COSTS	
Property Appraisal			5,490			4,710	
Market Study			4,400			4,400	
Environmental Report(s)			10,667			10,667	
Soil Borings							
Boundary and Topographical Survey							
Zoning/Site Plan Fees							
Other: Capital Needs Assessment			4,800			4,800	
Other: << Enter description here; provide detail &							
Other: <pre></pre>	justification in tab Part IV						
		Subtotal	25,357	-	-	24,577	-
ACQUISITION					ACQU	ISITION	
Land			130,000				
Site Demolition					44 770		
Acquisition Legal Fees (if existing structures)			20,409		16,779		
Existing Structures			1,037,398		784,656		
		Subtotal	1,187,807		801,435		-
	2	(0.700	417 200		LAND IMPH	ROVEMENTS	
Site Construction (On-site)	Per acre:	62,738	416,582			416,582	
Site Construction (Off-site)			417 200			417 200	
		Subtotal	416,582	-	-	416,582	-
STRUCTURES					STRUC	TURES	
Residential Structures - New Construction			1,585,892			1 505 002	
Residential Structures - Rehab			1,000,092			1,585,892	
Accessory Structures (ie. community bldg, main			10.240			10.240	
Accessory Structures (ie. community bldg, main	nienance blug, etc.) -		<u>18,248</u> 1,604,140			18,248 1,604,140	
CONTRACTOR SERVICES	OCA Limit	Subtotal	1,004,140	-		DR SERVICES	-
Builder Profit: 6.000%	121,243	14.000% 6.000%	121,243		CONTRACT	121,243	
Builder Overhead 2.000%	40,414	2.000%	40,414			40,414	
General Requirements* 6.000%	121,243	6.000%	121,243			121,243	
*See QAP: General Requirements policy 14.000%	282,901	Subtotal	282,900			282,900	_
OTHER CONSTRUCTION HARD COSTS (Non Other: << Enter description here; provide detail &				UTHER CONSTRUCT	IUN HARD CUSTS (I	Non-GC work scope i	tems done by Owner
	justification in tab Part N	/-u >>	-			-	
<u>T</u> otal <u>C</u> onstruction <u>H</u> ard <u>C</u> osts	Average TCHC:	35,994.10	per <u>Res'l</u> unit	35,440.34	per unit	45.60	per total sq ft
2,303,622.26	Average ICHC.	47.33	per <u>Res'l</u> unit SF	46.49	per unit sq ft		
CONSTRUCTION CONTINGENCY					CONSTRUCTION	N CONTINGENCY	

2017-0xxCmbIndVIIgeCore

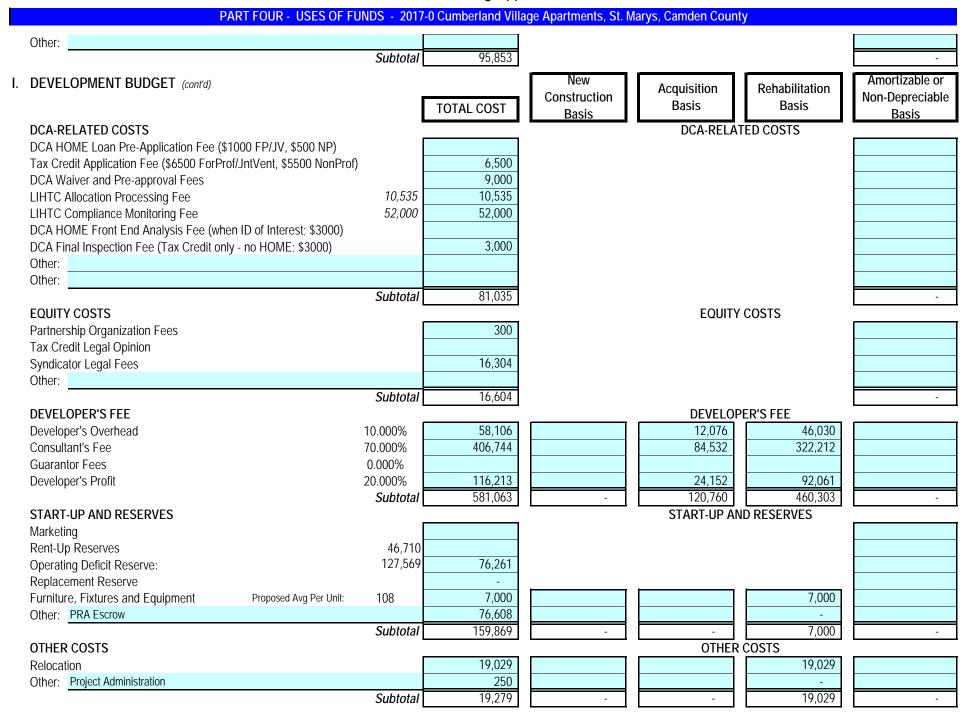
2017 Funding Application

PART FOUR - USES OF FU	NDS - 201	7-0 Cumberland Villag	ge Apartments, St. N	larys, Camden Count	y	
Construction Contingency	7.00%	161,254			161,254	
DEVELOPMENT BUDGET (cont'd)			New			Amortizable or
			Construction	Acquisition	Rehabilitation	Non-Depreciable
		TOTAL COST	Basis	Basis	Basis	Basis
CONSTRUCTION PERIOD FINANCING				CONSTRUCTION PE	RIOD FINANCING	
Bridge Loan Fee						
Bridge Loan Interest						
Construction Loan Fee		82,620			E7 200	
Construction Loan Interest Construction Legal Fees		82,020			57,200	
Construction Period Inspection Fees		2,000			2,000	
Construction Period Real Estate Tax		2,000			2,000	
Construction Insurance						
Title and Recording Fees						
Payment and Performance bonds		30,263			30,263	
Other:						
Other:	California	114.002			00.4/2	
PROFESSIONAL SERVICES	Subtotal	114,883	-	PROFESSION	89,463	-
Architectural Fee - Design		42,250		PROFESSION	42,250	
Architectural Fee - Supervision		22,750			22,750	
Green Building Consultant Fee Max: 20,000					22,700	
Green Building Program Certification Fee (LEED or Earthcraft)						
Accessibility Inspections and Plan Review		1,375			1,375	
Construction Materials Testing						
Engineering						
Real Estate Attorney		10.000			10.000	
Accounting		10,000 9,680			10,000	
As-Built Survey Other: Energy Audit Testing		4,875			8,304 4,875	
	Subtotal				89,554	
LOCAL GOVERNMENT FEES Avg per unit: 0	Subtotal	70,700	LI	LOCAL GOVER		
Building Permits						
Impact Fees						
Water Tap Fees waived?						
Sewer Tap Fees waived?						
	Subtotal	-	-			-
PERMANENT FINANCING FEES		11 211		PERMANENT FI	NANCING FEES	
Permanent Loan Fees Permanent Loan Legal Fees		44,214 6,500				
Title and Recording Fees		2,250				
Bond Issuance Premium		2,230				
Cost of Issuance / Underwriter's Discount		42,889				

2017-0xxCmbIndVIIgeCore

Georgia Department of Community Affairs

2017 Funding Application



PART FOUR - USES OF FUNDS - 2017-0 Cumberland Village Apartments, St. Marys, Camden County 922,195 4,837,556 3,154,802 TOTAL DEVELOPMENT COST (TDC) -Average TDC Per: 74,423.94 95.76 Unit: Square Foot: **II. TAX CREDIT CALCULATION - BASIS METHOD** New 4% Acquisition Rehabilitation Construction Basis Basis Basis Subtractions From Eligible Basis Amount of federal grant(s) used to finance qualifying development costs Amount of nonqualified nonrecourse financing Costs of Nonqualifying units of higher quality Nonqualifying excess portion of higher quality units Historic Tax Credits (Residential Portion Only) Other <Enter detailed description here; use Comments section if needed> Total Subtractions From Basis: 0 0 **Eligible Basis Calculation** Total Basis 0 922,195 3.154.802 Less Total Subtractions From Basis (see above) 0 0 0 3,154,802 Total Eligible Basis 922,195 Eligible Basis Adjustment (DDA/QCT Location or State Designated Boost) <<Select>> 100.00% Type: 0 922,195 3,154,802 Adjusted Eligible Basis 100.00% 100.00% 100.00% Multiply Adjusted Eligible Basis by Applicable Fraction **Qualified Basis** 0 922,195 3,154,802 3.23% 3.23% Multiply Qualified Basis by Applicable Credit Percentage 29,787 0 101,900 Maximum Tax Credit Amount Total Basis Method Tax Credit Calculation 131,687 **III. TAX CREDIT CALCULATION - GAP METHOD** Equity Gap Calculation Project Cost Limit (PCL) - Explain in Comments if Applicant's PCL calculation > QAP PCL.

 $\underline{T}otal \ \underline{D}evelopment \ \underline{C}ost \ (\mathsf{TDC}, \mathsf{PCL}, \ \mathsf{or} \ \mathsf{TDC} \ \mathsf{less} \ \mathsf{Foundation} \ \mathsf{Funding:} \ \mathsf{explain} \ \mathsf{in} \ \mathsf{Comments} \ \mathsf{if} \ \mathsf{TDC} \ \mathsf{PCL})$ 

Subtract Non-LIHTC (excluding deferred fee) Source of Funds

Equity Gap

Divide Equity Gap by 10

Annual Equity Required

Enter Final Federal and State Equity Factors (not including GP contribution)

Total Gap Method Tax Credit Calculation

TAX CREDIT PROJECT MAXIMUM - Lower of Basis Method, Gap Method or DCA Limit:

10,688,728	If TDC > QAP Total PC	L, provide am	ount of funding	If proposed	project has
4,837,556	from foundation or charitable organization to cover the				
2,285,298	cost exce	eding the PCL	.:	indicate be	elow (Y/N):
2,552,258	Funding Amount		0	Hist Desig	
/ 10					
255,226	Federal		State		
1.8700	= 1.2800	+	0.5900		
136,484		_			
131,687					

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Part IV-A-Uses	of Funds
----------------	----------

HARD COSTS: Construction costs are provided by the General Contractor. See enclosed SOW for schedule of values. See RD	
Approved Post Rehab Capital Needs Assessment which incorporates the proposed SOW, establishing a new 20 year replacement	
reserve schedule.	
CONSTRUCTION PERIOD FINANCING: The finance structure is based on immediate delivery of the 538 loan. Therefore, no	
separate construction loan is required as the permanent financing is in-place at bond issuance and construction closing. Interim	
interest expense assumptions are based on the construction schedule, assuming that each project will be responsible for the	
interest that is incurred prior to the commencement of the 538 loan's amortization. As a result, the period for which each property	
is capitalizing 538 interest in the budget will vary, but each amount is based off of 4.5% interest rate (to be finalized at rate lock	
prior to closing) and will cover the properties' interest-only payments through construction until the property takes over the	
payments and the loan begins amortizing. Bond interest for the cash collateralized bonds is based on a 18-month term with an all-	
in pay rate of 1%. Investment earnings for the cash collateralized bonds are based on a 12-month term at an earned rate of 0.5%.	
PROFESSIONAL SERVICES: A) Architectural Fees - per contract with Wallace Architects, LLC, service fee allocated 65% Design	
and 35% administration. B) Accessibility Inspections and Plan Review - accessibility inspections and plan review have been	
completed by Mark English of E & A Team Inc. C) Survey - An Alta Survey has been completed and an as-built survey will be	
completed by Lanier Engineering . D) Cost Certification & Energy Audit Testing - LIHTC and Tax Exempt Bonds cost certifications	
to be completed by Tidwell Group. Energy Audit will be completed by Jack Wynn of Southern Home Energy Solutions.	
LOCAL GOVERNMENT FEES: Local government and/or tap fees are not applicable, as there will be no new units or baths added	
as part of the rehab scope of work.	
COMPLIANCE MONITORING FEE: The Compliance Monitoring fee is \$800 per unit for a total of \$52,000.	
RESERVES:	
RENT UP RESERVE - If this transaction is approved, the project will undergo an in-place rehab where no tenants will be	
displaced during the rehab, therefore no rent-up reserve is needed.	
OPERATING DEFECIT RESERVE – A waiver has been approved by DCA (consider operating deficit reserve equivalent to 3.5	
months of operating expenses plus 3.5 months of debt service).	
PRA ESCROW - A reasonable PRA (private rental assistance) escrow of \$76,608 has been budgeted to mitigate any negative	
impact on the unsubsidized tenant(s) from a rent increase resulting from the rehab.	
RELOCATION: Relocation has been budgeted for any temporary relocation expenses that arise during the in-place rehab. See	
attached temporary relocation cost estimate.	

V. APPLICANT COMMENTS AND CLARIFICATIONS

TAX CREDIT REQUEST - Cannot exceed Tax Credit Project Maximum, but may be lower:

IV. TAX CREDIT ALLOCATION - Lower of Tax Credit Request and Tax Credit Project Maximum

nity Affairs 2017 Funding Application Housing Fir PART FOUR - USES OF FUNDS - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

131,687

131,687

VI.

Housing Finance and Development Division

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DCA COMMENTS - DCA USE ONLY

# PART FOUR (b) - OTHER COSTS - 2017-0 - Cumberland Village Apartments - St. Marys - Camden, County

DCA requires the Applicant provide a narrative for all "Other" development costs listed on Part IV-Uses of Funds. For any amounts shown below the Applicant needs to provide an explanation of the cost incurred by the development. The narrative should be a brief description for DCA intended to justify its inclusion as a valid development cost. Further, if the "Other" cost is included into eligible basis, a second narrative is required describing its justification into tax credit basis. Expand row size as needed to show text.

DEVELOPMENT COST SCHEDULE		
Section Name	Description/Nature of Cost	Basis Justification

Section's Other Line Item

### **PRE-DEVELOPMENT COSTS**

Capital Needs Assessment	CNA - An as-is and post-rehab capital needs assessment were completed by EMG.	The capital needs assessments are depreciable soft costs included in the calculation of
		eligible basis.
Total Cost         4,800         Total Basis         4,800		
< Enter description here; provide detail & justification in tab Part IV-		
b >>		
Total Cost - Total Basis -		
< Enter description here; provide detail & justification in tab Part IV-		
b >>		
Total Cost - Total Basis -		
OTHER CONSTRUCTION HARD COSTS		
Control of the second secon		
b >>		

DEVELOPMENT COST SCHEDULE Section Name Section's Other Line Item	Description/Nature of Cost	Basis Justification
Total Cost Total Basis		
CONSTRUCTION PERIOD FINANCING		
0		
Total Cost - Total Basis -		
0		
Total Cost - Total Basis -		
PROFESSIONAL SERVICES		
Energy Audit Testing	Energy Audit Testing - The energy audits (test-in and test-out) will be completed by Jack Wynn of Southern Home Energy Solutions as part of the energy savings assessments for DCA and Georgia Power rebates.	The energy audits are depreciable soft costs included in the calculation of eligible basis.
Total Cost 4,875 Total Basis 4,875		
PERMANENT FINANCING FEES		
0		

DEVELOPMENT COST SCHEDULE Section Name Section's Other Line Item	Description/Nature of Cost	Basis Justification
Total Cost -		
DCA-RELATED COSTS		
0		
Total Cost		
0		
Total Cost		
EQUITY COSTS		
0		
Total Cost		
START-UP AND RESERVES		
PRA Escrow	A PRA (private rental assistance) escrow of 76,608 has been budgeted to mitigate any negative impact to the unsubsidized tenant(s) from a rent increase resulting from the rehab. \$76,608 = (\$63 increase X 30 units X 24 months) + (\$62 increase X 21 units X 24 months)	Escrow deposits are non-depreciable costs excluded from the calculation of eligible basis.

DEVELOPMENT COST SCHEDULE Section Name Section's Other Line Item	Description/Nature of Cost	Basis Justification
Total Cost 76,608 Total Basis -		
OTHER COSTS Project Administration	\$250 per property has been budgeted for project administration. This includes	Project Administrative costs are non-depreciable costs excluded from the calculation of
,		eligible basis.
Total Cost 250 Total Basis -		

# PART FIVE - UTILITY ALLOWANCES - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

# DCA Utility Region for project: South

Note: Elderly allowances cannot be used except at properties that have 100% HUD PBRA and satisfy the DCA definition of "elderly"

			Jtility Allowances	USDA approv	-		20 20 mm	
		Date of Utili	ity Allowances	January 1, 20	17	Structure	MF	
		Paid By (o	check one)	Tenant-P	aid Utility A	llowances by	y Unit Size (	# Bdrms)
Utility	Fuel	Tenant	Owner	Efficiency	1	2	3	4
Heat	Electric	X			21	31	35	
Cooking	Electric	X			7	11	12	
Hot Water	Electric	X			13	19	22	
Air Conditioning	Electric	Х			9	14	16	
Range/Microwave	Electric	Х			7	10	12	
Refrigerator	Electric	Х			7	10	12	
Other Electric	Electric	Х			7	12	13	
Water & Sewer	Submetered*? No	Х			52	58	64	
Refuse Collection		Х			25	25	25	
-	nce by Unit Size	Source of L	Jtility Allowances	0	148	190	211	0
Total Utility Allowa	-		Jtility Allowances ity Allowances	0	148	190 Structure	211	0
-	-	Date of Utili	ity Allowances			Structure		
-	-	Date of Utili	•					
UTILITY ALLOWAI	NCE SCHEDULE #2	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	
UTILITY ALLOWAI	NCE SCHEDULE #2	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	
UTILITY ALLOWAI Utility Heat	NCE SCHEDULE #2 Fuel <-Select Fuel >>	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	
UTILITY ALLOWAI Utility Heat Cooking	VCE SCHEDULE #2 Fuel <select fuel="">&gt; <select fuel="">&gt;</select></select>	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	
UTILITY ALLOWAI Utility Heat Cooking Hot Water	VCE SCHEDULE #2 Fuel <select fuel="">&gt; <select fuel="">&gt; <select fuel="">&gt; <select fuel="">&gt; &lt;</select></select></select></select>	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	
UTILITY ALLOWAI Utility Heat Cooking Hot Water Air Conditioning	Fuel         < <select fuel="">&gt;         &lt;<select fuel="">&gt;         &lt;<select fuel="">&gt;         &lt;<select fuel="">&gt;         Electric</select></select></select></select>	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	
UTILITY ALLOWAI Utility Heat Cooking Hot Water Air Conditioning Range/Microwave	Fuel         < <select fuel="">&gt;         &lt;<select fuel="">&gt;         &lt;<select fuel="">&gt;         Electric         Electric</select></select></select>	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	
UTILITY ALLOWAI Utility Heat Cooking Hot Water Air Conditioning Range/Microwave Refrigerator	Fuel         < <select fuel="">&gt;         &lt;<select fuel="">&gt;         &lt;<select fuel="">&gt;         <select fuel="">&gt;         Electric         Electric         Electric         Electric         Electric</select></select></select></select>	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	
UTILITY ALLOWAI Utility Heat Cooking Hot Water Air Conditioning Range/Microwave Refrigerator Other Electric	Fuel         < <select fuel="">&gt;         &lt;<select fuel="">&gt;         &lt;<select fuel="">&gt;         &lt;<select fuel="">&gt;         Electric         Electric         Electric         Electric         Electric         Electric         Electric         Electric         Electric</select></select></select></select>	Date of Utili Paid By (c	ity Allowances check one)	Tenant-P	Paid Utility A	Structure	y Unit Size (	

\*New Construction units MUST be sub-metered.

## APPLICANT COMMENTS AND CLARIFICATIONS

I. Utility allowances are approved by USDA RD for 2017. Please see attached approved USDA 2017 Budget for copy of approval letter.

## **DCA COMMENTS**

#### PART SIX - PROJECTED REVENUES & EXPENSES - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

#### I. RENT SCHEDULE Do NOT cut, copy or paste cells in this tab. Complete ALL columns. For Common Space (non-income producing) units, select "N/A-CS" for Rent Type and "Common Space" for Employee Unit.

OME proje	ects - Fix	ed or Fl	loating u	inits:			Utility	PBRA			MSA/NonMS	A:	AMI	Certifie
e 100% o	f units H	UD PBR	A?	No	Max	- Pro-posed	Allowance	Provider or			Camden Co.		61,700	Histori
			-		Gross	FTO-posed	(UA Sched 1 UA, so							Deeme
Rent	Nbr of	No. of	Unit	Unit	Rent	Gross	over-write if UA	Subsidy ***		Net Rent	Employee	Building	Type of	Historio
Туре	Bdrms	Baths	Count	Area	Limit	Rent	Sched 2 used)	(See note below)	Per Unit	Total	Unit	Design Type	Activity	(See QA
60% AMI	1	1.0	25	652	645	541	148		393	9,825	No	1-Story	Acquisition/Rehab	No
60% AMI	1	1.0	5	652	645	541	148	USDA	393	1,965	No	1-Story	Acquisition/Rehab	No
60% AMI	2	1.0	7	845	680	602	190	USDA	412	2,884	No	1-Story	Acquisition/Rehab	No
60% AMI	2	1.0	23	845	680	602	190		412	9,476	No	1-Story	Acquisition/Rehab	No
N/A-CS	2	1.0	1	877	680	0	190		0	0	Common Space	1-Story	Acquisition/Rehab	No
60% AMI	3	1.0	3	940	770	643	211		432	1,296	No	1-Story	Acquisition/Rehab	No
60% AMI	3	1.0	1	940	770	643	211	USDA	432	432	No	1-Story	Acquisition/Rehab	No
<select>&gt;</select>							0		0	0				
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<select>&gt;</select>							0		0	0				
<select>&gt;</select>							0		0	0				
<select>&gt;</select>							0		0	0				
<select>&gt;</select>							0		0	0				
<select>&gt;</select>							0		0	0				
<select>&gt;</select>							0		0	0				
									0	0				
<select>&gt;</select>		TOTAL	65	49,547			0		U HLY TOTAL	25,878				

\*\*\* NOTE: When selecting "PHA Operating Subsidy" in the "PBRA Provider or Operating Subsidy" column above, please also then enter a zero in the "Proposed Gross Rent" column above AND include the PHA operating subsidy amount in the "III. Ancillary and Other Income" section below. Also refer to the Application Instructions provided separately.

#### **II. UNIT SUMMARY**

2017 Funding Application

Housing Finance and Development Division

Units:				Efficiency	1BR	2BR	3BR	4BR	Total	
	Low-Income		60% AMI	0	30	30	4	0	64	
			50% AMI	0	0	0	0	0	0	Includes inc-restr mgr
NOTE TO			Total	0	30	30	4	0	64	units)
APPLICANTS:	Unrestricted			0	0	0	0	0	0	
If the	Total Residentia	l		0	30	30	4	0	64	
numbers	Common Space			0	0	1	0	0		no rent charged)
compiled in	Total			0	30	31	4	0	65	
this Commons						_ 1				
do not appear	PBRA-Assisted		60% AMI	0	5	7	1	0	13	
to match	(included in LI above	2)	50% AMI	0	0	0	0	0	0	
what was			Total	0	5	7	1	0	13	
	PHA Operating	Subsidv-	60% AMI	0	0	0	0	0	0	
Rent Chart	Assisted		50% AMI	0	0	Ő	Ő	0	0	
above please	(included in LI above	9)	Total	0	0	0	0	0	0	
verify that all										
applicable	Type of	New Construction	Low Inc	0	0	0	0	0	0	
columns	Construction		Unrestricted	0	0	0	0	0	0	
were	Activity		Total + CS	0	0	0	0	0	0	
completed in		Acq/Rehab	Low Inc	0	30	30	4	0	64	
the rows			Unrestricted	0	0	0	0	0	0	
used in the		Substantial Rehab	Total + CS Low Inc	0	30 0	31 0	4	0	65 0	
Rent Chart		Only	Unrestricted	0	0	0	0	0	0	
		Chily	Total + CS	0	0	0	0	0	0	
above.		Adaptive Reuse			0	Ŭ	•	0	0	
		Historic Adaptive Reuse							0	
		Historic		0	0	0	0	0	0	
	Building Type:	Multifamily		0	30	31	4	0	65	
	(for <b>Utility</b>		1-Story	0	30	31	4	0	65	
	Allowance and		Historic	0	0	0	0	0	0	
	other purposes)		2-Story	0	0	0	0	0	0	
			Historic	0	0	0	0	0	0	
			2-Story Wlkp	0	0	0	0	0	0	
			Historic	0	0	0	0	0	0	
			3+-Story	0	0	0	0	0	0	
		SF Detached	Historic	0	0	0	0	0	0	
		SF Detached	Historic	0	0	0	0	0	0	
		Townhome	Thatone	0	0	0	0	0	0	
		Townhome	Historic	0	0	0	0	0	0	
		Duplex	Thistone	0	0	0	0	0	0	
		Daplox	Historic	0	0	0	0	0	0 0	
		Manufactured home		0	0	0	0	0	0	
			Historic	0	0	0	0	0	0	
	Building Type:	Detached / SemiDetached		0	0	0	0	0	0	
	(for Cost Limit		Historic	0	0	0	0	0	0	
	purposes)	Row House		0	30	31	4	0	65	
	- /		Historic	0	0	0	0	0	0	
		Walkup		0	0	0	0	0	0	

Georgia Department of Community Affa	irs		2017 Fi	Inding App	lication	Housing Finance and Developr				Division
		Historic	L	0	0	0	0	0	0	
Elevator				0	0	0	0	0	0	
		Historic	L	0	0	0	0	0	0	
Unit Square Footage:		60% AN4	г	0	10 500	25.250	3,760	0	40.070	
Low Income		60% AMI 50% AMI		0 0	19,560 0	25,350 0	3,760	0 0	48,670 0	
		Total	F	0	19,560	25,350	3,760	0	48,670	
Unrestricted		- ota	-	0	0	0	0	0	0	
Total Residential			F	0	19,560	25,350	3,760	0	48,670	
Common Space				0	0	877	0	0	877	
Total				0	19,560	26,227	3,760	0	49,547	
III. ANCILLARY AND OTHER INCOME (annu	ial amounts)									
Ancillary Income			6,556		Laundry, vend	ding, app fees,	etc. Actual pc	t of PGI:	2.11%	
Other Income (OI) by Year:			_		_		_	_	_	
Included in Mgt Fee:	1	2	3	4	5	6	7	8	9	10
Operating Subsidy										
Other: Total OI in Mgt Fee	-	-	-	-	_	-	-	-	-	
<b>NOT</b> Included in Mgt Fee:	_	-		-	-	-	-	-	-	
Property Tax Abatement										
Other:										
Total OI NOT in Mgt Fee	-	-	-	-	-	-	-	-	-	-
Included in Mgt Fee:	11	12	13	14	15	16	17	18	19	20
Operating Subsidy										
Other: Total OI in Mgt Fee	-	-	-	-	_	-	-	-	-	-
<b>NOT</b> Included in Mgt Fee:	_		_	_		_	_	_	_	
Property Tax Abatement										
Other:										
Total OI NOT in Mgt Fee	-	-	-	-	-	-	-	-	-	-
Included in Mgt Fee:	21	22	23	24	25	26	27	28	29	30
Operating Subsidy										
Other: Total OI in Mgt Fee	_	_	-	_	_	-	-	-	-	-
<b>NOT</b> Included in Mgt Fee:	_	-	_	-	-	_	_	_	_	-
Property Tax Abatement										
Other:										
Total OI <b>NOT</b> in Mgt Fee	-	-	-	•	-	-	-	-	-	-
Included in Mgt Fee:	31	32	33	34	35					
Operating Subsidy Other:										
Total OI in Mot Fee	-	-	-	-	-					
NOT Included in Mgt Fee:	L									
Property Tax Abatement										
Other:										
Total OI <b>NOT</b> in Mgt Fee		-	-	-	-					
IV. ANNUAL OPERATING EXPENSE BUDGE	Т									
On-Site Staff Costs			On-Site Securi	4				Taxes and Insu		

## **On-Site Staff Costs**

Management Salaries & Benefits	16,402
Maintenance Salaries & Benefits	28,250
Support Services Salaries & Benefits	14,661



# **Taxes and Insurance**

0

Real Estate Taxes (Gross)*	14,904
Insurance**	26,615
Other (describe here)	1,005

Georgia Department of Community Affairs

Other (describe here)	
Subtotal	59,313
On-Site Office Costs	
Office Supplies & Postage	2,601
Telephone	2,124
Travel	0
Leased Furniture / Equipment	0
Activities Supplies / Overhead Cost	0
Other (describe here)	
Subtotal	4,725
Maintenance Expenses	
Contracted Repairs	38
General Repairs	500
Grounds Maintenance	2,350
Extermination	5,917
Maintenance Supplies	5,380
	0
Elevator Maintenance	
Elevator Maintenance Redecorating	974
	974

2017 Funding Application

Housing Finance and Development Division

Subtotal 42,524

Professional Services			Management	Fee:	38,400
Legal	568		635.24	Average per unit per ye	ear
Accounting	6,075		52.94	Average per unit per m	onth
Advertising	305		(Mgt Fee - see Pro	o Forma, Sect 1, Operatin	ng Assumptions)
Other (describe here)					
Subtotal	6,948		TOTAL OPER	ATING EXPENSES	186,840
			Average per unit	2,874.46	
				Total OE Required	2,874
Utilities (Avg\$/mth/unit)			Replacement	Reserve (RR)	19,500
Electricity 8	6,547		Proposed average	RR/unit amount:	300
Natural Gas 2	1,200	-	<u>Minimum R</u>	eplacement Reserve	e Calculation
Water&Swr 3	2,316	RR proposed	<u>Unit Type</u>	Units x RR Min	Total by Type
Trash Collection	9,708	is below the DCA	Multifamily		
Other (describe here)		required	Rehab	65 units x \$350 =	22,750
Subtotal	19,771	minimum.	New Constr	0 units x \$250 =	0
			SF or Duplex	0 units x \$420 =	0
			Historic Rhb	0 units x \$420 =	0
			Total	s 65	22,750
			TOTAL ANNU	AL EXPENSES	206,340
	VI. DCA COMME	ENTS			
ng a slight market LIHTC advantage.					
o mitigate any negative impact to					
re.					
capital reserve needs (per Post					
program requirements regarding					

			=00,0
V. APPLICANT COMMENTS AND CLARIFICATIONS	VI.	DCA COMMENTS	
RENTS: Pro forma rents are at or below CRCU (Conventional Rents for Comparable Units), providing a slight market LIHTC advantage.			
The project will continue to receive 20% PBRA and has budgeted PRA (Private Rental Assistance) to mitigate any negative impact to			
existing tenants as a result of the rehab.			
ANCILLARY INCOME: A waiver has been obtained from DCA for the budgeted ancillary income figure.			
PROPERTY TAX: Pro forma as approved by USDA RD.			
PROPERTY INSURANCE: Pro forma as approved by USDA RD.			
REPLACEMENT RESERVES: Annual transfer at \$300 per unit in order to adequately fund 20 year capital reserve needs (per Post			
Rehab CNA) and as approved by USDA Rural Development. New Owner is required to follow RD's program requirements regarding			
Replacement Reserves.			
OPEX BELOW REQUIRED MINIMUM: An operating expense waiver has been obtained.			
In addition to operating expenses each year, the property will pay a guaranty fee associated with the 538 loan. The guaranty fee will be			
0.5% of the outstanding loan balance at the end of each year.			

PART SEVEN - OPERATING PRO FORMA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

#### I. OPERATING ASSUMPTIONS

Revenue Growth	2.00%
Expense Growth	3.00%
Reserves Growth	3.00%
Vacancy & Collection Loss	7.00%
Ancillary Income Limit	2.00%

Asset Management Fee Amount (include total charged by all lenders/investors)

Yr 1 Asset Mgt Fee Percentage of EGI: 0.00%

Property Mgt Fee Growth Rate (choose one): Expense Growth Rate (3.00%)

Percent of Effective Gross Income

Please Note:

Yr 1 Prop Mgt Fee Percentage of EGI: Yes --> If Yes, indicate Yr 1 Mgt Fee Amt: --> If Yes, indicate actual percentage:

Green-shaded cells are unlocked for your use and contain references/formulas that may be overwritten if needed.

13.04% 38,400

## **II. OPERATING PRO FORMA**

Year	1	2	3	4	5	6	7	8	9	10
Revenues	310,536	316,747	323,082	329,543	336,134	342,857	349,714	356,708	363,842	371,119
Ancillary Income	6,211	6,335	6,462	6,591	6,723	6,857	6,994	7,134	7,277	7,422
Vacancy	(22,172)	(22,616)	(23,068)	(23,529)	(24,000)	(24,480)	(24,970)	(25,469)	(25,978)	(26,498)
Other Income (OI)	-	-	-	-	-	-	-	-	-	-
OI Not Subject to Mgt Fee	-	-	-	-	-	-	-	-	-	-
Expenses less Mgt Fee	(148,440)	(152,893)	(157,480)	(162,204)	(167,071)	(172,083)	(177,245)	(182,562)	(188,039)	(193,681)
Property Mgmt	(38,400)	(39,552)	(40,739)	(41,961)	(43,220)	(44,516)	(45,852)	(47,227)	(48,644)	(50,103)
Reserves	(19,500)	(20,085)	(20,688)	(21,308)	(21,947)	(22,606)	(23,284)	(23,983)	(24,702)	(25,443)
NOI	88,234	87,936	87,569	87,131	86,619	86,030	85,358	84,601	83,756	82,817
Mortgage A	(68,298)	(68,298)	(68,298)	(68,298)	(68,298)	(68,298)	(68,298)	(68,298)	(68,298)	(68,298)
Mortgage B	-	-	-	-	-	-	-	-	-	-
Mortgage C	-	-	-	-	-	-	-	-	-	-
D/S Other Source, not DDF	-	-	-	-	-	-	-	-	-	-
DCA HOME Cash Resrv.										
Asset Mgmt	-	-	-	-	-	-	-	-	-	-
Cash Flow	19,937	19,638	19,271	18,834	18,321	17,732	17,060	16,304	15,458	14,520
DCR Mortgage A	1.29	1.29	1.28	1.28	1.27	1.26	1.25	1.24	1.23	1.21
DCR Mortgage B										
DCR Mortgage C										
DCR Other Source										
Total DCR	1.29	1.29	1.28	1.28	1.27	1.26	1.25	1.24	1.23	1.21
Oper Exp Coverage Ratio	1.43	1.41	1.40	1.39	1.37	1.36	1.35	1.33	1.32	1.31
Mortgage A Balance	1,254,436	1,242,340	1,229,689	1,216,457	1,202,617	1,188,141	1,173,000	1,157,163	1,140,599	1,123,274
Mortgage B Balance	975,601	985,402	995,302	1,005,300	1,015,400	1,025,600	1,035,903	1,046,310	1,056,821	1,067,438
Mortgage C Balance										
Other Source Balance										
Year	11	12	13	14	15	16	17	18	19	20
Revenues	378,542	386,112	393,835	401,711	409,746	417,941	426,299	434,825	443,522	452,392
Ancillary Income	7,571	7,722	7,877	8,034	8,195	8,359	8,526	8,697	8,870	9,048
Vacancy	(27,028)	(27,568)	(28,120)	(28,682)	(29,256)	(29,841)	(30,438)	(31,047)	(31,667)	(32,301)
Other Income (OI)	-	-	-	-	-	-	-	-	-	-
OI Not Subject to Mgt Fee	-	-	-	-	-	-	-	-	-	-

#### PART SEVEN - OPERATING PRO FORMA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County I. OPERATING ASSUMPTIONS Please Note: Green-shaded cells are unlocked for your use and contain references/formulas that may be overwritten if needed. Asset Management Fee Amount (include total **Revenue Growth** 2.00% Yr 1 Asset Mat Fee Percentage of EGI: 0.00% charged by all lenders/investors) Expense Growth 3.00% **Reserves Growth** 3.00% Property Mgt Fee Growth Rate (choose one): Yr 1 Prop Mgt Fee Percentage of EGI: 13.04% Vacancy & Collection Loss 7.00% Expense Growth Rate (3.00%) Yes --> If Yes, indicate Yr 1 Mgt Fee Amt: 38,400 Ancillary Income Limit Percent of Effective Gross Income --> If Yes, indicate actual percentage: 2.00% **II. OPERATING PRO FORMA** Expenses less Mat Fee (199, 491)(205, 476)(211, 640)(217, 989)(224, 529)(231, 265)(238, 203)(245, 349)(252,709)(260, 290)Property Mgmt (51,606)(53, 155)(54, 749)(56, 392)(58,083)(59, 826)(61, 621)(63, 469)(65, 373)(67, 335)Reserves (26, 206)(26, 993)(27, 802)(28, 636)(29, 495)(30, 380)(31, 292)(32, 231)(33, 197)(34, 193)NOI 81,781 80.643 79,400 78,046 76,577 74,987 73,272 71,427 69,445 67,321 Mortgage A (68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)Mortgage B -\_ --\_ --\_ --Mortgage C ----------D/S Other Source, not DDF ----------DCA HOME Cash Resrv. Asset Mgmt \_ -------\_ -Cash Flow 4.975 13.484 12.345 11.103 9.748 8.280 6.690 3.130 1.148 (977)DCR Mortgage A 1.20 1.18 1.16 1.14 1.12 1.10 1.07 1.05 1.02 0.99 DCR Mortgage B DCR Mortgage C DCR Other Source Total DCR 1.20 1.18 1.16 1.14 1.12 1.10 1.07 1.05 1.02 0.99 Oper Exp Coverage Ratio 1.29 1.28 1.27 1.26 1.25 1.23 1.22 1.21 1.20 1.19 1.086.200 1,105,153 1,066,376 1.045.641 1,023,953 1.001.270 977.544 952.728 926,772 899.624 Mortgage A Balance 1,144,803 Mortgage B Balance 1.088.993 1,099,933 1,078,161 1,110,982 1,122,143 1,133,416 1,156,303 1,167,919 1,179,652 Mortgage C Balance Other Source Balance 22 25 Year 21 23 24 26 27 28 29 30 480.082 551.464 Revenues 461.440 470.669 489.684 499.478 509.467 519.657 530.050 540.651 Ancillary Income 9,229 9,413 9,602 9,794 9,990 10,189 10,393 10,601 10,813 11,029 Vacancy (32, 947)(33,606)(34,278) (34, 963)(35.663)(36, 376)(37, 103)(37, 846)(38,602)(39, 375)Other Income (OI) -----OI Not Subject to Mat Fee --Expenses less Mgt Fee (268,099)(276.142)(284, 426)(292, 959)(301.748)(310, 800)(320, 124)(329,728)(339.620)(349, 809)Property Mgmt (69, 355)(71, 435)(73, 578)(75, 786)(78,059)(80, 401)(82, 813)(85, 297)(87, 856)(90, 492)(45, 953)Reserves (35, 219)(36, 276)(37, 364)(38, 485)(39, 639)(40, 829)(42,054)(43, 315)(44, 615)NOI 65,049 62,624 60,038 57,284 54,358 51,251 47,955 44,465 40,771 36,865 (68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)(68, 298)Mortgage A Mortgage B

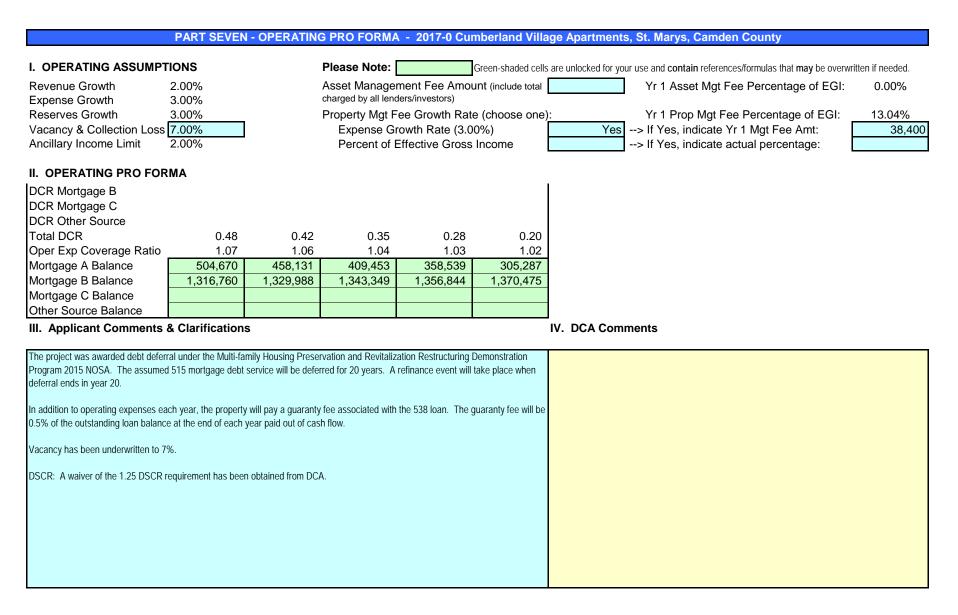
PART SEVEN - OPERATING PRO FORMA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County 

# I. OPERATING ASSUMPTIONS

I. OPERATING ASSUMI	PTIONS	Please Note: Green-shaded cell	ls are unlocked for yo	our use and <b>contain</b> references/formulas that <b>may</b> be overwi	itten if needed.
Revenue Growth	2.00%	Asset Management Fee Amount (include total		Yr 1 Asset Mgt Fee Percentage of EGI:	0.00%
Expense Growth	3.00%	charged by all lenders/investors)			
Reserves Growth	3.00%	Property Mgt Fee Growth Rate (choose one	e):	Yr 1 Prop Mgt Fee Percentage of EGI:	13.04%
Vacancy & Collection Los	s 7.00%	Expense Growth Rate (3.00%)	Yes	> If Yes, indicate Yr 1 Mgt Fee Amt:	38,400
Ancillary Income Limit	2.00%	Percent of Effective Gross Income		> If Yes, indicate actual percentage:	

#### **II. OPERATING PRO FORMA**

Mortgage C	-	-	-	-	-	-	-	-	-	-
D/S Other Source, not DDF	-	-	-	-	-	-	-	-	-	-
DCA HOME Cash Resrv.										
Asset Mgmt	-	-	-	-	-	-	-	-	-	-
Cash Flow	(3,249)	(5,674)	(8,260)	(11,013)	(13,940)	(17,047)	(20,342)	(23,833)	(27,527)	(31,433)
DCR Mortgage A	0.95	0.92	0.88	0.84	0.80	0.75	0.70	0.65	0.60	0.54
DCR Mortgage B										
DCR Mortgage C										
DCR Other Source										
Total DCR	0.95	0.92	0.88	0.84	0.80	0.75	0.70	0.65	0.60	0.54
Oper Exp Coverage Ratio	1.17	1.16	1.15	1.14	1.13	1.12	1.11	1.10	1.09	1.08
Mortgage A Balance	871,229	841,529	810,464	777,973	743,989	708,444	671,265	632,379	591,707	549,166
Mortgage B Balance	1,191,503	1,203,473	1,215,563	1,227,774	1,240,108	1,252,567	1,265,150	1,277,859	1,290,697	1,303,663
Mortgage C Balance										
Other Source Balance										
Year	31	32	33	34	35					
Revenues	562,493	573,743	585,218	596,922	608,860					
Revenues Ancillary Income	562,493 11,250	573,743 11,475	585,218 11,704	596,922 11,938	608,860 12,177					
Ancillary Income Vacancy										
Ancillary Income Vacancy Other Income (OI)	11,250	11,475	11,704	11,938	12,177					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee	11,250	11,475	11,704	11,938	12,177 (43,473) - -					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee	11,250 (40,162) - - (360,303)	11,475	11,704	11,938	12,177 (43,473) - - (405,524)					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee	11,250 (40,162) - -	11,475 (40,965) - (371,112) (96,003)	11,704 (41,785) - - (382,245) (98,883)	11,938 (42,620) - -	12,177 (43,473) - (405,524) (104,905)					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves	11,250 (40,162) - - (360,303) (93,207) (47,332)	11,475 (40,965) - - (371,112) (96,003) (48,752)	11,704 (41,785) - - (382,245) (98,883) (50,214)	11,938 (42,620) - (393,713) (101,850) (51,721)	12,177 (43,473) - (405,524) (104,905) (53,272)					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves NOI	11,250 (40,162) - (360,303) (93,207) (47,332) 32,739	11,475 (40,965) - - (371,112) (96,003) (48,752) 28,386	11,704 (41,785) - - (382,245) (98,883) (50,214) 23,795	11,938 (42,620) - (393,713) (101,850) (51,721) 18,957	12,177 (43,473) - (405,524) (104,905) (53,272) 13,864					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves NOI Mortgage A	11,250 (40,162) - - (360,303) (93,207) (47,332)	11,475 (40,965) - - (371,112) (96,003) (48,752)	11,704 (41,785) - - (382,245) (98,883) (50,214)	11,938 (42,620) - (393,713) (101,850) (51,721)	12,177 (43,473) - (405,524) (104,905) (53,272)					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves NOI Mortgage A Mortgage B	11,250 (40,162) - (360,303) (93,207) (47,332) 32,739	11,475 (40,965) - - (371,112) (96,003) (48,752) 28,386	11,704 (41,785) - - (382,245) (98,883) (50,214) 23,795	11,938 (42,620) - (393,713) (101,850) (51,721) 18,957	12,177 (43,473) - (405,524) (104,905) (53,272) 13,864					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves NOI Mortgage A Mortgage B Mortgage C	11,250 (40,162) - - (360,303) (93,207) (47,332) 32,739 (68,298)	11,475 (40,965) - (371,112) (96,003) (48,752) 28,386 (68,298)	11,704 (41,785) - - (382,245) (98,883) (50,214) 23,795 (68,298)	11,938 (42,620) - (393,713) (101,850) (51,721) 18,957 (68,298)	12,177 (43,473) - (405,524) (104,905) (53,272) 13,864					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves NOI Mortgage A Mortgage B Mortgage C D/S Other Source,not DDF	11,250 (40,162) - (360,303) (93,207) (47,332) 32,739 (68,298) -	11,475 (40,965) - (371,112) (96,003) (48,752) 28,386 (68,298) -	11,704 (41,785) - (382,245) (98,883) (50,214) 23,795 (68,298) -	11,938 (42,620) - (393,713) (101,850) (51,721) 18,957 (68,298)	12,177 (43,473) - (405,524) (104,905) (53,272) 13,864					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves NOI Mortgage A Mortgage B Mortgage C D/S Other Source,not DDF DCA HOME Cash Resrv.	11,250 (40,162) - - (360,303) (93,207) (47,332) 32,739 (68,298) - - -	11,475 (40,965) - (371,112) (96,003) (48,752) 28,386 (68,298) - -	11,704 (41,785) - (382,245) (98,883) (50,214) 23,795 (68,298) - -	11,938 (42,620) - - (393,713) (101,850) (51,721) 18,957 (68,298) - - -	12,177 (43,473) - (405,524) (104,905) (53,272) 13,864					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves NOI Mortgage A Mortgage B Mortgage C D/S Other Source,not DDF DCA HOME Cash Resrv. Asset Mgmt	11,250 (40,162) - - (360,303) (93,207) (47,332) 32,739 (68,298) - - - - -	11,475 (40,965) - - (371,112) (96,003) (48,752) 28,386 (68,298) - - - - -	11,704 (41,785) - - (382,245) (98,883) (50,214) 23,795 (68,298) - - - - -	11,938 (42,620) - - (393,713) (101,850) (51,721) 18,957 (68,298) - - - - -	12,177 (43,473) - (405,524) (104,905) (53,272) 13,864 (68,298) - - - -					
Ancillary Income Vacancy Other Income (OI) OI Not Subject to Mgt Fee Expenses less Mgt Fee Property Mgmt Reserves NOI Mortgage A Mortgage B Mortgage C D/S Other Source,not DDF DCA HOME Cash Resrv.	11,250 (40,162) - - (360,303) (93,207) (47,332) 32,739 (68,298) - - -	11,475 (40,965) - (371,112) (96,003) (48,752) 28,386 (68,298) - -	11,704 (41,785) - (382,245) (98,883) (50,214) 23,795 (68,298) - -	11,938 (42,620) - - (393,713) (101,850) (51,721) 18,957 (68,298) - - -	12,177 (43,473) - (405,524) (104,905) (53,272) 13,864					



# PART EIGHT - THRESHOLD CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

Applicant Response DCA USE

# FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

DCA's Overall Comments / Approval Conditions:

1.)	
2.)	
3.)	
4.)	
5.)	
<u>6.)</u>	
7.) 8.) 9.)	
10.) 11.)	
12.) 13.)	
14.) 15.)	
16.) 17.)	
18.) 19.)	
20.)	

#### PROJECT FEASIBILITY, VIABILITY ANALYSIS, AND CONFORMANCE WITH PLAN 1

Pass?

Threshold Justification per Applicant

Section 42 requires that the housing credit dollar amount requested for the project not exceed the amount that DCA determines is necessary for the financial feasibility of the project and its viability as a qualified low-income housing project through the credit period. As demonstrated, the housing credit dollar amount requested is necessary for the financial feasibility of the project.

DCA's Comments:

2 COST LIMITS								Pass?	
NOTE: Unit counts are linked to Rent			New Construction and		Historic F	Rehab or Transit-Oriented	Devlpmt		
Expenses Tab. Cost Limit Per Unit to	otals by unit typ	e are auto-calculated.	Acquisition/Rehabilitation		qualifying t	for Historic Preservation or	TOD pt(s)	Is this Criterion met?	Yes
Unit Type		Nbr Units	Unit Cost Limit total b	y Unit Type	Nbr Units	Unit Cost Limit total	by Unit Type		
Detached/Se Efficiency		0	117,818 x 0 units =	0	0	129,599 x 0 units =	0	MSA for C	nst l imit
2017-0xxCmbInd	/llgeCore	Э		Part VIII-Th	nreshold Criteria				32 of 7

# PART EIGHT - THRESHOLD CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

										Applicant R	esponse DCA U
FINΔI	THRESHOL			ATION (DCA Use C	)nlv)	Disclaimer: DCA Th		ing section reviews pertain or		ling round and have	
				•	• ·			subsequent or future funding re			
mi-Detache			0	154,420 x 0 units =	0		0	169,862 x 0 units			purposes:
	2 BR		0	187,511 x 0 units =	0		0	206,262 x 0 units			• •
	3 BR		0	229,637 x 0 units =	0		0	252,600 x 0 units			Valdosta
	4 BR	4	0	270,341 x 0 units =	0		0	297,375 x 0 units	= $0$ $0$		
	Subotal				0					_	Fot Development Co
Row House	,		0	110,334 x 0 units =	0		0	121,367 x 0 units			4,837,556
	1 BR		30	144,909 x 30 units =	4,347,270		0	159,399 x 0 units			
	2 BR		31	176,506 x 31 units =	5,471,686		0	194,156 x 0 units		_	Cost Waiver Amour
	3 BR		4	217,443 x 4 units =	869,772		0	239,187 x 0 units			
	4 BR	4	0	258,414 x 0 units =	0		0	284,255 x 0 units		_ L	
	Subotal		65		10,688,728		0		0	1	Historic Preservation
Walkup	Efficiency		0	91,210 x 0 units =	0		0	100,331 x 0 units			0
	1 BR		0	125,895 x 0 units =	0		0	138,484 x 0 units		C	ommunity Transp Op
	2 BR		0	159,553 x 0 units =	0		0	175,508 x 0 units			0
	3 BR		0	208,108 x 0 units =	0		0	228,918 x 0 units			
	4 BR	4	0	259,274 x 0 units =	0		0	285,201 x 0 units		_	<b>Project Cos</b>
	Subotal		0		0		0		0		
Elevator	Efficiency		0	95,549 x 0 units =	0		0	105,103 x 0 units			Limit (PCL)
	1 BR		0	133,769 x 0 units =	0		0	147,145 x 0 units	= 0		10,688,728
	2 BR		0	171,988 x 0 units =	0		0	189,186 x 0 units			10,000,720
	3 BR		0	229,318 x 0 units =	0		0	252,249 x 0 units			Note: if a PUCL Waiver I
	4 BR	4	0	286,647 x 0 units =	0		0	315,311 x 0 units		_	been approved by DCA,
	Subotal	-	0	_	0		0		0	_	amount would supercede
Total Per	Construction Typ	be -	65	-	10,688,728		0		0	_	amounts shown at left
Thres	hold Justification	per Applica	nt			D	CA's Comm	ents:			
3 TEN	ANCY CHARA		TICS	This project is designated a	as:		Family			Pass?	
	hold Justification						CA's Comm	ents.			
				inits targeting family househ	olds			onto.			
				and targeting family flotoon	0100.					Dece 2	
										Pass?	
				ne specific services and mee					oplicant agree?		Disagree
		-	-	om at least 2 categories belo	ow for Family	projects, or at l	east 4 basic	ongoing services from	m at least 3 categoi	ries below for Ser	ior projects:
1) S	ocial & recreationa	al programs	s planned & o	overseen by project mgr	Specify:						
2) O	n-site enrichment	classes			Specify:						
3) O	n-site health class	ses			Specify:						
4) O	ther services appr	oved by DO	CA		Specify:						
<b>C.</b> F	or applications for	rehabilitatio	on of existing	congregate supportive hour	sing develop	ments:					
N	ame of behavioral	health age	ncy, continu	um of care or service provide	er for which I	MOU is include	C.				
	hold Justification					D	CA's Comm	ents:			
A waiver w	as requested and	approved	for required :	services at pre-application.							
5 MAF	RKET FEASIBI									Pass?	
<b>A.</b> P	rovide the name of	f the marke	et studv anal	st used by applicant:				A. Bowen	National Research		
	roject absorption p							B. 6 month			
5.1				a cooupano,				<u>.</u>			

Georgia Department of Community Affairs	2017 Fur	nding Application	Housi	ng Finance an	d Develop	ment Divisior
PART EIGHT - THRESHOL	D CRITERIA - 2017-0 Cι	umberland Village Ap	artments, St. Marys, Camo	len County		
				Applicant F	Response	DCA USE
	Disc	laimer: DCA Threshold and Scoring se	ction reviews pertain only to the corresponding fu			
FINAL THRESHOLD DETERMINATION (D	CA Use Only)	no effect on subsec	uent or future funding round scoring decisions.			
C. Overall Market Occupancy Rate			C. <b>99.20%</b>			
<b>D.</b> Overall capture rate for tax credit units			D. <b>10.60%</b>			
E. List DCA tax credit projects in close proximity to properti				Desired Norma		
Project Nbr Project Name	Project Nbr Proj	ect Name		r Project Name		
1 2016-010 Preserve at Newport			5			
2 2016-008 Village at Winding Road II F. Does the unit mix/rents and amenities included in the ap	lipping match those provided in	the market study?	6	E.	Yes	
Threshold Justification per Applicant	plication match those provided in	The market study?		г.	res	
It is the market analysts opinion thar a market will continue to exi	st for the 64 revenue units upon	renovations. The subject wi	I continue to be marketable in term	is of unit mix and	location Giv	en that nearly
all affordable developments within the Site PMA are 100.0% occu						
available in the area.						not readily
5f. The Max Allowable LIHTC Gross rent and unit mix matches th	e market study. The market stu	idv was completed in Augus	at 2017 prior to USDA's completion	of underwriting	The pro form	a rents
utilized in the Core Application (approved by USDA) are slightly of						
		,				
DCA's Comments:						
6 APPRAISALS				Pass?		
A. Is there is an identity of interest between the buyer and s	seller of the project?			А.	Yes	
<b>B.</b> Is an appraisal included in this application submission?				В.	Yes	
If an appraisal is included, indicate Appraiser's Name	and answer the following quest	ions: Appraiser's	Name: Andrew J. Moye, Crown	Appraisal Group	)	
1) Does it provide a land value?	3 1			1)	Yes	
2) Does it provide a value for the improvements?				2)	Yes	
3) Does the appraisal conform to USPAP standards?				3)	Yes	
4) For LIHTC projects involving DCA HOME funds, doe	s the total hard cost of the project	t exceed 90% of the as con	poleted unencumbered appraised	4)	100	
value of the property?				-7)		
	lar did the collar purchase this p	reports within the post three	(2) veere?	<u> </u>	Ne	
<b>C.</b> If an identity of interest exists between the buyer and sel	ier, did the seller purchase this p	property within the past three	(3) years?	C.	No	
<b>D.</b> Has the property been:				D.		
1) Rezoned?				1)	No	
2) Subdivided?				2)	No	
3) Modified?				3)	No	
Threshold Justification per Applicant						
6B4: This project does not include DCA HOME Funds.						
DCA's Comments:						
7 ENVIRONMENTAL REQUIREMENTS				Pass?		
				1 465 1		
A. Name of Company that prepared the Phase I Assessme	nt in accordance with ASTM 152	7-13:	A. Geotechnical & Environ	nental Consulta	nts. Inc.	

Georgia Department of Co	mmunity Affairs	2017 Funding Applicatio	วท	Housing Finance an	d Develop	ment Divisi
	PART EIGHT - THRESHOLD	CRITERIA - 2017-0 Cumberland Vill	lage Apartments, St. Ma	arys, Camden County		
				Applicant I	Response	DCA USE
	D DETERMINATION (DC		nd Scoring section reviews pertain only to th			
B. Is a Phase II Environm	-	A USE UIIIy) no effe	fect on subsequent or future funding round s	<b>v</b>	No	
<b>C.</b> Was a Noise Assess				В. С.	No Yes	
	company that prepared the noise asse	assmant?	1) Geotechnic:	al & Environmental Consulta		
	he maximum noise level on site in dec			2)	<65 dB	
, , , , , , , , , , , , , , , , , , , ,	the contributing factors in decreasing			_/	100 48	
		50 ft East (<65 dB), St. Marys Railroad Compar	ny (SM) Crossing 3,200 ft Sout	h (<42 dB)		
D. Is the subject property				D.		
1) Brownfield?				1)	No	
2) 100 year flood plai	n / floodway?			2)	No	
If "Yes":	a) Percentage of site that is with	nin a floodplain:		a)		
	b) Will any development occur i			b)		
	c) Is documentation provided as	s per Threshold criteria?		c)		
3) Wetlands?				3)	No	
If "Yes":	<ul> <li>a) Enter the percentage of the s</li> </ul>			a)		
	b) Will any development occur i			b)		
	c) Is documentation provided as	s per Threshold criteria?		c)		
,	ams/Buffers and Setbacks area?			4)	No	
	al Professional identified any of the fol					
1) Lead-based paint?		5) Endangered species?	No	9) Mold?	No	
<ol> <li>2) Noise?</li> <li>3) Water leaks?</li> </ol>	No No	<ul><li>6) Historic designation?</li><li>7) Vapor intrusion?</li></ul>	No No	10) PCB's? 11) Radon?	No No	
4) Lead in water?	No	8) Asbestos-containing materials?	Yes		NU	
,	American burial grounds, etc.) - desc		165			
	American buriar grounds, etc.) - desc	TIDE IT DOX DEIOW.				
F. Is all additional enviro	nmental documentation required for a	HOME application included, such as:				
	s for Wetlands and/or Floodplains req			1)		
	completed the HOME and HUD Envir			2)		
, ,,	•	ny activities that could have an adverse effect o	on the subject property?	3)		
	been previously granted, has the HUD			G.	N/A	
Projects involving HOME fur	nds must also meet the following Si	te and Neighborhood Standards:		•		
	the property is characterized as [Choo - 49% minority), or <i>Non-minority</i> (less	ose either <i>Minority concentration</i> (50% or more than 25% minority)]:	minority), H	. < <select>&gt;</select>	< <se< td=""><td>lect&gt;&gt;</td></se<>	lect>>
I. List all contiguous Cer	nsus Tracts: I.					
•	n included in Application?			J.		
Threshold Justification pe	r Applicant			•		
7 F, H-J. This project is not se	eking HOME funds.					
DCA's Comments:						
8 SITE CONTROL				Pass?		
A. Is site control provided	d through November 30, 2017?	Expiration Date: 1	12/31/18	А.	Yes	
B. Form of site control:			В	Contract/Option	< <select>&gt;</select>	
2017-0xxCmbIndVllg	eCore	Part VIII-Threshold Crite	ria			35 of

Housing Finance and Development Division

PART EIGHT - THRE	SHOLD CRITERIA -	<ul> <li>2017-0 Cumberland Villa</li> </ul>	ge Apartments,	St. Marys, (	Camden C	ounty
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# FINAL THRESHOLD DETERMINATION (DCA Use Only

A Use Only)	Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.
	C. St. Mary's Ltd. L.P

Yes

Yes

No

No

No

D.

Pass?

A

В

С

D

Applicant Response DCA USE

**D.** Is there any Identity of Interest between the entity with site control and the applicant?

Threshold Justification per Applicant

C. Name of Entity with site control:

8 D. IOI: The General Partner's of St. Mary's Ltd. L.P. (the Transferor) is Hallmark Group Services of Georgia, LLC of which Martin H. Petersen is the Manager. Martin H. Petersen is the Manager of Hallmark GP Holdings, LLC, the Member of Hallmark-Georgia GP, LLC and Manager of Hallmark Cumberland Village, LLC (the Transferee).

DCA's Comments:

### 9 SITE ACCESS

A.	Does this site provide a specified entrance that is legally accessible by paved roads and are the appropriate drawings, surveys, photographs and other
	documentation reflecting such paved roads included in the electronic application binder?

- **B.** If access roads are not in place, does the application contain documentation evidencing local government approval to pave the road, a commitment for funding, and the timetable for completion of such paved roads?
- **C.** If the road is going to be paved by the applicant, are these costs documented in the submitted electronic application binder and reflected in the development budget provided in the core application?
- **D.** If use of private drive proposed, is site control of private drive documented by proof of ownership or by a properly executed easement on private drive, and are the plans for paving private drive, including associated development costs, adequately addressed in Application?

Threshold Justification per Applicant

9 B-D. N/A - The Site can be accessed by an existing paved road as indicated on the plans provided.
---

DCA's Comments:

10	SITE ZONING	Pass?		
	A. Is Zoning in place at the time of this application submission?	Α.	Yes	
	B. Does zoning of the development site conform to the site development plan?	В.	Yes	
	C. Is the zoning confirmed, in writing, by the authorized Local Government official?	C.	Yes	
	If "Yes": 1) Is this written confirmation included in the Application?	1)	Yes	
	2) Does the letter include the zoning and land use classification of the property?	2)	Yes	
	3) Is the letter accompanied by a clear explanation of the requirements (include a copy of the applicable sections of the zoning ordinance highlighted for the stated classification)?	3)	Yes	
	4) Is the letter accompanied by all conditions of these zoning and land use classifications?	4)	Yes	
	<ol> <li>If project is requesting HOME or HUD funds, does Local Government official also comment on whether project will include development of prime or unique farmland?</li> </ol>	5)	N/Ap	
	D. Is documentation provided (on the Architectural Site Conceptual Development Plan either graphically or in written form) that demonstrates that the site layout conforms to any moratoriums, density, setbacks or other requirements?	D.	No	
	E. Are all issues and questions surrounding the zoning and land use classification clearly defined prior to this application submission?	E.	Yes	
	Threshold Justification per Applicant	-		
	C. A zoning letter has been included in Tab 10.			
10 E	D. Per DCA, the Conceptual Site Development Plan can be submitted with the 60 day submission.			

DCA's Comments:

# **11 OPERATING UTILITIES**

rgia Department of Community Affairs	2017 Fur	nding Application	Housing F	inance and Develo	pment Divi
PART EIGHT - THRESHOLD CR	ITERIA - 2017-0 C	umberland Village Apartments	s, St. Marys, Camden	County	
			A	pplicant Respons	e DCA US
NAL THRESHOLD DETERMINATION (DCA	Use Only) Disc	claimer: DCA Threshold and Scoring section reviews pe		ound and have	
A. Check applicable utilities and enter provider name:	1) Gas	no effect on subsequent or future fu	inding round scoring decisions.	1) <b>No</b>	
Threshold Justification per Applicant	2) Electric	Georgia Power		2) Yes	
A. An electric letter from Georgia Power has been included in Tab 11		Coorgia i ower		2/ 103	
DCA's Comments:	•				
PUBLIC WATER/SANITARY SEWER/STORM SEWE	ER			Pass?	
		the second the second state of a second state of the second state of the second state of the second state of the	and Demol and in state		
<b>A.</b> 1) Is there a Waiver Approval Letter From DCA included in this				A1) No 2) No	
<ol> <li>If Yes, is the waiver request accompanied by an engineerin</li> <li>B. Check all that are available to the site and enter provider</li> </ol>	1) Public water	City of St. Mary's		B1) Yes	
name:	2) Public sewer	City of St. Mary's		2) Yes	
Threshold Justification per Applicant	2) Fublic Sewel	City of St. Wary's		2) 165	
B. A water/sewer letter from the city has been provided in Tab 12.					
DCA's Comments:					
DOA's Comments.					
REQUIRED AMENITIES				Pass?	
	for this suitaries 0				
Is there a Pre-Approval Form from DCA included in this application				Yes	
A. Applicant agrees to provide following required Standard Site Ar			ne in each category):	A. Disagree	
1) Community area (select either community room or commun		A1) Room	10 POIL		
2) Exterior gathering area (if "Other", explain in box provided a	it right):	A2) Gazebo	If "Oth	er", explain here	
3) On site laundry type:		A3) On-site laundry			
<b>B.</b> Applicant agrees to provide the following required Additional Si				B. Agree	
The nbr of additional amenities required depends on the total u					hal Amenitie
Additional Amenities (describe in space provided below)	Guidebook Met? DCA		ties (describe below)	Guidebook Me	et? DCA Pre-a
1) Pavilion		3) N/A			
2) Playground		4) N/A			
C. Applicant agrees to provide the following required Unit Amenitie	es:			C. Agree	
1) HVAC systems				1) Yes	
2) Energy Star refrigerators				2) Yes	
3) Energy Star dishwashers (not required in senior USDA or H	HUD properties)			3) <b>No</b>	
4) Stoves				4) <b>Yes</b>	
5) Microwave ovens				5) Yes	
6) a. Powder-based stovetop fire suppression canisters install		top, OR		6a) Yes	
b. Electronically controlled solid cover plates over stove top	burners			6b) <b>No</b>	
D. If proposing a Senior project or Special Needs project, Applican	nt agrees to provide the fo	bllowing additional required Amenities:		D. <b>N/A</b>	
1) Elevators are installed for access to all units above the grou	und floor.			1)	
2) Buildings more than two story construction have interior fur	nished gathering areas in	several locations in the lobbies and/or of	corridors	2)	
3) a. 100% of the units are accessible and adaptable, as defin	ed by the Fair Housing A	mendments Act of 1988		3a)	
				3b)	
<ul> <li>b. If No, was a DCA Architectural Standards waiver granted</li> </ul>	1 {				
b. If No, was a DCA Architectural Standards waiver granted Threshold Justification per Applicant	1				

DCA's Comments:

14

#### PART EIGHT - THRESHOLD CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

#### Applicant Response DCA USE

## FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

REHABILITATION STANDARDS (REHABILITATION PROJECTS ONLY) Pass?					
A. Type of rehab (choose one):	A.	Pre-Application Waiver		< <select>&gt;</select>	
B. Date of Physical Needs Assessment (PNA):	B.	January 27, 2017			
Name of consultant preparing PNA:		David Klochko-EMG			
Is 20-year replacement reserve study included?				Yes	
C. Performance Rpt indicates energy audit completed by qualified BPI Building Analyst?			C.	Yes	
Name of qualified BPI Building Analyst or equivalent professional:		Jack Wynn-Southern Home Energy Solutions LL	C		
D. DCA's Rehabilitation Work Scope form is completed, included in Pl	NA tab, and clearly indicates percentages of	of each item to be either "demoed" or replac	D.	Yes	
DCA Rehabilitation Work Scope form referenced above clearly	1. All immediate needs identified in th	e PNA.	1)	Yes	
addresses:	2. All application threshold and scoring	g requirements	2)	No	
	3. All applicable architectural and acce	essibility standards.	3)	Yes	
	4. All remediation issues identified in t	the Phase I Environmental Site Assessment	4)	Yes	
E. Applicant understands that in addition to proposed work scope, the set forth in the QAP and Manuals, and health and safety codes and		codes, DCA architectural requirements as	E.	Disagree	
Threshold Justification per Applicant					

14 A - Note: this project is a Minor Rehab (not a substantial-gut rehab or a historic preservation). Majority of the proposed renovation consists of like-and-kind replacement, similar to a maintenance changout of existing items, with the exception of accessibility criteria.

14 D.2 - DCA granted waivers on some threshold requirements (See Waiver Approvals from DCA)

14 E - Applicant agrees to abide by all state and local building codes, all heath and safety codes and requirements, but DCA granted waivers on several architectural requirements (See Waiver Approvals from DCA).

DCA's Comments:

#### Pass? 15 SITE INFORMATION AND CONCEPTUAL SITE DEVELOPMENT PLAN A. Is Conceptual Site Development Plan included in application and has it been prepared in accordance with all instructions set forth in the DCA A Yes Architectural Manual? Are all interior and exterior site related amenities required and selected in this application indicated on the Conceptual Site Development Plan? Yes B. Location/Vicinity map delineates location point of proposed property (site geo coordinates) & shows entire municipality area (city limits, etc.)? Yes В С Yes C. Ground level color photos of proposed property & adjacent surrounding properties & structures are included, numbered, dated & have brief descriptions? Yes Site Map delineates the approximate location point of each photo? D. Aerial color photos are current, have high enough resolution to clearly identify existing property & adjacent land uses, and delineate property boundaries? D Yes Threshold Justification per Applicant

15 A. Per DCA, a Conceptual Site Development Plan can be submitted with the 60 day submission. B. The location map with site geo coordinates is located in Tab 1, Section 5.

#### DCA's Comments:

16 BUILDING SUSTAINABILITY	Pass?
A. Applicant agrees that this proposed property must achieve a minimum standard for energy efficiency and sustainable building prac construction completion as set forth in the QAP and DCA Architectural Manual?	tices upon A. Agree
B. Applicant agrees that the final construction documents must clearly indicate all components of the building envelope and all materials and that meet the requirements set forth in the QAP and DCA Architectural Manual?	equipment B. Disagree

Housing Finance and Development Division

PART EIGHT - THRESHOLD CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

Applicant Response DCA USE

# FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

Threshold Justification per Applicant

16 B - DCA granted waivers on several material requirements from the DCA Architectural Manual (See Waiver Approvals from DCA)

DCA's Co	mments:
----------	---------

#### **17 ACCESSIBILITY STANDARDS** Pass A. 1) Upon completion, will this project comply with all applicable Federal and State accessibility laws including but not limited to: The Fair Housing A1) No Amendments Act of 1988, Americans with Disabilities Act, Section 504 of the Rehabilitation Act of 1973, Georgia Fair Housing Law and Georgia Access Law as set forth in the 2015 Accessibility Manual? (When two or more accessibility standards apply, the applicant is required to follow and apply both standards so that a maximum accessibility is obtained.) 2) Owner understands that DCA requires the Section 504 accessibility requirements to be incorporated into the design and construction of ALL new 2) Yes construction and/or rehabilitation projects selected under the 2017 Qualified Allocation Plan, regardless of whether or not the project will receive federal debt financing assistance (e.g., HOME). This constitutes a higher standard of accessibility than what may be required under federal laws. This means that all projects, including those financed with tax exempt bonds which receive an allocation of 4% tax credits and 9% tax credits-only projects, must incorporate at a minimum the requirements of the Uniform Federal Accessibility Standards into the design and construction of the project. 3) Owner claims that property is eligible for any of the stated statutory exemptions for any applicable federal, state, and local accessibility law? If so, Yes 3) support the claim with a legal opinion placed where indicted in Tabs Checklist. 4) Does this project comply with applicable DCA accessibility requirements detailed in the 2016 Architectural and Accessibility Manuals? 4 No Minimum Required: **B.** 1) a. Will at least 5% of the total units (but no less than Nbr of Units one unit) be equipped for the mobility disabled, Equipped: Nbr of Units Percentage including wheelchair restricted residents? B1)a 1) a. Mobility Impaired 4 4 5% Yes b. Roll-in showers will be incorporated into 40% of the mobility 2 Yes 2 40% 1) b. Roll-In Showers equipped units (but no fewer than one unit)? 2) Will least an additional 2% of the total units (but no less than one 2) Sight / Hearing Impaired 2 2% Yes 2 unit) be equipped for hearing and sight-impaired residents? C. Applicant will retain a DCA qualified consultant to monitor the project for accessibility compliance who will not be a member of the proposed Project Yes Team nor have an Identify of Interest with any member of the proposed Project Team? The DCA qualified consultant will perform the following: E&A Team, Inc. Name of Accessibility Consultant 1) A pre-construction plan and specification review to determine that the proposed property will meet all required accessibility requirements. The C1) Yes Consultant report must be included with the Step 2 construction documents submitted to DCA. At a minimum, the report will include the initial comments from the consultant, all documents related to resolution of identified accessibility issues and a certification from the consultant that the plans appear to meet all accessibility requirements. 2) At least two training sessions for General Contractor and Subcontractors regarding accessibility requirements. One training must be on site. 2) Yes 3) An inspection of the construction site after framing is completed to determine that the property is following the approved plans and specifications as 3) Yes to accessibility. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved. 4) A final inspection of the property after completion of construction to determine that the property has been constructed in accordance with all 4) Yes accessibility requirements. DCA must receive a copy of the report issued by the consultant as well as documentation that all issues, if any, have been resolved prior to submission of the project cost certification.

Threshold Justification per Applicant

## PART EIGHT - THRESHOLD CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

## Applicant Response DCA USE

# FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

17 A.1 & 2 - Applicant agrees to comply with all applicable Section 504, ADA, UFAS and Georgia Fair housing and Access laws indicated in the 2017 Architectural and Accessibility Manual requirements
with the exception of items that were granted a waiver by DCA (See Waiver Approvals from DCA) (the 2015 Accessibility Manual was not used for design)
17 A 4 - Applicant agrees to comply with applicable DCA accessibility requirements detailed in the 2017 Architectural and Accessibility Manuals with the excention of items that were granted a waiver by

DCA (See Waiver Approvals from DCA) (the 2016 Architectural and Accessibility Manuals were not used for design).

DCA's Comments:

18	ARCHITECTURAL DESIGN & QUALITY STANDARDS	Pass?				
	Is there a Waiver Approval Letter From DCA included in this application for this criterion?		Yes			
	Does this application meet the Architectural Standards contained in the Application Manual for quality and longevity?		No			
	A. Constructed and Rehabilitation Construction Hard Costs - are the following minimum review standards for rehabilitation projects met or exceeded by the	his project?				
Rehabilitation projects will be considered for funding only if the per unit rehabilitation hard costs exceed \$25,000. The costs of furniture, fixtures, A. construction or rehabilitation of community buildings and common area amenities are not included in these amounts.						
	B. Standard Design Options for All Projects	В.				
	1) Exterior Wall Finishes (select one) Rehab of bldgs w/out existing brick/stone over 40% (& ineligible for historic credits) will replace & upgrade existing exterior finish surfaces on all wall faces w/brick or product w/40 yr warranty	1)	Yes			
	2) Major Bldg Component Materials & Upgraded roofing shingles, or roofing materials (warranty 30 years or greater) Upgrades (select one)	2)				
C. Additional Design Options - not listed above, proposed by Applicant prior to Application Submittal in accordance with Exhibit A DCA Pre-application and Pre-Award Deadlines and Fee Schedule, and subsequently approved by DCA.						
	1) N/A	1)	No			
	2) N/A	2)	No			
	Threshold Justification per Applicant					
18 -	DCA granted waivers for several items from the DCA Architectural Standards (See Waiver Approvals from DCA).					
	DCA's Comments:					
		Descol				
19	QUALIFICATIONS FOR PROJECT TEAM (PERFORMANCE)	Pass?				
	A. Did the Certifying Entity meet the experience requirement in 2016?	А.	Yes			
	<b>B.</b> Is there a pre-application Qualification of Project Team Determination from DCA included in this application for this criterion?	В.	Yes			
	C. Has there been any change in the Project Team since the initial pre-application submission?	C.	No			
	D. Did the project team request a waiver or waiver renewal of a Significant Adverse Event at pre-application?	D.	No			
	E. DCA's pre-application Qualification of Project's Team Determination indicated a status of (select one):					
		< Select Des	signation >:	>		
	Threshold Justification per Applicant					
19 E	E. DCA's pre-application Qualification of Project's Team Determination is included in Tab 19.					

DCA's Comments:

20	COMPLIANCE HISTORY SUMMARY	Pass?		
	A. Was a pre-application submitted for this Determination at the Pre-Application Stage?	Α.	Yes	
	B. If 'Yes", has there been any change in the status of any project included in the CHS form?	В.	Yes	
	C. Has the Certifying Entity and all other project team members completed all required documents as listed in QAP Threshold Section XIX Qualifications for Project Participants?	C.	Yes	
		-		

Housing Finance and Development Division

PART EIGHT - THRESHOLD CRITERIA	<ul> <li>2017-0 Cumberland Villag</li> </ul>	ge Apartments, St. Mar	ys, Camden County
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Applicant Response DCA USE

# FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

Threshold Justification per Applicant

20.	Compliance History Summary	information	was submitte	d at the	Pre-Applicatior	Stage.
	DCA's Comments:					

21	ELIGIBILITY FOR CREDIT UNDER THE NON-PROFIT SET-ASIDE	Pass?	
	A. Name of Qualified non-profit: A.		
	B. Non-profit's Website: B.		
	C. Is the organization a qualified non-profit, defined as a 501(c)(3) or 501(c)(4) organization, which is not affiliated with or controlled by a for-profit organization and has included the fostering of low income housing as one of its tax-exempt purposes?	C.	
	D. Will the qualified non-profit materially participate in the development and operation of the project as described in IRC Section 469(h) throughout the compliance period?	D.	
	E. Does the qualified non-profit own at least 51% of the GP's interest in the project and is the managing general partner of the ownership entity?	E.	
	F. Is this entity a corporation with 100 percent of the stock of such corporation held by one or more qualified non-profit organizations at all times during the period such corporation is in existence?	F.	
	G. All Applicants: Does the non-profit receive a percentage of the developer fee greater than or equal to its percentage of its ownership interest?	G.	
	1) CHDOS Only: If the nonprofit entity is also a CHDO, is it a DCA-certified CHDO which must own 100% of the General Partnership entity?		
	H. Is a copy of the GP joint venture agreement or GP operating agreement that provides the non-profit's GP interest and the Developer Fee amount included in the application?	H.	
	Is a an opinion of a third party attorney who specializes in tax law on the non-profit's current federal tax exempt qualification status included in the Application? If such an opinion has been previously obtained, this requirement may be satisfied by submitting the opinion with documentation demonstrating that the non-profit's bylaws have not changed since the legal opinion was issued.	I.	

Threshold Justification per Applicant

N/A - Applicant is a for profit entity.

	DCA's Comments.					
22	ELIGIBILITY FOR HOME LOANS UN	NDER THE CHDO SET-ASIDE		Pas	s?	
	A. Name of CHDO:		Name of CHDO Managing GP:			
	B. Is a copy of the CHDO pre-qualification let	ter from DCA included in the Application?			B.	
	<b>C.</b> Is the CHDO either the sole general partner CHDO must also exercise effective control		member of the LLC general partner of	the ownership entity (the	c.	
	<b>D.</b> CHDO has been granted a DCA HOME co Threshold Justification per Applicant	nsent?	DCA HOME Consent amount:	0	D.	
N/A	- Applicant is not a CHDO.					
	DCA's Comments:					
23	REQUIRED LEGAL OPINIONS	State legal opinions included in application	on using boxes provided.	Pas	s?	
	A. Credit Eligibility for Acquisition				A. Yes	
	B. Credit Eligibility for Assisted Living Facility				B. No	
	C. Non-profit Federal Tax Exempt Qualification	n Status			C. No	

D. Scattered Site Developments [as defined in Section 42(g)(7) of the Code and this QAP]

Ε.

E. Other (If Yes, then also describe):

Threshold Justification per Applicant

D.

No

Housing Finance and Development Division

PART EIGHT - THRESHOLD CRITERIA - 2017-0 Cumberland Vill	age Apartments, St. Marys, Camden County
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Applicant Response DCA USE

# FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

The required legal opinion regarding credit eligibility for acquisition is located in Tab 23. DCA's Comments:

24 RELOCATION AND DISPLACEMENT OF TENANTS	Pass?	
A. Does the Applicant anticipate displacing or relocating any tenants?	A.	Yes
B. 1) Are any of the other sources (not DCA HOME) considered to be Federal Funding?	B1)	Yes
If Yes, applicant will need to check with the source of these funds to determine if this project will trigger the Uniform Relocation Act or 104(d).		•
2) If tenants will be displaced, has Applicant received DCA written approval and placed a copy where indicated in the Tabs Checklist?	2)	No
3) Will any funding source used trigger the Uniform Relocation Act or HUD 104 (d) requirements?	3)	Yes
C. Is sufficient comparable replacement housing identified in the relocation plan according to DCA relocation requirements?	C.	Yes
D. Provide summary data collected from DCA Relocation Displacement Spreadsheet:		
1) Number of Over Income Tenants 5 4) Number of Down units 0		
2) Number of Rent Burdened Tenants 13 5) Number of Displaced Tenants 5		
3) Number of Vacancies 3		
E. Indicate Proposed Advisory Services to be used (see Relocation Manual for further explanation):		
1) Individual interviews Yes 3) Written Notifications Yes		
2) Meetings Yes 4) Other - describe in box provided:		
Threshold Justification per Applicant		
<ul> <li>24A. The relocation plan can be found in Tab 24.</li> <li>24B2. Approval of the Project Specific Relocation and Displacement Plan is requested with the submission of the Core Application.</li> </ul> DCA's Comments:		
25 AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)	Pass?	
If selected, does the Applicant agree to prepare and submit an AFFH Marketing plan that:		
A. Incorporates outreach efforts to each service provider, homeless shelter or local disability advocacy organization in the county in which the project located?	is A.	Agree
B. Has a strategy that affirmatively markets to persons with disabilities and the homeless?	В.	Agree
C. Has a strategy that establishes and maintains relationships between the management agent and community service providers?	C.	Agree
D. Includes a referral and screening process that will be used to refer tenants to the projects, the screening criteria that will be used, and makes reasonab accommodations to facilitate the admittance of persons with disabilities or the homeless into the project?	ble D.	Agree
E. Includes marketing of properties to underserved populations 2-4 months prior to occupancy?	E.	Agree
F. Includes making applications for affordable units available to public locations including at least one that has night hours?	F.	Agree
G. Includes outreach to Limited English Proficiency groups for languages identified as being prevalent in the surrounding market area?	G.	Agree
H. If selected, does the Applicant agree to provide reasonable accommodation for these tenants in the Property Management's tenant application	n? H.	Agree
Leasing criteria must clearly facilitate admission and inclusion of targeted population tenants and must not violate federal or state fair housing laws.		
Threshold Justification per Applicant		
A marketing plan will be provided to the commencement of lease up.		

DCA's Comments:

## 26 OPTIMAL UTILIZATION OF RESOURCES

Pass?

#### PART EIGHT - THRESHOLD CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

Applicant Response DCA USE

## FINAL THRESHOLD DETERMINATION (DCA Use Only)

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

Threshold Justification per Applicant

Section 42 requires that the housing credit dollar amount requested for the project not exceed the amount that DCA determines is necessary for the financial feasibility of the project and its viability as a qualified low-income housing project through the credit period. As demonstrated, the housing credit dollar amount requested is necessary for the financial feasibility of the project.

DCA's Comments:

Georgia Department of Community Affairs Housing Finance and Development Division 2017 Funding Application PART NINE - SCORING CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County REMINDER: Applicants must include comments in sections where points are claimed. Score DCA Self Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions. Value Score Score Failure to do so will result in a one (1) point "Application Completeness" deduction. TOTALS: 92 20 20 1. APPLICATION COMPLETENESS 10 10 10 (Applicants start with 10 pts. Any points entered will be subtracted from score value) A. Missing or Incomplete Documents For each missing or incomplete document, one (1) point will be deducted 0 Number: 0 А Organization Number: 0 One (1) pt deducted if not organized as set out in the Tab checklist and the Application Instructions 1 0 **B.** Financial and Other Adjustments Number: 0 2-4 adjustments/revisions = one (1) pt deduction total; then (1) pt deducted for each add'l adjustment. В 0 Enter "1" for each item listed below. DCA's Comments: Nbr A. Missing or Illegible or Inaccurate Documents or Nbr Nbr Application Not Organized Correctly **INCOMPLETE** Documents: 0 0 0 **B.** Financial adjustments/revisions: n/a n/a included in 3 included in 2 2 included in 2 included in 5 4 6 included in 6 Q included in 9 8 0 10 10 11 included in 11 10

orgia Department of Community Affairs	2017 Funding Application			Housing Financ	e and De	evelopme	ent Divis
PART NINE - SCORING CRITE	RIA - 2017-0 Cumberland Village	Apartments	s, <mark>St. Marys</mark> , C	amden County			
REMINDER: Applicants must Disclaimer: DCA Threshold and Scoring section reviews pertain only to the c	include comments in sections where points are cla corresponding funding round and have no effect on sub		e fundina round scorin	a decisions.	Score	Sel	
	a one (1) point "Application Completeness" deduc		runuing round soonin	-	Value		e Sco
				TOTALS:	92	20	20
12			12				
DEEPER TARGETING / RENT / INCOME RESTRICTIO	NS Choose A or B.				3	0	0
A. Deeper Targeting through Rent Restrictions	Total Residential Units:	64					
Applicant agrees to set income limits at 50% AMI and gross rents at or	Per Applicant Per DCA		Actual Percent	of Residential Units:			
below 30% of the 50% income limit for at least:	Nbr of Restricted Residential Units:		Per Applicant	Per DCA	2	A. 0	0
1. 15% of total residential units			0.00%	0.00%	1	1. 0	0
2. 20% of total residential units			0.00%	0.00%	2	2. 0	0
B. Deeper Targeting through <u>New</u> PBRA Contracts	Nbr of PBRA Residential Units:				3	В. 0	0
1. 15% (at least) of residential units to have PBRA for 10-	+ yrs:	[	0.00%	0.00%	2	1. 0	0
2. Application receives at least 3 points under Section VI	I. Stable Communities. Points awarded in	Sect VII:	0	0	1	2. 0	0
DCA's Comments:					-	-	
Desirable Activities     Bonus Desirable     Undesirable/Inefficient Site Activities/Characteristics     Scoring Justification per Applicant	(1 or 2 pts each - see QAP) (1 pt - see QAP) (1 pt subtracted each)	DCA Desirable completed f	/Undesirable Certific	from completed current cation form. Submit this id signed PDF, where hecklist	12 1 various	A. B. C.	
DCA's Comments:							
COMMUNITY TRANSPORTATION OPTIONS	See sc	oring criteria fo	or further requirem	ents and information	6	0	0
Evaluation Criteria	Competitive Pool chosen:	N/A - 4% Bo	nd			Applicar Agrees	
1. All community transportation services are accessible to tenants by	y Paved Pedestrian Walkways.						×
2. DCA has measured all required distances between a pedestrian s	ite entrance and the transit stop along Paved	Pedestrian W	/alkways.				
3. Each residential building is accessible to the pedestrian site entran							
<ol> <li>Paved Pedestrian Walkway is in existence by Application Submiss showing a construction timeline, commitment of funds, and approv</li> </ol>				nitted documents			
showing a construction unternet, communent or runus, and approv							
5. The Applicant has clearly marked the routes being used to claim p							

Discialmer: DCA Threshold and Scor	• • • •		on Completeness" deduction.	iuture lunding round scor	ing decisions.	Value	Score Score
					TOTALS:	92	20 20
6. Transportation service is being pu	blicized to the general public.						
Flexible Pool	Choose A or B.						
A. Transit-Oriented Development	Choose either option	n 1 or 2 under A				6	A. 0 0
1. Site is <b>owned</b> by local transit			For ALL options under	er this scoring criterio	on, <b>regardless of</b>	5	1.
create housing with on site of			Competitive Pool chos	•		J	
OR 2. Site is within one (1) mile* of	•		-	nsit agency/service:		4	2.
3. Applicant in A1 or A2 above s			<< Enter transit agency/service na		<enter here="" phone=""></enter>	1	3.
B. Access to Public Transportation	Choose only <u>one</u> of	ption in B.				3	в. 0 О
<ol> <li>Site is within 1/4 mile * of an</li> </ol>	established public transpo	ortation stop	<< Enter specific URL/webpage s	howing established <u>sche</u>	dule from transit agency	3	1.
OR 2. Site is within 1/2 mile * of an	established public transpo	ortation stop	website here >>			2	2.
OR 3. Site is within one (1) mile * of	of an established public trai	nsportation stop	<< Enter specific URL/webpage s	howing established <i>route</i>	<u>s</u> from transit agency	1	3.
Rural Pool			website (if different) here >>				
4. Publicly operated/sponsore	d and established transit	service (including on-ca	all service onsite or fixed-route s	ervice within 1/2 mile	e of site entrance*)	2	4.
*As measured from an entrance to the site							
Scoring Justification per Applicant							
	Nith EPA/EPD Documentation	,	See scoring criteria for furth	er requirements and	information	2	
A. Environmental regulatory agency which has de							
<b>B.</b> Source of opinion Itr stating that property appe			mitation of Liability Itr				Yes/No Yes/No
C. Has the estimated cost of the Environmental E	ngineer monitoring been included in	the development budget?					C.
DCA's Comments:							
6. SUSTAINABLE DEVELOPME	NTS					3	0 0
Choose only one. See scoring criteri	a for further requirements.		<select a="" devlpr<="" sust="" td=""><td>nt Certification&gt;</td><td></td><td></td><td></td></select>	nt Certification>			
Competitive Pool chosen:			N/A - 4% Bond				
DCA's Green Building for Affordable	Housing Training Date of	f Course	< <enter 's="" here:<="" name="" participant="" td=""><td>&gt;&gt; &lt;<enter participant<="" td=""><td>'s Company Name here&gt;&gt;</td><td></td><td>1</td></enter></td></enter>	>> < <enter participant<="" td=""><td>'s Company Name here&gt;&gt;</td><td></td><td>1</td></enter>	's Company Name here>>		1
Course - Participation Certificate obta	ined? Date of	f Course	Enter Participant 's Name here:	> < <enter p="" participant<=""></enter>	's Company Name here>>		
An active current version of draft scori	ng worksheet for development	, illustrating compliance v				?	
X For Rehab developments - required			Date of Audit	Date of Repo			X
<ul> <li>A. Sustainable Communities Certi Project seeks to obtain a sustainable of 1. EarthCraft Communities Date that EarthCraft Communities</li> </ul>	community certification from th			located:		2	A. Yes/No Yes/No
2017-0xxCmbIndVIIgeCore		Part IX A	A-Scoring Criteria				46 of 7

PART NINE - SCORING CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County

REMINDER: Applicants must include comments in sections where points are claimed.

Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.

Georgia	Department	of	Community Affairs
Ocorgia	Department	U.	Community Analis

Housing Finance and Development Division

DCA

Self

Score

orgia Department of Community Affairs	2017 Fui	nding Application		Housing Finance		velopmen	
PART NINE - SCORING CI			nts, St. Marys, Ca	mden County			
Disclaimer: DCA Threshold and Scoring section reviews pertain only	s must include comments in section to the corresponding funding round esult in a one (1) point "Application"	and have no effect on subsequent or fu	ture funding round scoring d	-	Score Value	Self Score	DC Sco
				TOTALS:	92	20	20
2. Leadership in Energy and Environmental Design for Ne		EED-ND v4)	_				
a) Date of project's Feasibility Study prepared by a nonrelated							
b) Name of nonrelated third party LEED AP that prepared Fea	sibility Study:	< <enter ap's="" here="" leed="" name="">&gt;</enter>	< <enter 's="" ap="" cor<="" leed="" td=""><td>mpany Name here&gt;&gt;</td><td></td><td></td><td></td></enter>	mpany Name here>>			
ommitments for <i>Building</i> Certification:	Cara dhat dha dhar Sana ann an					Yes/No	Yes
<ol> <li>Project will comply with the program version in effect at the</li> <li>Project will meet program threshold requirements for Building</li> </ol>		epared for permit review?				1. 2.	
<ol> <li>Project will meet program timeshold requirements for Building</li> <li>Owner will engage in tenant and building manager education</li> </ol>		requirements of the respective r	programs?			3.	
			-				
B. Sustainable Building Certification Project commits C. Exceptional Sustainable Building Certification	o oblaining a sustainable buil	ding certification from the progra	m chosen above?			B. C. Yes/No	Vor
<ol> <li>Project commits to obtaining a sustainable building certification</li> </ol>	te from certifving body demor	strating that project achieved hid	hest level of certificatio	n chosen above?		1.	165
	Iding design demonstrates:					D. 0	C
1. A worst case HERS Index that is at least 15% lower than the		ex?				1.	
2. A 10% improvement over the baseline building performance				thod outlined in		2.	
ASHRAE 90.1-2010 Appendix G with additional guidance fr							
2 For minor moderate or substantial rehabilitations a praise							
3. For minor, moderate, or substantial rehabilitations, a project				RS Rating software		3.	
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant				RS Rating software	:	3.	
or ENERGY STAR compliant whole building energy model	Paseline performance shou		nditions.		<b>7</b> 3	3. 0 0	
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments:  STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond	Paseline performance shou	Id be modeled using existing cor	nditions.	, 2016)	7	0	
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments: STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following	Paseline performance shou (Must use data fro demographics according to th	Id be modeled using existing cor	rt, published as of January 1	, 2016)	7	0	
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments: DCA's Comments: STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following 2. Less than <a href="https://www.energy.org"></a> Select > below Poverty level (see	Paseline performance shou (Must use data fro demographics according to the e Income)	Id be modeled using existing cor	rt, published as of January 1 eport (www.ffiec.gov/Ce Actual Percent	, 2016) nsus/):	7	0	
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments:  DCA's Comments:  STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following 2. Less than <a href="https://www.census.com"></a> Select > below Poverty level (se 3. Designated Middle or Upper Income level (see	Paseline performance shou (Must use data fro demographics according to the e Income) e Demographics)	Id be modeled using existing cor	rt, published as of January 1 eport (www.ffiec.gov/Ce Actual Percent Designation:	, 2016) nsus/): Select>	7	0	
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments: DCA's Comments: STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following 2. Less than <a href="https://www.energy.org"></a> Select > below Poverty level (see	Paseline performance shou (Must use data fro demographics according to the e Income) e Demographics) t meets the above demograph	Id be modeled using existing cor om the most current FFIEC census report we most recent FFIEC Census Re-	rt, published as of January 1 eport (www.ffiec.gov/Ce Actual Percent Designation:	, 2016) nsus/): Select>	7	0	
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments: STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following 2. Less than <a href="https://www.energy.org">Select &gt; below Poverty level</a> (set a census tract that meets the following 2. Less than <a href="https://www.energy.org">Select &gt; below Poverty level</a> (set a census tract that meets the following 2. Less than <a href="https://www.energy.org">Select &gt; below Poverty level</a> (set a census tract that meets the following 2. Less than <a href="https://www.energy.org">Select &gt; below Poverty level</a> (set a census tract that meets the following 2. Less than <a href="https://www.energy.org">Select &gt; below Poverty level</a> (set a census tract that meets the following 2. Less than <a href="https://www.energy.org">Select &gt; below Poverty level</a> (set a census tract that meets the following 2. Less than <a href="https://www.energy.org">Select &gt; below Poverty level</a> (set a census tract that meets the following 3. Designated Middle or Upper Income level (set a census tract that that the census tract that that the census tract that that the census tract that the census tract that the census tract that that the census tract that that the census tract tha	Paseline performance shou (Must use data fro demographics according to the e Income) e Demographics) t meets the above demograph	Id be modeled using existing cor om the most current FFIEC census report we most recent FFIEC Census Re-	rt, published as of January 1 eport (www.ffiec.gov/Ce Actual Percent Designation:	, 2016) nsus/): Select>	7	0	Yes
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments: STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following 2. Less than <a href="https://www.filec.gov/census/"></a> below Poverty level (se 3. Designated Middle or Upper Income level (se 4. ( <i>Flexible Pool</i> ) Project is <i>NOT</i> located in a census tract that (www.filec.gov/Census/), but <i>IS</i> located within 1/4 mile of s 5. Georgia Department of Public Health Stable Communities Sub-cluster in which project is located, according to the most reference of the second	Paseline performance shou (Must use data fro (Must use data fro demographics according to th e Income) e Demographics) t meets the above demograph uch a census tract. (Applicant ar	Id be modeled using existing cor om the most current FFIEC census repo he most recent FFIEC Census Re nics according to the most recent hiswer to Question 1 above cannot be "Yes".	rt, published as of January 1 eport (www.ffiec.gov/Ce Actual Percent Designation: < FFIEC Census Report	, 2016) nsus/): Select>	7 3	0 Q Yes/No	Yes
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments: STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following 2. Less than <a href="https://www.filec.gov/census/"></a> below Poverty level (se 3. Designated Middle or Upper Income level (se 4. ( <i>Flexible Pool</i> ) Project is <i>NOT</i> located in a census tract that (www.filec.gov/Census/), but <i>IS</i> located within 1/4 mile of s 5. Georgia Department of Public Health Stable Communities Sub-cluster in which project is located, according to the most read Housing Properties" map:	Paseline performance shou (Must use data fro (Must use data fro demographics according to th e Income) e Demographics) t meets the above demograph uch a census tract. (Applicant ar	Id be modeled using existing cor om the most current FFIEC census repo ne most recent FFIEC Census Re nics according to the most recent hiswer to Question 1 above cannot be "Yes".	t, published as of January 1 eport (www.ffiec.gov/Ce Actual Percent Designation: < FFIEC Census Report Per Applicant	, 2016) nsus/): Select> Per DCA <select></select>	7 3 2	0 Q Yes/No	
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments: STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following 2. Less than 	Paseline performance shou (Must use data fro (Must use data fro e Income) e Demographics) t meets the above demograph uch a census tract. (Applicant ar sent GDPH data hosted on the	Id be modeled using existing cor om the most current FFIEC census repo ne most recent FFIEC Census Re nics according to the most recent hiswer to Question 1 above cannot be "Yes".	rt, published as of January 1 eport (www.ffiec.gov/Ce Actual Percent Designation:	, 2016) nsus/): Select> Per DCA	7 3	0 0 Yes/No 0	Yes
or ENERGY STAR compliant whole building energy model Scoring Justification per Applicant DCA's Comments: DCA's Comments: STABLE COMMUNITIES Census Tract Demographics Competitive Pool chosen: N/A - 4% Bond 1. Project is located in a census tract that meets the following 2. Less than < <u>Select &gt;</u> below Poverty level (set 3. Designated Middle or Upper Income level (set 4. ( <i>Flexible Pool</i> ) Project is <i>NOT</i> located in a census tract that (www.ffiec.gov/Census/), but <i>IS</i> located within 1/4 mile of s 5. Georgia Department of Public Health Stable Communities Sub-cluster in which project is located, according to the most rei Housing Properties" map: Mixed-Income Developments in Stable Communities Mate	Paseline performance shou (Must use data fro (Must use data fro e Income) e Demographics) t meets the above demograph uch a census tract. (Applicant ar sent GDPH data hosted on the	Id be modeled using existing cor om the most current FFIEC census repo ne most recent FFIEC Census Re nics according to the most recent hiswer to Question 1 above cannot be "Yes".	t, published as of January 1 eport (www.ffiec.gov/Ce Actual Percent Designation: < FFIEC Census Report Per Applicant	, 2016) nsus/): Select> Per DCA <select></select>	7 3 2	0 0 Yes/No 0	Yes

Georgia Department of Community Affairs	2017 Funding App	lication	Housi	ng Finance and [	Development Division
PART NINE - SCORIN	G CRITERIA - 2017-0 Cumberland	Village Apartment	s, St. Marys, Camden	County	
Disclaimer: DCA Threshold and Scoring section reviews perta	Dicants must include comments in sections where po in only to the corresponding funding round and have no e o will result in a one (1) point "Application Completence	ffect on subsequent or future		Score Value	Score Score
				ALS: 92	20 20
Is this application eligible for two or more points under 201 If applying for sub-section A, is the completed and execute If applying for sub-section B, is the completed and execute	d DCA Neighborhood Redevelopment Certifica	tion included in the app	ropriate tab of the application		
Eligibility - The Plan (if Transformation Plan builds on e	xisting Revitalization Plan meeting DCA standa		ization Plan and Transformat zation Plan Yes/No		ansformation Plan No Yes/No
<ul> <li>a) Clearly delineates targeted area that includes propose encompass entire surrounding city / municipality / cou</li> </ul>		a) <enter nbr(<="" page="" td=""><td></td><td></td><td>page nbr(s) from Plan here&gt;</td></enter>			page nbr(s) from Plan here>
b) Includes public input and engagement during the plan	ning stages?	b) <enter nbr(<="" page="" td=""><td>s) from Plan&gt;</td><td><enter p<="" td=""><td>page nbr(s) from Plan here&gt;</td></enter></td></enter>	s) from Plan>	<enter p<="" td=""><td>page nbr(s) from Plan here&gt;</td></enter>	page nbr(s) from Plan here>
c) Calls for the rehabilitation or production of affordable r community?	ental housing as a policy goal for the	c) <enter nbr(<="" page="" td=""><td>s) from Plan &gt;</td><td><enter p<="" td=""><td>page nbr(s) from Plan here&gt;</td></enter></td></enter>	s) from Plan >	<enter p<="" td=""><td>page nbr(s) from Plan here&gt;</td></enter>	page nbr(s) from Plan here>
d) Designates implementation measures along w/specific policies & housing activities?		d) <enter nbr(<="" page="" td=""><td>s) from Plan&gt;</td><td><enter p<="" td=""><td>bage nbr(s) from Plan here&gt;</td></enter></td></enter>	s) from Plan>	<enter p<="" td=""><td>bage nbr(s) from Plan here&gt;</td></enter>	bage nbr(s) from Plan here>
The specific time frames and implementation measure	es are current and ongoing?				
e) Discusses resources that will be utilized to implement	the plan?	<enter nbr(<br="" page="">e) <enter nbr(<="" page="" td=""><td></td><td></td><td>bage nbr(s) from Plan here&gt;</td></enter></enter>			bage nbr(s) from Plan here>
f) Is included in full in the appropriate tab of the applicat	ion binder?	f)			
Website address (URL) of <i>Revitalization</i> Plan: Website address (URL) of <i>Transformation</i> Plan:					
A. Community Revitalization				2	A. Yes/No Yes/No
i.) Plan details specific work efforts directly affecting proj			i.) Enter page	nbr(s) here	i.)
<li>ii.) Revitalization Plan has been officially adopted (and if necessary, renewed) by the Local Govt?</li>	Date Plan originally adopted by Local Govt: Time (#yrs, #mths) from Plan Adoption to Ap Date(s) Plan reauthorized/renewed by Local				ii.)
<ul> <li>iii.) Public input and engagement <u>during the planning stag</u></li> <li>a) Date(s) of Public Notice to surrounding community: Publication Name(s)</li> </ul>					
<ul> <li>b) Type of event:</li> <li>Date(s) of event(s):</li> </ul>	b) < <select 1="" event="" type="">&gt;</select>		< <select 2="" event="" type="">&gt;</select>		
c) Letters of Support from local non- Type: government entities. Entity Name			< <select 2="" entity="" type="">&gt;</select>		
<ol> <li>Community Revitalization Plan - Application propose which the property will be located.</li> </ol>				1	1.
2. Qualified Census Tract and Community Revitalizat a written Community Revitalization Plan for the specifi Project is in a QCT? No		ed.	ed Census Tract and that cor Eligible Basis Adjustment:	ntributes to 1 < <select< td=""><td>2.</td></select<>	2.
			<u>.</u>		

		PART NINE - SCORING	CRITERIA -	2017-0 Cumbe	rland Village	Apartments, St. Marys, Camden County				
				omments in sections			Score	9	elf	DCA
		Disclaimer: DCA Threshold and Scoring section reviews pertain	2	0 0		1 0 0	Value			Score
		Failure to do so v	vill result in a one (1)	point "Application C	ompleteness" dedu					
						TOTALS:	92	2	20	20
OR	~						0			
		mmunity Transformation Plan	ization Dlan moati	na DCA atandarda	n		6	в.		
		s the Applicant reference an existing Community Revital	Ization Plan meet	ng DCA standards	<i>:</i>			_		
		Community-Based Team					_	1.		
	Con	nmunity-Based Developer (CBD)	Select at least tw	o out of the three o		) in "a" below, or "b"). CBD	1			
		Entity Name Contact Name	Direct Line		Website Email			Va	o/No	Vee/Ne
	a) i	CBD has successfully partnered with at least two (2) es		ity bacad organiza		sorve the area around the development (proposed or		re	S/INO	Yes/No
	a) 1.	existing elsewhere) in the last two years and can docum					1	▶		
		CBO 1 Name		•	Purpose:			l e	etter of S	Support
		Community/neighborhd where partnership occurred			Website				includ	
		Contact Name	Direct Line		Email					
		CBO 2 Name			Purpose:			Le	etter of S	Support
		Community/neighborhd where partnership occurred			Website				includ	led?
		Contact Name	Direct Line		Email					
	ii.	In the last three years, the CBD has participated or led p						ii.		
		development in another Georgia community. Use comm	nent box or attach	separate explanat	ion page in corres	sponding tab of Application Binder.				
	iii.	The CBD has been selected as a result of a community	-driven initiative by	the Local Govern	ment in a Reques	t for Proposal or similar public bid process.		iii.		
or		The Project Team received a HOME consent for the pro	•			· · · · · · · · · · · · · · · · · · ·		b)		
	, Con	nmunity Quarterback (CQB)	See QAP for requ	uirements.		CQB	1			
		CQB is a local community-based organization or public			d of serving the D		Enter pag	e		
		Transformation Plan, to increase residents' access to lo			•		nbr(s) her			
	ii.	Letter from CQB confirming their partnership with Project	ct Team to serve a	s CQB is included	in electronic appl	ication binder where indicated by Tabs Checklist?				
		CQB Name			Website					
		Contact Name	Direct Line		Email					
	2.	Quality Transformation Plan	-				4	2.		
		Transformation Team has completed Community Engage	gement and Outrea	ach prior to Applica	ation Submission?					
	a)	Public and Private Engagement			Tenancy:	Family			-	
		Family Applicants must engage at least two different T	ransformation Part	ner types, while S	enior Applicants n	nust engage at least one. Applicant agrees?	-			
	i.	Transformation Partner 1 <select td="" transformation<=""><td>Partner type&gt;</td><td></td><td></td><td>Date of Public Meeting 1 between Partners</td><td></td><td></td><td></td><td></td></select>	Partner type>			Date of Public Meeting 1 between Partners				
		Org Name				Date(s) of publication of meeting notice				
		Website	1	1		Publication(s)				
		Contact Name	Direct Line			Social Media				
		Email				Mtg Locatn	Dente circ 0			
		Role				Which Partners were present at Public Mtg 1 between	Partners?			
	ii.	Transformation Partner 2 <select td="" transformation<=""><td>Prtnr type&gt;</td><td></td><td>If "Other" Type,</td><td>Date of Public Meeting 2 (optional) between Partnrs</td><td></td><td></td><td></td><td></td></select>	Prtnr type>		If "Other" Type,	Date of Public Meeting 2 (optional) between Partnrs				
		Org Name			specify below:	Date(s) of publication of meeting notice				

Housing Finance and Development Division Georgia Department of Community Affairs 2017 Funding Application PART NINE - SCORING CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County REMINDER: Applicants must include comments in sections where points are claimed. Score Self DCA Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions. Value Score Score Failure to do so will result in a one (1) point "Application Completeness" deduction. TOTALS: 92 20 20 Website Publication(s Direct Line Contact Name Social Media Email Mtg Locatn Role Which Partners were present at Public Mtg 2 between Partners? Choose either "I" or "ii" below for (b). Yes/No Yes/No b) Citizen Outreach i. Survey Copy of blank survey and itemized summary of results included in corresponding tab in application binder? Nbr of Respondents or ii. Public Meetings ii Meeting 1 Date Dates: Mtg 2 Mtg Notice Publication Public Mtg 2 romt met by reg'd public mtg between Transformatn Partners? Date(s) of publication of Meeting 1 notice Publication(s) Publication(s) Social Media Social Media Meeting Location Mtg Locatn Copy(-ies) of published notices provided in application binder? Copy(-ies) of published notices provided in application binder? Please prioritize in the summary bullet-point format below the top 5 challenges preventing this community from accessing local resources (according to feedback from the low income population to be served), along with the corresponding goals and solutions for the Transformation Team and Partners to address: i. Local Population Challenge 1 Goal for increasing residents' access Solution and Who Implements Goal for catalyzing neighborhood's access Solution and Who Implements *ii.* Local Population Challenge 2 Goal for increasing residents' access Solution and Who Implements Goal for catalyzing neighborhood's access Solution and Who Implements iii. Local Population Challenge 3 Goal for increasing residents' access Solution and Who Implements Goal for catalyzing neighborhood's access Solution and Who Implements iv. Local Population Challenge 4 Goal for increasing residents' access Solution and Who Implements Goal for catalyzing neighborhood's access Solution and Who Implements v. Local Population Challenge 5 Goal for increasing residents' access Solution and Who Implements Goal for catalyzing neighborhood's access Solution and Who Implements

P	ART NINE - SCORING	CRITERIA -	2017-0 Cumbe	erland Village	Apartments, St. Marys,	Camden County			
	REMINDER: Appli	cants must include (	comments in sections	s where points are cl	aimed.		Score	Solf	DCA
Disclaimer: DCA Threshold ar	nd Scoring section reviews pertain	only to the correspon	ding funding round and	d have no effect on su	bsequent or future funding round scor	ing decisions.			
	Failure to do so	will result in a one (1	) point "Application (	Completeness" dedu	ction.			1	
						TOTALS:	92	20	20
C. Community Investment							4		
1. Community Improvement	Fund Amount / Bal	ance			Family	1	1	1.	
Source				tions where points are claimed. and have no effect on subsequent or future funding round scoring decisions. on Completeness" deduction. TOTALS: 92 4 1 1, Bank Name Account Name Bank Website Contact Email tion and no other land costs for the entire property? lease either directly or indirectly? Competitive Pool chosen: N/A - 4% Bond cSelect unrelated 3rd party type> Improvement Completion					
Contact		LK: Applicants must include comments in sections where points are claimed.       Score       Score       Sections.         ws pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.       TOTALS:       92       20         unt / Balance       Family       1 <td></td> <td></td>							
Email				ideration and no other land costs for the entire property? or the lease either directly or indirectly? Competitive Pool chosen: N/A - 4% Bond Select unrelated 3rd party type>					
Bank Contact		Direct Line		Contact Email	Family				
Description of	laimer: DCA Threshold and Scoring section reviews periain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions.  Part Stature to do so will result in a one (f) ooint "Acolication Completeness" deduction  TOTALS  Total  Direct Line Direct Line Contact Email Direct Email Contact Email Con								
Use of Funds									
Email     Bank Website       Bank Contact     Direct Line     Contact Email									
Transformation									
Plan.									
2. Long-term Ground Lease							1	2.	
		have been or will	be paid for the lea	se either directly o	•				
					Competitive Pool chosen:	N/A - 4% Bond	2	3.	
	)				Coloct uproloted 2rd portuitur				
		- :			1 3 71	ie>	Improvem	ent Comple	tion Date
					Innes				
•									
•									
•									
tenant base for the propose	d								
development									
Full Cost of Improvement	0.00000/		2000/		Total Development Costs (TDC	<u>;;</u>			
as a Percent of TDC:	0.0000%	0.0	000%	(Ohaana suite	4,837,556		4.5	_	
D. Community Designations				(Choose only one	<i></i>		10	D.	

Georgia Department of Community Affairs

PART NINE - SCORING CRITERIA	- 2017-0 Cumberland Village Apartments, St. Marys, Camden County			
REMINDER: Applicants must includ	e comments in sections where points are claimed.	Score	Self	DCA
	onding funding round and have no effect on subsequent or future funding round scoring decisions.	Value		e Score
Failure to do so will result in a one	(1) point "Application Completeness" deduction.			
	TOTALS:	92	20	20
1. HUD Choice Neighborhood Implementation (CNI) Grant			1.	
2. Purpose Built Communities			2.	
Scoring Justification per Applicant				
DCA's Comments:				
9. PHASED DEVELOPMENTS / PREVIOUS PROJECTS	(choose A or B)	4	0	0
	Competitive Pool chosen: N/A - 4% Bond			
A. Phased Developments	Phased Development? No 0	3	А.	
	Phased Development in which one or more phases received an allocation of 9% tax credits w		1.	
the 2017 Application Submission deadline?	ct may receive these points) and at least one phase has commenced construction per that al	location by		
If Yes, indicate DCA Project Nbr and Project Name of the first phase:	Number: Name			
	Number: Name			
If current application is for third phase, indicate for second phase: 2. Was the community originally designed as one development with different			2.	
<ol> <li>Was the community originally designed as one development with difference</li> <li>Are any other phases for this project also submitted during the current f</li> </ol>			3.	
4. Was site control over the entire site (including all phases) in place wher	-		4	
B. Previous Projects (Flexible Pool)	(choose 1 or 2)	3	н. В. <b>О</b>	0
	eorgia Housing Credit development that has received an award in the last	0	D. <b>V</b>	
1. Five (5) DCA funding cycles		3	1.	
OR 2. Four (4) DCA funding cycles		2	2.	
C. Previous Projects (Rural Pool)	(choose 1 or 3)	4	C. <b>0</b>	0
The proposed development site is within a Local Government bound	, ,			
1. Within the last Five (5) DCA funding cycles	,	3	1.	
2. Since the 2000 DCA Housing Credit Competitive Round	(additional point)	1	2.	
OR 3. Within the last Four (4) DCA funding cycles		2	3.	
Scoring Justification per Applicant				
DCA's Comments:				
10. MARKET CHARACTERISTICS		2	0	0

	PART NINE - SCORING CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County			
	REMINDER: Applicants must include comments in sections where points are claimed. Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions. Failure to do so will result in a one (1) point "Application Completeness" deduction.	Score Value	Self Score	DCA Score
	TOTALS:	92	20	20
Α.	For DCA determination: Are more than two DCA funded projects in the primary market area which have physical occupancy rates of less than 90 percent and which compete for the same tenant base as the proposed project?		Yes/No A.	Yes/No
В.	Has there been a significant change in economic conditions in the proposed market which could detrimentally affect the long term viability of the proposed project and the proposed tenant population?		В.	
	Does the proposed market area appear to be overestimated, creating the likelihood that the demand for the project is weaker than projected? Is the capture rate of a specific bedroom type and market segment over 55%? Scoring Justification per Applicant		C. D.	
	DCA's Comments:			
	EXTENDED AFFORDABILITY COMMITMENT (choose only one) Waiver of Qualified Contract Right	<b>1</b> 1	A. 0	0
7.	Applicant agrees to forego cancellation option for at least 5 yrs after close of Compliance period?	·		
В.	. Tenant Ownership	1	В.	
	Applicant commits to a plan for tenant ownership at end of compliance period (only applies to single family units). DCA's Comments:			
12	EXCEPTIONAL NON-PROFIT 0	3		
	Nonprofit Setaside selection from Project Information tab: No	·	Yes/No	Yes/No
	Is the applicant claiming these points for this project?			
	Is this is the only application from this non-profit requesting these points in this funding round?			
	Is the NonProfit Assessment form and the required documentation included in the appropriate tab of the application? DCA's Comments:			
13.	RURAL PRIORITY Competitive Pool: N/A - 4% Bond Urban or Rural: Rural	2		
	h Applicant will be limited to claiming these points for one Rural project in which they have a direct or indirect interest and which involves 80 or fewer units. Failure by the licant to designate these points to only one qualified project will result in no points being awarded.	Unit Total	65	
MGP		0		1
OGP1		Martin H. Pe	eters	
OGP2 OwnC		0		
Fed LF	Boston Financial Investment Manage         99.9900%         Thomas G. Paramore, Jr.         Developmit Consult         Greystone Affordable Development         0.0000%	Tanya Eastv	vood	
State L	P       Boston Financial Investment Manage       0.0000%       Thomas G. Paramore, Jr.         Scoring Justification per Applicant       DCA's Comments:			
14	DCA COMMUNITY INITIATIVES	2	0	0
	Georgia Initiative for Community Housing (GICH)	- 1		5

REMINDI		17 Funding Applica			ce and De	velopment Div
	ORING CRITERIA - 2017-			rys, Camden County		
	ER: Applicants must include comment ws pertain only to the corresponding func- to do so will result in a one (1) point "A	ling round and have no effect	t on subsequent or future funding round	Ŭ	Score Value	Self DO Score Sco
				TOTALS:	92	20 20
Letter from an eligible Georgia Initiative for Commun	nity Housing team that clearly:	_				A. Yes/No Yes
1. Identifies the project as located within their GIC	H community:		< Select applicable GICH >			1.
2. Is indicative of the community's affordable hous	sing goals					2.
3. Identifies that the project meets one of the object	ctives of the GICH Plan					3.
<ol><li>Is executed by the GICH community's primary of</li></ol>	or secondary contact on record w/	University of Georgia H	lousing and Demographic Rese	arch Center as of 5/1/17?		4.
5. Has not received a tax credit award in the last the	,					5.
NOTE: If more than one letter is issued by				pint.		
8. Designated Military Zones	http://www.dca.state.ga.us/ec		programs/militaryZones.asp		1	
Project site is located within the census tract of a DC			Conque Tra	at # 100.010		В.
City: St. Marys Coun Scoring Justification per Applicant	nty: Camden	QCT? No	DCA's Comments:	act #: 106.010		
Sconing Justification per Applicant			DCA'S Comments.			
	2					
5. LEVERAGING OF PUBLIC RESOURCES	5	Competiti	ve Pool chosen:	N/A - 4% Bond	4	0 0
Indicate that the following criteria are met: a) Funding or assistance provided below is binding	a and unconditional executions	forth in this soction		the second sector of a second		Yes/No Yes
<ul> <li>b) Resources will be utilized if the project is select</li> </ul>		TOTUT IT UNIS SECUOT.		Unmet criterion res points!	suits in no	a) b)
c) Loans are for both construction and permanent	• •			points:		c)
<ul> <li>d) Loans are for a minimum period of ten years an rates at or below Bank prime loan, as posted or</li> </ul>	nd reflect interest rates at or below			JSDA 538 loans must reflect	interest	d)
e) Fannie Mae and Freddie Mac ensured loans are				ts.		e)
<ul> <li>f) If 538 loans are beng considered for points in th</li> </ul>	•		() U			f)
Qualifying Sources - New loans or new grant		, , , ,	Amount			Ámount
a) Federal Home Loan Bank Affordable Housing F	Program (AHP)		a)	a	)	
b) Replacement Housing Factor Funds or other HI	UD PHI fund		b)	b	)	
c) HOME Funds			c)	с	)	
d) Beltline Grant/Loan			d)	d	/	
e) Historic tax credit proceeds			e)	e	′	
f) Community Development Block Grant (CDBG)	program funds		f)	f	·	
<ul> <li>g) National Housing Trust Fund</li> <li>h) Georgia TCAP acquisition loans passed through</li> </ul>	h a Qualified CDEL reveluing loop	fund	g)	g		
i) Foundation grants, or loans based from grant p		Tuna	h)	h	/	
	loceeus per QAI		i)		/	
			0	,	,	0
j) Federal Government grant funds or loans						
	Total Development Cost	s (TDC):	4,837,556		-	

# 16. INNOVATIVE PROJECT CONCEPT

3

2017 Funding Application

	PART NINE - SCORING CRITERIA - 2017-0 Cumberland Village	Apartments, St. Marys,	Camden County			
	REMINDER: Applicants must include comments in sections where points are c			Score	Self	DCA
Disclaimer: DCA Thresh	old and Scoring section reviews pertain only to the corresponding funding round and have no effect on su		ing decisions.	Value		Score
	Failure to do so will result in a one (1) point "Application Completeness" dedu	iction.				
			TOTALS:	92	20	20
Is the applicant claiming the	se points?					
Selection Criteria			Ranking Pts Value Rang	<u>le</u>	F	Ranking Pts
1. Presentation of the proj	ect concept narrative in the Application.		0 - 10		1	
2. Uniqueness of innovation	on.		0 - 10		2	-
<ol><li>Demonstrated replicabi</li></ol>	•		0 - 5		3	
<ol><li>Leveraged operating fu</li></ol>			0 - 5		4	-
5. Measureable benefit to			0 - 5		5	-
	proposed and <u>evidence</u> of subject matter experts' <u>direct</u> involvement in the strategic of	concept development.	0 - 5		6	
DCA's Comments:			0 - 40		Total:	0
17. INTEGRATED SUPPO	DRTIVE HOUSING			3	0	0
A. Integrated Supportive H	lousing/ Section 811 RA	10% of Total Units (max):	7	2	A. <b>0</b>	0
	ept Section 811 PBRA or other DCA-offered RA for up to 10% of the units for the	Total Low Income Units	64	_	1.	
purpose of providing Int	regrated Supportive Housing (ISH) opportunities to Persons w/ Disabilities (PWD), and	Min 1 BR LI Units required	6			
is prepared to accept th	e full utilization by DCA of 10% of the units?	1 BR LI Units Proposed	30			
• • • • • • • • • • • • • • • • • • •	the requirements of LUUP's Section 911 Project Dentel Assistance (PDA) program ind				2	<b></b> _
	the requirements of HUD's Section 811 Project Rental Assistance (PRA) program, incl	uding the 50-year use restriction	I IUI AII FRA UTIILS?		2.	
	I low-income units in the proposed Application will be one bedroom units?				3.	
4. Applicant is willing to ac	ccept Assistance affordable to 50% AMI tenants?				4.	
B. Target Population Prefe	erence			3	В. <b>О</b>	0
	ment of HUD Section 8 project-based rental assistance from a Public Housing Authori		enant selection		1.	
preference in their Vou	cher programs for persons with specific disabilities identified in the Settlement Agreem					
	g Authority providing PBRA:	PBRA Expiration:				
	element a minimum of 15% of the total units targeting the Settlement population?	Nbr of Settlement units:	0	0.0%	2.	
Scoring Justification per Ap	plicant					
DCA's Comments:						
18. HISTORIC PRESERV	ATION (choose A or B)			2	0	0
The property is: <	ct applicable status>>	Historic Credit Equity:	0			<u> </u>
,	••	Historic adaptive reuse units:	0	0	Δ	
A. Historic <u>and</u> Adaptive Reu	includes historic tax credit proceeds and is an adaptive reuse of a	Total Units	65	2	Α.	
certified historic structure.	includes historic tax credit proceeds and is an adaptive reuse of a	% of Total	0.00%			
	arrative of how building will be reused >>		0.0070			
<< Enternere Applicant's N	analive of now building will be reused >>					
		· · · · · · · ·		1		
B. Historic		Nbr Historic units:	0	1	В.	
	storic structure per QAP or is deemed historic via a Georgia DNR-HPD approved NPS		65			
0	cance to have a preliminary determination of listing on the National Register	% of Total	0.00%			
DCA's Comments:						

eorgia Department of Community Affairs	2017 Funding Application	Housing Finance	ce and Dev	velopmer	nt Divis
PART NINE - SCOR	RING CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, 9	Camden County			
Disclaimer: DCA Threshold and Scoring section reviews	: Applicants must include comments in sections where points are claimed. pertain only to the corresponding funding round and have no effect on subsequent or future funding round scorii do so will result in a one (1) point "Application Completeness" deduction.	ng decisions.	Score Value	Self Score	DCA Score
		TOTALS:	92	20	20
19. HEALTHY HOUSING INITIATIVES	(choose A or B or C)		3	0	0
Pre-requisites:				Agree or Y/N	Agree or Y
a) A local Community Health Needs Assessment (Ch					
b) The "County Health Rankings & Reports" website:					
,	Community Health Status Indicators (CHSI) website				
<ol> <li>The Applicant identified target healthy initiatives to</li> <li>Explain the need for the targeted health initiative p</li> </ol>					
A. Preventive Health Screening/Wellness Progra			3	0	0
1. a) Applicants agrees to provide on-site preventive	e health screenings and or Wellness Services at the proposed project?		-	a)	0
<ol> <li>a) Applicants agrees to provide on-site preventive</li> <li>b) The services will be provided at least monthly a</li> </ol>	e health screenings and or Wellness Services at the proposed project? and be offered at minimal or no cost to the residents?		-		0
<ol> <li>a) Applicants agrees to provide on-site preventive b) The services will be provided at least monthly a c) The preventive health initiative includes wellnes</li> </ol>	e health screenings and or Wellness Services at the proposed project?	Occurren	-	a) b) c)	
<ol> <li>a) Applicants agrees to provide on-site preventive b) The services will be provided at least monthly a c) The preventive health initiative includes wellnes</li> </ol>	e health screenings and or Wellness Services at the proposed project? and be offered at minimal or no cost to the residents?	Occurren	-	a)	
<ol> <li>a) Applicants agrees to provide on-site preventive b) The services will be provided at least monthly a c) The preventive health initiative includes wellnes</li> <li>Description of Service (Enter "N/a" if necessary)</li> </ol>	e health screenings and or Wellness Services at the proposed project? and be offered at minimal or no cost to the residents?	Occurren	-	a) b) c)	
<ol> <li>a) Applicants agrees to provide on-site preventive b) The services will be provided at least monthly a c) The preventive health initiative includes wellnes</li> <li>Description of Service (Enter "N/a" if necessary)         <ul> <li>a)</li> </ul> </li> </ol>	e health screenings and or Wellness Services at the proposed project? and be offered at minimal or no cost to the residents?	Occurrer	-	a) b) c)	

## B. Healthy Eating Initiative

- 1. The community garden and edible landscape will: a) Emphasize the importance of local, seasonal, and healthy food?
  - b) Have a minimum planting area of at least 400 square feet?
    - c) Provide a water source nearby for watering the garden?
    - d) Be surrounded on all sides with fence of weatherproof construction?
    - e) Meet the additional criteria outlined in DCA's Architectural Manual Amenities Guidebook?

## 2. The monthly healthy eating programs will be provided free of charge to the residents and will feature related events?

De	escription of Monthly Healthy Eating Programs	Description of Related Event
a)		
b)		
c)		
d)		

a

b)

C)

d)

e)

2

	PART NINE - SCORING	CRITERIA -	2017-0 Cumbe	erland Village	Apartment	ts, <mark>St. Marys</mark> , (	Camden County			
			comments in sections					Score	Self	DCA
Disclaimer: DC/	A Threshold and Scoring section reviews pertain Failure to do so		ding funding round and ) point "Application C			re funding round scorir	ig decisions.	Value		Score
							TOTALS:	92	20	20
C. Healthy Activity I	nitiative							2	0	0
	provide a Healthy Activity Initiative, as d	efined in the QAP,	at the proposed p	roject?	<< If Agree, e	enter type of Health	y Activity Initiative her			Ū
	nulti-purpose walking trail that is 1/2 mile	or longer that pror	motes walking, jog	ging, or biking wil	1:					
a) Be well illuminat			a)			f) Provide trash r		f	)	
	alt or concrete surface?		b)				tional criteria outlined i Jual – Amenities Guide		)	
d) Provide distance		all?	c) d)			Architecturar Mar	iuai – Amerinies Guide	DOOK !		
	of fitness equipment per every 1/8 mile	of trail?	e)			Length of Trail				miles
	ucational information will be provided fre		residents on relate	ed events?				2	-	
Scoring Justification	per Applicant	-								
DCA's Comments:										
20. QUALITY EDUC	CATION AREAS							3	0	0
	a property located in the attendance zo	one of one or more	high-performing s	chools as determ	ined by the sta	te CCRPI?				
NOTE: 2013-2016	District / School Syster	n - from state CCF	RPI website:							
CCRPI Data Must	Tenancy			Family				-	-	
Be Used	If Charter school used,	does it have a dea	signated (not distrie							
				CC	CRPI Scores fro	om School Years E	inding In:	Average	CC	RPI >
School Level	School Name (from state CCRPI website)	Grades Served	Charter School?	2013	2014	2015	2016	CCRPI Score	e State A	verage?
a) Primary/Elementary										_
b) Middle/Junior High										_
c) High										
d) Primary/Elementary										
e) Middle/Junior High										
f) High										
Scoring Justification	per Applicant									
DCA's Comments:										
2 0.10 00000000										
21. WORKFORCE H	OUSING NEED (choose A o	r B)	(Must use 2014 d	ata from "OnThel	Map" tool, but	2015 data may be	used if available)	2	0	0
∧ Minumum icha t	hreshold met and 60% of workers withi	n a 2-milo radius t	ravel over 10 miles	to their place of	work	-		C		
	mum jobs threshold by 50%				WUIN			2 2		
								L		

Georgia Department of Community Affairs

2017 Funding Application

	PART	<b>NINE - SCORING CRITERIA -</b>	2017-0 Cumbe	erland Village	Apartments, St. Marys, (	Camden County			
		REMINDER: Applicants must include o					Score	Self	DCA
Disclaimer: DC	A Threshold and Sc	coring section reviews pertain only to the correspon- Failure to do so will result in a one (1)				ig decisions.	Value		Score
				ombieteriess ueuu	Guon.	TOTALS:	92	20	20
Jobs	City of			Atlanta Metro			Other	Rural	
Threshold	Atlanta	(Cherokee, Clayton, Cobb	, DeKalb, Douglas,	Fayette, Fulton,	Gwinnett, Henry and Rockdale c	ounties)	MSA	Area	
Minimum	20,000			15,000			6,000	3,000	
Project Site									
Min Exceeded by:	0.00%			0.00%			0.00%	0.00%	
			Per Applicant	Per DCA	Project City	St. Marys			
		(from chart above) Nbr of Jobs:			Project County	Camden			
Total Nbr of Jobs w/i					HUD SA	Camden Co.			
Nbr of Jobs in 2-mile	e radius w/ worke	ers who travel > 10 miles to work:			MSA / Non-MSA	Non-MSA			
•	w/in the 2-mile ra	adius w/ workers travelling over 10 miles	0.00%	0.00%	Urban or Rural	Rural			
to work: Scoring Justification	nor Annlicont		0.00%	0.00%					
Sconing Justinication	per Applicant								
DCA's Comments:									
22. COMPLIANCE /	PERFORMA	ANCE					10	10	10
Base Score								10	10
Deductions									
Additions									
Scoring Justification	per Applicant								
DCA's Comments:									
			TOTAL POS	SIBLE SCO	RE		92	20	20
				EXCEPTIONAL	NONPROFIT POINTS				0
					ROJECT CONCEPT POINT	S			0
						-			÷
			NET POSSIBI		THOUT DCA EXTRA PO	INTS			20
		for Applicants to make comments in a hany applicable comments.	any section they	claimed points	but were not provided with co	omment section. Inc	clude the se	ection/(s) y	ou are

PART NINE - SCORING CRITERIA - 2017-0 Cumberland Village Apartments, St. Marys, Camden County		
REMINDER: Applicants must include comments in sections where points are claimed. Disclaimer: DCA Threshold and Scoring section reviews pertain only to the corresponding funding round and have no effect on subsequent or future funding round scoring decisions. Failure to do so will result in a one (1) point "Application Completeness" deduction.	Score Value	Self DCA Score Score
TOTALS:	92	20 20

Scoring Section 8.C.1 - Transformational Communities: Community Improvement Fund Narrative

Cumberland Village Apartments St. Marys, Camden County

<< Enter paragraph(s) here. Press and hold Alt-Enter to start new paragraphs. >>

Scoring Section 8.C.1 - Transformational Communities: Community Improvement Fund Narrative

Cumberland Village Apartments St. Marys, Camden County

# Scoring Section 14 - DCA Community Initiatives: GICH Project Narrative

Cumberland Village Apartments St. Marys, Camden County

<< Enter paragraph(s) here. Press and hold Alt-Enter to start new paragraphs. >>

## Scoring Section 16 - Innovative Project Concept Narrative Cumberland Village Apartments

St. Marys, Camden County

<< Enter paragraph(s) here. Press and hold Alt-Enter to start new paragraphs. >>

Georgia Department of Community Affairs Housing Finance and Development Division 60 Executive Park South, NE. Atlanta, Georgia 30329-2231

Re: Application for Low-Income Housing Tax Credit and/or HOME Funding

To DCA:

This Application is submitted in accordance with the 2017 Qualified Allocation Plan and the Housing Finance and Development Division Manuals. In submitting this Application for funding consideration, the undersigned applicant hereby certifies:

- 1) I understand that, in the event an allocation (or an allowance) for LIHTCs was obtained with false information supplied to the Georgia Department of Community Affairs ("DCA"), DCA will recapture the LIHTCs or request that the IRS deny tax credits to the Applicant entity. Also, a supplier, including the developer or owner, who knowingly provides false information will be barred by DCA from program participation for a period of five (5) years from the date the false information was discovered, in accordance with a Memorandum of Understanding between the Internal Revenue Service and the Georgia Housing and Finance Authority.
- 2) I am responsible for ensuring the project consists or will consist of a qualified low-income building (or buildings) as defined in the Internal Revenue Code section 42(c)(2) and will satisfy all applicable requirements of State and Federal tax law in the acquisition, development and operation of the project to receive State and federal housing tax credits.
- 3) I am responsible for all calculations and figures relating to the determination of the eligible basis of the building(s). I understand and agree the amount of the credit is allocated by reference to the figures that I submit as to eligible and qualified basis. I understand that the actual amount of credit allocated may vary somewhat from the amount initially reserved or committed due to (a) the determination by the Georgia Department of Community Affairs ("DCA") as to the amount of credit necessary for the financial feasibility of the project and its viability as a qualified low-income housing project; (b) revisions in the calculations of eligible and qualified basis as finally determined; (c) fluctuations in the prevailing credit percentage; and (d) availability of the credit.
- 4) I understand and agree that DCA makes no representations or warranties regarding the financial feasibility of the project, the amount of credit, or the appropriateness of the allocation of the credit and makes no independent investigation as to the eligible and qualified basis and that any and all credit awards and credit amounts are solely based on representations made by me. I therefore agree to hold harmless and indemnify DCA and the individual directors, employees, members, officers, and agents of DCA in the event that I or anyone acting on my behalf, at my request or by and through me incurs any loss, injury, or damages in conjunction with the project including those that may result from any inquiries or gathering of information by DCA concerning the proposed project team or Application, diminution of the credit, loss of the credit, recapture of part or all of the credit, failure to allocate the credit requested in my Application or, the failure of DCA, in whole or in part, to grant my Application.
- 5) I understand and agree that neither DCA nor any of its individual directors, employees, members, officers, or agents assume any responsibility or make any representations or warranties with respect to: (i) the amount or availability of credit for the project; or (ii) the financial feasibility of the project.

5 2016 Funding Application

- 6) I understand and agree that my Application for a low-income housing credit and/or HOME loan, all attachments thereto, amendments, and all correspondence relating to my Application in particular or the credit in general are subject to a request disclosure under the Georgia Open Records Act and Lexpressly consent to such disclosure. I further understand and agree that any and all correspondence to me from DCA, other DCA-generated documents, or documents to or from a third party in the possession of DCA relating to my Application are subject to a request for disclosure under the Georgia Open Records Act and I expressly consent to such disclosure. I agree to hold harmless DCA and the individual directors, employees, members, officers, and agents of DCA against all losses, costs, damages, expenses, and liability of whatsoever nature or kind (including, but not limited to, attorneys' fees, litigation, and court costs) directly or indirectly resulting from or arising out of the release of all information pertaining to my Application pursuant to a request under the Georgia Open Records Act or resulting from or arising out of the release.
- 7) I understand and agree to authorize DCA access to information relevant to DCA's Application review. I understand that DCA may request an IRS Form 8821 for any Project Participant through final allocation of credits and/or disbursement of funds. Project Participants will complete Form 8821 upon DCA's request.
- 8) I understand that any misrepresentations, which includes fraudulent, negligent, and/or innocent, in this Application or supporting documentation may result in a withdrawal of tax credits and/or HOME loan by DCA, my (and related parties) being barred from future program participation, and notification of the Internal Revenue Service and/or HUD.
- 9) I certify that all sources of funds, including but not limited to Federal, State and local funding sources, have been disclosed and revealed.

In addition, Applicant understands:

- The above certifications are of a continuing nature and apply at all stages of the Application process: initial application, commitment, carryover allocation, and final allocation/funding.
- DCA must be notified of any subsequent events or information, which would change any statements or representations in the attached Application or amendments thereto;
- DCA reserves the right to verify all information or documents used in processing the Application, including requiring credit checks on all parties involved in the transaction. Applicant hereby authorizes the financing bank, accountant, mortgage lender, creditors, other state housing agencies and others sources identified in the Application to release information to DCA or its designee in order to verify the accuracy of information in the Application and amendments thereto.

Applicant agrees and understands that it may be charged for all fees and costs incurred by DCA in the inspection of funded properties during and after construction and in the enforcement of DCA regulations and policies.

Under penalty of perjury, to the best of my knowledge, I certify that all of the information in the attached Application, including all supporting documentation, is correct, complete and accurate.

## APPLICANT/OWNER

Printed Name

Signature

Title

Date [SEAL]

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Calegory						ARY OF DCA UNDE									
Funding Limits			Specification LIHTC				<u>Scale</u> Per Project Per Project	Flexible Poo Rural Pool Extraordina	l v Circumstance	Walver			Minimum n/a n/a	Maximum 950,000 850,000 1.200.000	
			HOME HUD PIH Of	fice of Capital Impro	ovements - Total Dev	elopment Costs	Per Owner Per R Per Project						n/a 1,000,000 n/a	1,800,000 2,000,000 25%	
		_	_		Unit TDC Limit by Be	droom Size	. ]	Historic / C				C Limit by Ber			
	MSA Albany	Type Detached/Ser	0 120,264	1 157,510	2 191,153	3 233,904	4+ 275,297	MSA Albany	Type Detached/Se	0 132,290	1 173,261	2 210,268	3 257,294	4+ 302,826	
	Albany Albany	Elevator Row House	97,421 112,781	136,390 147,999	175,358 180,148	233,811 221,709	292,264 263,370	Albany Albany	Elevator Row House	107,163 124,059	150,029 162,798	192,893 198,162	257,192 243,879	321,490 289,707	
	Albany Athens	Walkup Detached/Ser	93,491 124,002	129,089 162,434	163,659 197,155	213,583 241,296	266,118 284,013	Albany Athens	Walkup Detached/Se	102,840 136,402	141,997 178,677	180,024 216,870	234,941 265,425	292,729 312,414	
	Athens Athens	Elevator Row House	100,476 116,248	140,667 152,579	180,857 185,753	241,143 228,661	301,429 271,655	Athens	Elevator Row House	110,523 127,872	154,733 167,836	198,942 204,328	265,257 251,527	331,571 298,820	
	Athens Atlanta	Walkup Detached/Ser	96,302 139,407	132,960 182.430	168,552	219,940 270,488	274,032 318,270	Athens Atlanta	Walkup Detached/Se	105,932 153.347	146,256 200.673	185,407	241,934 297,536	301,435 350.097	
	Atlanta Atlanta	Elevator Row House	112,784	157,897	203,010 208,792	270,681 256,678	318,270 338,351 304,763	Atlanta Atlanta	Elevator Row House	124,062	173,686	243,380 223,311 229,671	297,749 282,345	372,186	
	Atlanta	Walkup	108,868	150,379	190,725	249,057	310,346	Atlanta	Walkup	119,754	165,416	209,797	273,962	341,380	
	Augusta Augusta	Detached/Ser Elevator	128,534 103,683	167,884 145,157	203,317 186,630	248,031 248,840	291,664 311,050	Augusta Augusta	Detached/Se Elevator	141,387 114,051	184,672 159,672	223,648 205,293	272,834 273,724	320,830 342,155	
	Augusta Augusta	Row House Walkup	121,141 101,425	158,487 140,219	192,445 177,997	235,984 232,756	279,881 290,094	Augusta Augusta	Row House Walkup	133,255 111,567	174,335 154,240	211,689 195,796	259,582 256,031	307,869 319,103	
	Chattanooga Chattanooga	Detached/Ser Elevator	133,109 107,835	174,341 150,968	211,588 194,102	258,924 258,803	304,750 323,504	Chattnooga Chattnooga	Elevator	146,419 118,618	191,775 166,064	232,746 213,512	284,816 284,683	335,225 355,854	
	Chattanooga Chattanooga	Row House Walkup	124,813 103.445	163,799 142.830	199,390 181.076	245,408 236.303	291,530 294,424	Chattnooga Chattnooga	Row House Walkup	137,294 113,789	180,178 157,113	219,329 199,183	269,948 259,933	320,683 323.866	
	Columbus Columbus	Detached/Ser Elevator	121,194 98,067	158,615 137,294	192,390 176,521	235,232 235,361	276,796 294,201	Columbus	Detached/Se Elevator	133,313 107,873	174,476 151,023	211,629 194,173	258,755 258,897	304,475 323,621	
	Columbus Columbus	Row House Walkup	113,800 94,582	149,219 130,638	181,518 165,678	223,185 216,331	265,013 269,563	Columbus	Row House Walkup	125,180 104,040	164,140 143,701	199,669 182,245	245,503 237,964	291,514 296,519	
	Macon Macon	Detached/Ser Elevator	122,484 99.250	160,449 138,950	194,750 178,650	238,357 238,200	280,557 297,750	Macon Macon	Detached/Se Elevator	134,732 109,175	176,493 152,845	214,225	262,192 262.020	308,612 327.525	
	Macon Macon	Row House Walkup	114,820 95,112	150,709	183,480	225,870 217,213	268,343 270,634	Macon Macon	Row House Walkup	126,302	165,779	201,828	248,457 238,934	295,177 297,697	
	Savannah	Detached/Ser	128,669	168,462	204,394	250,016	294,230	Savannah	Detached/Se	141,535	185,308	224,833	275,017	323,653	
	Savannah Savannah	Elevator Row House	104,177 120,734	145,848 158,379	187,519 192,727	250,025 237,087	312,532 281,584	Savannah Savannah	Elevator Row House	114,594 132,807	160,432 174,216	206,270 211,999	275,027 260,795	343,785 309,742	
	Savannah Valdosta	Walkup Detached/Ser	100,204 117,818	138,379 154,420	175,464 187,511	229,044 229,637	285,392 270,341	Savannah Valdosta	Walkup Detached/Se	110,224 129,599	152,216 169,862	193,010 206,262	251,948 252,600	313,931 297,375	
	Valdosta Valdosta	Elevator Row House	95,549 110,334	133,769 144,909	171,988 176,506	229,318 217,443	286,647 258,414	Valdosta Valdosta	Elevator Row House	105,103 121,367	147,145 159,399	189,186 194,156	252,249 239,187	315,311 284,255	
	Valdosta	Walkup	91,210 HOME 221(c	125,895 d)(3) Unit Subsidy L	159,553 .imits	208,108	259,274	Valdosta	Walkup	100,331	138,484	175,508	228,918	285,201	
			Unit Cost Lim	nt			0 BR 110,481 1	1 BR 2 BR 126,647 154,003	3 BR 199,229	4 BR 199,229			Minimum 1,000	Maximum 0	Maximum is project-s
alegory			Specification				Scale						Minimum	Maximum	
nnual Operating Expense				City of Atlanta									4.500		1
Annual Operating Expens	565		Urban	Other MSA			Per Unit Per Unit						4,000	n/a n/a	
			Rural	MSA Non-MSA w/out			Per Unit Per Unit						3,500 3,000		
Replacement Reserve Pj	ymt		Rehab	Non-MSA with U	SDA Financing		Per Unit Per Unit						3,000 350	n/a n/a	
			New Single Family	and Duplex			Per Unit						250	n/a	
							Per Unit						420	n/a	
evelopment Costs			Historic Reha											n/a	
Pre-Development Costs			Tax Credit A	ab pplication Fee			Per Unit Per Unit Per Project - For I	Profit or Joint Venture					420 420	n/a n/a	
			Tax Credit Ap Tax Credit Ap Tax Credit Le	ab pplication Fee pplication Fee etter of Determinati			Per Unit Per Unit Per Project - For I Per Project - Non	nprofit					420 420 6 5 5	n/a n/a 500 500 000	
Pre-Development Costs			Tax Credit A Tax Credit A Tax Credit Le DCA HOME DCA HOME	ab pplication Fee pplication Fee	Application Fee		Per Unit Per Unit Per Project - For I Per Project - Non Per Project - Non Per Project - Non	nprofit Profit or Joint Venture nprofit					420 420 5 5 1	n/a n/a 500 500 000 000 000	
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Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Profit Builder Noerhead Ceneral Requements is Professional Services DCA-Related Costs Developer's Fee Operating Deficit Reserve Rent Up Reserve LHTC Final Inspection Fr offorma Operating Foreurs Rent Up Reserve LHTC Final Inspection Fee Rent Up Reserve Rent Up Reserve LUTC Final Inspection Fee Rent Up Reserve Rent Rent Reserve Rent Rent Reserve Rent	e e e RAUSDA) AN PERSON SI CONTRACTOR DE CON	Soci	Tax Credit AJ Tax Credit AJ Tax Credit LO CA HOULE DCA HOULE DCA HOULE New Rehab New Rehab New Rehab Na Na Refaces Na Na Corres Dublic LIHTC Alloc Compliance I HOME Front Project Appli Compliance I Identity of Int No Identity of Int No Identity of Int No Identity of Int	ab pplication Fee patient of Fee consent Loan Pre Consent Loan Pre Consent Loan Pre data fee data fee	s, Post Award Projection Fee Application Fee LHTC Fee (both USA 515 or LHC Fee (both USA 515 or LHC Single Family Delt HOME Non-complant Re New Construction Rehabilitation Rehabilitation	4% and 9%) FA Fee ached or Duplex fee einspection Fee a portion b portion	Per Units Per Units Per Project - Fort Per Project - Fort Oft Dobler amount to Step Der Manne Von Dobler amount % of (Construction % of (Construction) % of (C	Profit Jenner Constanting Cons	ssts e d' Contingence e d' Contingence e d' Contingence e d' Contingence applications Land) (nchulmg Acquid (nchulmg Acquid (n	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 43 4 5 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	7	4070 402 402 5 5 5 5 5 5 5 5 5 5 5 5 5 5 7 8 7 8 8 8 8	ma           ma           so	
Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Profit Builder Shorehead Ceneral Requements y Professional Services DCA-Related Costs Developer's Fee Operating DetER Reserve LHTC Fhallmapcdon Fr. Number of Persons in Fa Revenue Crowth Relative (Non-PBI VaC Loss Rate (Reserve) Developerating Reserve Annu	e e e RAUSDA) MF Rate SSA) MF Rate	Sec) Lige Adjustmer	Tax Credit A Tax Credit A Tax Credit L Tax Credit L DCA HOUE Rehab na na na na na na na na na na na na na	ab pplication Fee patient of Fee consent Loan Pre Consent Loan Pre Consent Loan Pre data fee data fee	s, Post Award Projection Fee Application Fee LHTC Fee (both USA 515 or LHC Fee (both USA 515 or LHC Single Family Delt HOME Non-complant Re New Construction Rehabilitation Rehabilitation	4% and 9%) FA Fee ached or Duplex fee einspection Fee a portion b portion	Per Unit Per Unit Per Project - Fort Per Unit Per	Profit Level Constant	ssts e d' Contingence e d' Contingence e d' Contingence e d' Contingence applications Land) (nchulmg Acquid (nchulmg Acquid (n	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 43 4 5 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	7	4070 4020 402 5 5 5 5 5 5 5 5 5 5 5 5 5	nia           mis           star           500	
Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Profit Builder Shorehead Ceneral Requements y Professional Services DCA-Related Costs Developer's Fee Operating DetER Reserve LHTC Fhallmapcdon Fr. Number of Persons in Fa Revenue Crowth Relative (Non-PBI VaC Loss Rate (Reserve) Developerating Reserve Annu	e e e RAUSDA) MF Rate SSA) MF Rate	Sec) Linge Adjustmen Linge Adjustmen	Tax Credit AJ Tax Credit AJ Tax Credit LO CA HOULE DCA HOULE DCA HOULE New Rehab New Rehab New Rehab Na Na Refaces Na Na Corres Dublic LIHTC Alloc Compliance I HOME Front Project Appli Compliance I Identity of Int No Identity of Int No Identity of Int No Identity of Int	ab pplication Fee patient of Fee consent Loan Pre Consent Loan Pre Consent Loan Pre data fee data fee	s, Post Award Projection Fee Application Fee LHTC Fee (both USA 515 or LHC Fee (both USA 515 or LHC Single Family Delt HOME Non-complant Re New Construction Rehabilitation Rehabilitation	4% and 9%) FA Fee ached or Duplex fee einspection Fee a portion b portion	Per Unit Per Project - Fort Per Project - Fort Per Project - Fort Per Project - Fort Per Project - Mon Aup Per Project - Mon Statistical - Statistical - Statistical Statistical - Statistical - Statistical Statistical - Statistical - Statistical Per Unit Per Operation YP Per Operation YP	Profit Level Venture grant Bardon San Anti di Construction Hard Co and Construction Hard Co and Construction Hard Co and Construction Hard Co and Construction Hard Co and Hard Costs, exclusion on	ssts e d' Contingence e d' Contingence e d' Contingence e d' Contingence applications Land) (nchulmg Acquid (nchulmg Acquid (n	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 43 4 5 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	7	400         400           400         400           400         400           5         5           1         1           25:00         10           11         10           11         10           11         10           11         10           11         10           11	nh           ma           500           505 <t< td=""><td></td></t<>	
Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Shorthead Coneral Requirements you Professional Services DCA-Related Costs Developer's Fee Operating DetCat Reserve Rent-Up Reserve LHTC Final Inspectors Final Network (Non-Pill Vac Loss Rate (Non-Pill Vac Loss Ra	e e e RAUSDA) MF Rate SSA) MF Rate	Seq) Lage Adjustmer Scouth Rate	Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit L, Tax Credit A, Ta	ab pplication Fee patient of Fee consent Loan Pre Consent Loan Pre Consent Loan Pre data fee data fee	s, Post Award Projection Fee Application Fee LHTC Fee (both USA 515 or LHC Fee (both USA 515 or LHC Single Family Delt HOME Non-complant Re New Construction Rehabilitation Rehabilitation	4% and 9%) FA Fee ached or Duplex fee einspection Fee a portion b portion	Per Unit Per Unit Per Project - Fort Per Project - Fort Per Project - Fort Per Project - Fort Per Project - Fort ELSSER 01% is ULSSER 01% of Construction &	Profit Jenner Je	ssts e d' Contingence e d' Contingence e d' Contingence e d' Contingence applications Land) (nchulmg Acquid (nchulmg Acquid (n	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 12 13 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14	7	400         400           400         400           400         400           5         5           1         1           25.00         1           0         0           100         1500           11500         1500           11500         1500           11500         1500           11500         1500           11500         0           0         0           0         0           0         0           0         0           11275         0           11275         0           11275         0           11275         0           11275         0           11275         0	nh           nh           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           500 <t< td=""><td></td></t<>	
Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Shorthead Coneral Requirements you Professional Services DCA-Related Costs Developer's Fee Operating DetCat Reserve Rent-Up Reserve LHTC Final Inspectors Final Network (Non-Pill Vac Loss Rate (Non-Pill Vac Loss Ra	e e e RAUSDA) MF Rate SSA) MF Rate	Seq) Lage Adjustmer Scouth Rate	Tax Credit A, Tax Credit A, Tax Credit L, Tax Credit L, DCA HOUE Rehab New Rehab New Rehab New Rehab New Rehab Initic Aloca Completion HOME Front General Diff Deferred DF Deferred DF Deferred DF No Identity of Int No Ident	ab pplication Fee patient of Fee consent Loan Pre Consent Loan Pre Consent Loan Pre data fee data fee	s, Post Award Projection Fee Application Fee LHTC Fee (both USA 515 or LHC Fee (both USA 515 or LHC Single Family Delt HOME Non-complant Re New Construction Rehabilitation Rehabilitation	4% and 9%) FA Fee ached or Duplex fee einspection Fee a portion b portion	Per Unit Per Unit Per Project - Fort Per Project - Fort Per Project - Fort Per Project - Fort Per Project - Fort ELSSER 01% is ULSSER 01% of Construction &	Profit Jenner Je	ssts e d' Contingence e d' Contingence e d' Contingence e d' Contingence applications Land) (nchulmg Acquid (nchulmg Acquid (n	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 12 13 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14	7	400         400           400         400           400         400           5         5           1         1           25.00         1           0         0           100         1500           11500         1500           11500         1500           11500         1500           11500         1500           11500         0           0         0           0         0           0         0           0         0           11275         0           11275         0           11275         0           11275         0           11275         0           11275         0	min         min           min         min           500         500           500         500           500         500           500         500           500         500           500         500           6%         6%           6%         7%           5%         5%           5%         5%           5%         5%           7%         7%           7	
Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Noerhead General Requirements is Professional Services DCA Related Costs Developer's Fee Operating Deficit Reserve Rent Up Reserve LHTC Preatingencies Number of Presson Fis Vac Loss Rate (Nor-Pit- Number of Presson Fis Vac Loss Rate (Nor-Pit- Number of Presson Fis Vac Loss Rate (Nor-Pit- Vac Loss Rate (Nor-P	e e e RAUSDA) MF Rate SSA) MF Rate	Seq Iage Adjustmer Scruch Rate	Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit L, Markov K, Rehab New Rehab New Rehab New Rehab Correlation (Correlation 1997) (Correlati	ab pplication Fee patient of Fee consent Loan Pre Consent Loan Pre Consent Loan Pre data fee data fee	Application Fee Application Fee Application Fee ListTic Fee (ben) ListTic Fee (ben) ListTic Fee (ben) HOME Non-compliant Re Non-compliant Re Non-complinant Re Non-compliant Re	4% and 9%) FA Fee ached or Duplex fee einspection Fee a portion b portion	Per Unit Per Unit Per Unit Per Project - Fort Ver Per Per Per Per Per Per Per Per Per P	Profit Jenner Je	els els els el a Catinguno el a Catinguno	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 12 13 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14	7	4000 400 400 5 5 5 5 5 5 5 5 5 5 5 5 5 5	nh           nh           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           500 <t< td=""><td></td></t<>	
Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Noerhead General Requirements is Professional Services DCA Related Costs Developer's Fee Operating Deficit Reserve Rent Up Reserve LHTC Preatingencies Number of Presson Fis Vac Loss Rate (Nor-Pit- Number of Presson Fis Vac Loss Rate (Nor-Pit- Number of Presson Fis Vac Loss Rate (Nor-Pit- Vac Loss Rate (Nor-P	e e e RAUSDA) MF Rate SSA) MF Rate	Seq Lage Adjustmer Scruth Rate	Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit L, Ta	ab pplication Fee stor of Determinant Consent Loan Pre Consent Loan Pre don Fee consent Loan Pre don Fee don Fee don Amendment Ser fan Bayon Fee consent Loan Pre don Amendment Montoring Fee areast Interest Torm (Vears) % of Total DF akulations	Application Fee Application Fee Application Fee ListTic Fee (ben) ListTic Fee (ben) ListTic Fee (ben) HOME Non-compliant Re Non-compliant Re Non-complinant Re Non-compliant Re	4% and 9%) Af fee axhed of Dupleckee interaction Fee b portion D F to bidg acq	Per Unit Per Unit Per Unit Per Project - Fort Ver Per Per Per Per Per Per Per Per Per P	Profit Jenner (an In Marchanner (an In Marchanner) (an In Marchanner) (an In Marchanner) (an In Marchanner) (an Inard Costs) (an In	els els els el a Catinguno el a Catinguno	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 12 13 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14	7	4070           4070           400           400           400           55           1           25,000           25,000           25,000           75,000           100           1100     <	nia           mia           500           500           500           500           500           500           500           500           500           500           500           500           500           500           6%           5%           5%           5%           5%           5%           5%           5%           5%           5%           5%           5%           5%           7%	
Hard Costs Construction Contingency Builder Porth Builder Appartments Construction Requirements Drakesparts Requirements DCA-Related Costs DCA-Related Costs DCA-Related Costs DCA-Related Costs DCA-Related Costs DCA-Related Costs	e e e RAUSDA) MF Rate SSA) MF Rate	Seq Lage Adjustmer Scruth Rate	Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit L, Ta	ab pplication Fee stor of Determinant Consent Loan Pre Consent Loan Pre don Fee consent Loan Pre don Fee don Fee don Amendment Ser fan Bayon Fee consent Loan Pre don Amendment Montoring Fee areast Interest Torm (Vears) % of Total DF akulations	S, Post Award Projection Fee Application Fee LHTC Fee (both USIGA 15) or 100 Single Tamly Data Non-complant Re Non-complant Re	4% and 9%) Af fee axhed of Dupleckee interaction Fee b portion D F to bidg acq	Per Unit Per Unit Per Project - Fort Per Project - Fort Active - Per	Profit Jenner Je	els els els el a Catinguno el a Catinguno	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 12 13 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14	7	4070           4070           400           400           400           55           1           25,000           25,000           25,000           75,000           100           1100     <	nh           nh           350           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           500           550           500 <t< td=""><td></td></t<>	
Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Noerhead Ceneral Requirements is Professional Services DCA Related Costs Developer's Fee Operating Deficit Reserver Rest-Up Resserve LHTC Frant Inspection Fr VacCuss Rate (NorPHS) Number of Persons Fis Restruction Reserve Ar Operating Reserve Armonic Rest-Up Restruction Rest-Up Restruction Rest-Up Restruction Rest-Restruction Rest-Rest-Restruction Rest-Rest-Rest-Rest-Rest-Rest-Rest-Rest-	e e e RAUSDA) MF Rate SSA) MF Rate	Seq Lage Adjustmer Scruth Rate	Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit L, Ta	ab pplication Fee stor of Determinant Consent Loan Pre Consent Loan Pre don Fee consent Loan Pre don Fee don Fee don Amendment Ser fan Bayon Fee consent Loan Pre don Amendment Montoring Fee areast Interest Torm (Vears) % of Total DF akulations	S, Post Award Projection Fee Application Fee LHTC Fee (both USIGA 15) or 100 Single Tamly Data Non-complant Re Non-complant Re	4% and 9%) Af fee axhed of Dupleckee interaction Fee b portion D F to bidg acq	Per Unit Per Unit Per Project - Fort Per Unit Per	Prot of L alors 1. Prot of C	els els els el a Catinguno el a Catinguno	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 12 13 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14	7	4070           4070           400           400           400           55           1           25,000           25,000           25,000           75,000           100           1100     <	nh           nh           350           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           500           550           500 <t< td=""><td></td></t<>	
Pre-Development Costs Hard Costs Construction Contingency Builder Profit Builder Noerhead Ceneral Requirements is Professional Services DCA Related Costs Developer's Fee Operating Deficit Reserver Rest-Up Resserve LHTC Frant Inspection Fr VacCuss Rate (NorPHS) Number of Persons Fis Restruction Reserve Ar Operating Reserve Armonic Rest-Up Restruction Rest-Up Restruction Rest-Up Restruction Rest-Restruction Rest-Rest-Restruction Rest-Rest-Rest-Rest-Rest-Rest-Rest-Rest-	e e e RAUSDA) MF Rate SSA) MF Rate	Seq Lage Adjustmer Scruth Rate	Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit A, Tax Credit L, Ta	ab pplication Fee stor of Determinant Consent Loan Pre Consent Loan Pre don Fee consent Loan Pre don Fee don Fee don Amendment Ser fan Bayon Fee consent Loan Pre don Amendment Montoring Fee areast Interest Torm (Vears) % of Total DF akulations	S, Post Award Projection Fee Application Fee LHTC Fee (both USIGA 15) or 100 Single Tamly Data Non-complant Re Non-complant Re	4% and 9%) Af fee axhed of Dupleckee interaction Fee b portion D F to bidg acq	Per Unit Per Unit Per Project - Fort Per Project - Fort Active - Per	Profit Level Verlate- growth	els els els el a Catinguno el a Catinguno	and Contract and Contract and Contract storp Structure profit)	x Suca) 4 Suca) 4 Suca) 12 13 13 13 14 14 14 14 14 14 14 14 14 14 14 14 14	7	4070           4070           400           400           400           55           1           25,000           25,000           25,000           300           100           1100 <td>nh           nh           350           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           500           550           500      <t< td=""><td></td></t<></td>	nh           nh           350           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           550           500           550           500 <t< td=""><td></td></t<>	

DCA UTILITY ALLOWANCES

					NORTHERN R	egion			SC	OUTHERN Rec	jion	
Jnit Type	Use	Appliance T	0 BR	1 BR	2 BR	3 BR	4 BR	0 BR	1 BR	2 BR	3 BR	4 BI
Larger	Heating	Natural Gas	6	8	10	12	16	5	8	9	11	14
Apartment		Propane	22	30	37	46	56	17	26	30	39	48
		Electric	9	13	17	20	26	6	11	13	16	20
Building (5+		Electric Heat I	4	5	6	9	11	2	2	3	4	5
Units)	Cooking	Natural Gas	2	3	3	4	5	2	3	4	5	6
		Propane	7	11	13	15	20	11	13	17	22	26
		Electric	5	7	9	12	15	5	7	9	11	15
	Other Electric	: Electric	15	21	27	33	42	15	21	27	33	42
	Air Cond.	Electric	5	6	9	12	14	8	10	13	16	19
	Hot Water	Natural Gas	3	4	6	7	8	3	5	6	8	9
		Propane	11	15	22	26	30	11	15	22	26	30
		Electric	9	14	19	24	28	9	14	18	23	28
	Water		17	20	23	28	34	17	18	22	27	32
	Sewer		18	21	25	31	37	19	20	25	30	35
	Trash Collect	ion	15	15	15	15	15	15	15	15	15	15
	Range/Micro	/ Electric	11	11	11	11	11	11	11	11	11	11
	Refrigerator	Electric	13	13	13	13	13	13	13	13	13	13
Lowrise	Heating	Natural Gas	7	10	12	16	20	6	8	10	12	15
		Propane	23	35	41	54	70	19	27	31	39	50
Apartment		Electric	12	17	20	26	30	8	12	15	18	24
2-4 units)		Electric Heat I	4	5	6	9	11	2	2	3	4	5
	Cooking	Natural Gas	2	3	3	4	5	2	3	4	5	6
		Propane	6	10	12	14	19	10	12	17	21	25
		Electric	5	7	9	12	15	5	7	9	11	15
	Other Electric	: Electric	15	21	27	33	42	15	21	27	33	- 43
	Air Cond.	Electric	5	6	9	12	14	8	10	13	16	19

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	Hot Water	Natural Gas	3	4	6	1	8	3	5	6	8	9
	THUE WARE	Propane	10	14	21	25	29	10	14	21	25	29
		Electric	9	14	19	24	28	9	14	18	23	28
	Water	LICLIN	17	20	23	28	34	17	18	22	23	32
	Sewer		18	20	25	31	34	19	20	25	30	35
	Trash Collec	tion	15	15	15	15	15	15	15	15	15	15
	RangeMicro		11	11	11	11	11	11	11	11	11	11
	Refrigerator		13	13	13	13	13	13	13	13	13	13
Single	Heating	Natural Gas	8	12	16	19	24	7	9	12	15	18
		Propane	30	43	56	70	89	22	30	41	50	63
Family		Electric	14	20	26	31	39	10	14	18	22	28
Home		Electric Heat	9	14	16	18	24	4	6	7	8	11
	Cooking	Natural Gas	2	3	3	4	5	2	3	4	5	6
		Propane	7	11	13	15	20	11	13	17	22	26
		Electric	5	7	9	12	15	5	7	9	11	15
	Other Electr	ic Electric	17	24	30	37	47	17	23	30	36	46
	Air Cond.	Electric	6	9	11	14	18	9	13	17	20	27
	Hot Water	Natural Gas	3	4	6	7	8	3	5	6	8	9
		Propane	11	15	22	26	30	11	15	22	26	30
		Electric	9	14	19	24	28	9	14	18	23	28
	Water		17	20	23	28	34	17	18	22	27	32
	Sewer		18	21	25	31	37	19	20	25	30	35
	Trash Collect	tion	15	15	15	15	15	15	15	15	15	15
	Range/Micro		11	11	11	11	11	11	11	11	11	11
	Refrigerator		13	13	13	13	13	13	13	13	13	13
Single	Heating	Natural Gas	8	11	14	17	22	6	9	11	13	17
Family		Propane	28	39	50	63	72	22	30	37	46	56
		Electric	13	18	23	28	35	9	13	16	20	26
Attached		Electric Heat I	4	5	6	9	11	2	2	3	4	5
	Cooking	Natural Gas	2	3	3	4	5	2	3	4	5	6
		Propane	7	11	13	15	20	11	13	17	22	26
		Electric	5	7	9	12	15	5	7	9	11	15
	Other Electr		15	21	27	33	42	15	21	27	33	42
	Air Cond.	Electric	6	8	10	12	16	8	12	15	18	24
	Hot Water	Natural Gas	3	4	6	7	8	3	5	6	8	9
		Propane	11	15	22	26	30	11	15	22	26	30
	-	Electric	9	14	19	24	28	9	14	18	23	28
	Water		17	20	23	28	34	17	18	22	27	32
	Sewer		18	21	25	31	37	19	20	25	30	35
	Trash Collect		15	15	15	15	15	15	15	15	15	15
	RangeMicro		11	11	11	11	11	11	11	11	11	11
	Refrigerator	Electric	13	13	13	13	13	13	13	13	13	13

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Area Albany	2016 <u>AMI</u>	State	County Name		(Non)Metropolitan SA	MSA?				Tax-Exempt	<u>City</u> Abbevile	County
Albany Appling Co.	41,700 45,800	AL AK	Appling Atkinson	South	Appling Co. Atkinson Co.	Non-MSA Non-MSA	Appling Cou Atkinson Cou	N	Rural Rural	Abbevile Housing Authority Acworth Downtown Development Authority	Abbevile Acworth	Wicox Cobb
Athens-Clarke Co Atkinson Co.	56,100 35,400	AZ	Bacon Baker	South	Bacon Co.	Non-MSA MSA	Bacon Coun	Ň	Rural Urban	Adairsville Development Authority Adairsville Downtown Development Authority	Adairsville Adel	Bartow Cook
Atlanta-Sandy Sp	67,500	CA	Baldwin	North	Albany Baldwin Co.	Non-MSA	Albany, GA I Baldwin Cou	Ň	Rural	Albany-Dougherty Inner City Authority	Adrian	Johnson
Augusta-Richmor Bacon Co.	59,000 49,400	CO CT	Banks Barrow	North North	Banks Co. Atlanta-Sandy Springs-Marietta	Non-MSA MSA	Banks Count Atlanta-Sand	N	Rural Urban	Alma Downtown Development Authority Arabi Industrial Development Authority	Alley Alamo	Montgomery Wheeler
Baldwin Co.	50,000	DE	Bartow	North	Atlanta-Sandy Springs-Marietta	MSA	Atlanta-Sand	Ŷ	Urban	Arlington Housing Authority	Alapaha	Berrien
Banks Co. Ben Hill Co.	52,900 36,200	DC FL	Ben Hill Berrien	South South	Ben Hill Co Berrien Co.	Non-MSA Non-MSA	Ben Hill Cou Berrien Cour	N	Rural Rural	Athens-Clarke County Downtown Development Authority Atkinson County-Coffee County Joint Development Author	Albany Aldora	Dougherty Lamar
Berrien Co. Bleckley Co.	43,700 47,800	GA HI	Bibb Bieckley	North North	Macon Bleckley Co.	MSA Non-MSA	Macon, GA I Bleckley Cou	Y N	Urban Rural		Allenhurst Allentown	Liberty Wilkinson
Brunswick	49,700	ID	Brantley	South	Brunswick	MSA	Brunswick, G	Y	Urban	Bacon County Development Authority	Alma	Bacon
Bulloch Co. Butts Co.	50,000 63.400	IL IN	Brooks Brvan	South South	Valdosta Savannah	MSA MSA	Valdosta, GA Savannah, G	Y	Urban Urban	Banks/Habersham Counties Joint Development Authority Barnesville Housing Authority	Alpharetta Alston	Fulton Montgomery
Calhoun Co.	40,600	IA	Bulloch	South	Bulloch Co.	Non-MSA	Bulloch Cour	Ň	Rural	Bartow-Cartersville Joint Development Authority	Alto	Habersham
Camden Co. Candler Co.	61,700 43,600	KS KY	Burke Butts	South North	Augusta-Richmond Co. Butts Co.	MSA MSA	Augusta-Ricl Butts County	Y	Rural Rural	Ben Hill-Irwin Area Joint Development Authority Berrien County Development Authority	Ambrose Americus	Coffee Sumter
Charlton Co. Chattanooga	51,400 61,300	LA ME	Calhoun Camden	South South	Calhoun Co. Camden Co.	Non-MSA Non-MSA	Calhoun Coi Camden Co	N N	Rural Rural	Boston Downtown Development Authority Bowdon Housing Authority	Andersonville Appling	Sumter Columbia
Chattooga Co.	41,700	MD	Candler	South	Candler Co.	Non-MSA	Candler Cou	N	Rural	Brantley County Development Authority	Arabi	Crisp
Clay Co. Clinch Co.	29,100 43,900	MA	Carroll Catoosa	North North	Atlanta-Sandy Springs-Marietta Chattanooga	MSA MSA	Atlanta-Sand Chattanooga	Y	Urban Rural	Bremen Housing Authority Brooks County Development Authority	Aragon Arcade	Polk Jackson
Coffee Co.	43,100	MN	Charlton	South	Charlton Co.	Non-MSA	Charlton Col	Ň	Rural	Brunswick and Glynn County Development Authority	Argyle	Clinch
Colquitt Co. Columbus	39,800 51,800	MS MO	Chatham Chattahoochee	South North	Savannah Columbus	MSA MSA	Savannah, G Columbus, C	Y	Urban Rural	Bryan County-Pembroke Development Authority Butts, Henry, Lamar and Spalding County Joint Developme	Arlington Arnoldsville	Calhoun Oglethorpe
Cook Co. Crisp Co.	44,900 44,100	MT NE	Chattooga Cherokee	North North	Chattooga Co. Atlanta-Sandy Springs-Marietta	Non-MSA MSA	Chattooga C Atlanta-Sand	N	Rural Urban	Byron Development Authority Byron Downtown Development Authority	Ashburn Athens	Turner Clarke
Crisp Co. Dalton	44,100 45,300	NE	Clarke	North	Atlanta-Sandy Springs-Manetta Athens-Clarke Co.	MSA MSA	Athens-Clark	Ϋ́	Urban Urban	Byron Downtown Development Authority Byron Redevelopment Authority	Atlanta	Fulton
Decatur Co. Dodge Co.	43,600 51,400	NH NJ	Clay Clayton	South North	Clay Co. Atlanta-Sandy Springs-Marietta	Non-MSA MSA	Clay County, Atlanta-Sand	N	Rural Urban	Calhoun Downtown Development Authority Camden County Joint Development Authority	Attapulgus Auburn	Decatur Barrow
Dooly Co.	39,600	NM	Clinch	South	Clinch Co.	Non-MSA	Clinch Count	N	Rural	Canton Development Authority	Augusta	Richmond
Early Co. Elbert Co.	41,800	NY	Coffee	North South	Atlanta-Sandy Springs-Marietta Coffee Co.	MSA Non-MSA	Atlanta-Sand Coffee Cour	YN	Urban Rural	Carrolton Redevelopment Authority Cartersville Development Authority	Austell Avalon	Cobb Stephens
Emanuel Co.	38,400	ND	Colquit	South	Colquitt Co.	Non-MSA	Colquitt Cou	N	Rural	Cartersville Downtown Development Authority	Avera	Jefferson
Evans Co. Fannin Co.	47,600 41,900	OH OK	Columbia Cook	North South	Augusta-Richmond Co. Cook Co.	MSA Non-MSA	Augusta-Ricl Cook County	Y N	Rural Rural	Catoosa County Development Authority Cedartown Development Authority	Avondale Estat Baconton	DeKalb Mitchell
Franklin Co. Gainesville	47,100	OR PA	Coweta Crawford	North	Atlanta-Sandy Springs-Marietta	MSA MSA	Atlanta-Sand	Y	Urban	Cedartown Downtown Development Authority	Bainbridge Bairtwin	Decatur Habersham
Ganesvile Gilmer Co.	45,800	RI	Crisp	North South	Macon Crisp Co.	MSA Non-MSA	Macon, GA I Crisp County	Ň	Rural Rural	Central Georgia Joint Development Authority Central Savannah River Area Unitied Development Author		Cherokee
Glascock Co.	50,600 50,100	SC SD	Dade	North	Chattanooga Atlanta-Sandy Springs-Marietta	MSA	Chattanooga Atlanta-Sand	Y	Rural	Central Valdosta Development Authority	Barnesville Bartow	Lamar Jefferson
Gordon Co. Grady Co.	39,800	TN	Dawson Decatur	North South	Decatur Co.	Non-MSA	Decatur Cou	N	Urban Rural	Chatham-Savannah Authority for the Homeless Chattooga County Development Authority	Barwick	Thomas
Greene Co. Habersham Co.	52,300 49,900	TX UT	Dekalb Dodge	North South	Atlanta-Sandy Springs-Marietta Dodge Co.	MSA Non-MSA	Atlanta-Sand Dodge Court	YN	Urban Rural	Cherokee County Development Authority City of Alpharetta Development Authority	Baxley Bellville	Appling Evans
Hancock Co.	36,700	VT	Dooly	South	Dooly Co.	Non-MSA	Dooly Count	N	Rural	City of Barnesville and County of Lamar Development Auth	Belvedere Parl	DeKalb
Haralson Co. Hart Co.	50,400 48,700	VA WA	Dougherty Douglas	South North	Albany Atlanta-Sandy Springs-Marietta	MSA MSA	Albany, GA I Atlanta-Sand	Ŷ	Urban Urban	City of Cairo Development Authority City of Claxon Downtown Development Authority	Berkeley Lake Berlin	Gwinnett Colquit
Hinesville - Fort S Irwin Co.	46,700 51,400	WV	Early Echols	South	Early Co. Valdosta	Non-MSA MSA	Early County Valdosta, GA	N	Rural Rural	City of Clayton Downtown Development Authority	Bethlehem Between	Barrow Walton
Irwin Co. Jackson Co.	62,700	WY	Effingham	South	Savannah	MSA	Savannah, G	Y	Rural	City of Commerce Downtown Development Authority City of Cumming Development Authority	Bibb City	Muscogee
Jeff Davis Co. Jefferson Co.	43,700 35,700		Elbert Emanuel	North South	Elbert Co. Emanuel Co.	Non-MSA Non-MSA	Elbert Count Emanuel Co	N N	Rural Rural	City of Dawson Development Authority City of Dublin and County of Laurens Development Author	Bishop Blackshear	Oconee Pierce
Jenkins Co.	36,400		Evans	South	Evans Co.	Non-MSA	Evans Count	N	Rural	City of Duluth Downtown Development Authority	Blacksville	Henry
Johnson Co. Lamar Co.	44,800 51,100		Fannin Favette	North North	Fannin Co. Atlanta-Sandy Springs-Marietta	Non-MSA MSA	Fannin Cour Atlanta-Sand	N	Rural Urban	City of Fayetteville Downtown Development Authority City of Jesun Downtown Development Authority	Blairsville Blakelv	Union Early
Laurens Co.	45,100		Floyd	North	Rome	MSA	Rome, GA N	Ý	Urban	City of Stockbridge, Georgia Downtown Development Auth	Bloomingdale	Chatham
Lincoln Co. Long Co.	44,000 51,900		Forsyth Franklin	North North	Atlanta-Sandy Springs-Marietta Franklin Co.	MSA Non-MSA	Atlanta-Sand Franklin Cou	YN	Urban Rural	City of Sugar Hill Downtown Development Authority City of Sylvania Downtown Development Authority	Blue Ridge Bluffton	Fannin Clay
Lumpkin Co.	58,300		Fulton	North	Atlanta-Sandy Springs-Marietta	MSA	Atlanta-Sand	Y	Urban	City of Washington Downtown Development Authority	Blythe	Richmond
Macon Macon Co.	48,100 38,700		Gilmer Glascock	North North	Gilmer Co. Glascock Co.	Non-MSA Non-MSA	Gilmer Coun Glascock Co	N	Rural Rural	City of Willacoochee Development Authority Clay County Development Authority	Bogart Bonanza	Oconee Clayton
Meriwether Co. Miller Co.	44,700		Glynn	South	Brunswick	MSA	Brunswick, G	Y	Urban	Clinch County Development Authority	Boston	Thomas
Miler Co. Mitchell Co.	42,100 42,600		Gordon Grady	North South	Gordon Co. Grady Co.	Non-MSA Non-MSA	Gordon Cou Grady Coun	N	Rural Rural	Consolidated Housing Authority of Talbot County, Georgia Coweta County Development Authority	Bostwick Bowdon	Morgan Carroll
Monroe Co. Montgomery Co.	59,000 44,100		Greene Gwinnett	North North	Greene Co. Atlanta-Sandy Springs-Marietta	Non-MSA MSA	Greene Cou Atlanta-Sand	N	Rural Urban	Coweta, Fayette, Merlwether Joint Development Authority Crisp-Dooly Joint Development Authority	Bowersville Bowman	Hart Elbert
Morgan Co.	56,500		Habersham	North	Habersham Co.	Non-MSA	Habersham	Ň	Rural	Dahlonega Downtown Development Authority	Braselton	Jackson
Murray Co. Peach Co.	46,000 53.900		Hall Hancock	North North	Gainesville Hancock Co.	MSA Non-MSA	Gainesville, ( Hancock Cor	YN	Urban Rural	Development Authority for the City of Savannah Development Authority of Appling County	Braswell Bremen	Paulding Haralson
Pierce Co.	49,000		Haralson	North	Haralson Co.	MSA	Haralson Co	Y	Rural	Development Authority of Atkinson County	Brinson	Decatur
Polk Co. Pulaski Co.	50,000 49,500		Harris Hart	North North	Columbus Hart Co.	MSA Non-MSA	Columbus, C Hart County,	Y N	Rural Rural	Development Authority of Bainbridge and Decatur County Development Authority of Baker County	Bronwood Brookhaven	Terrell DeKalb
Putnam Co.	52,700		Heard	North	Atlanta-Sandy Springs-Marietta	MSA	Atlanta-Sand	Y	Urban	Development Authority of Banks County	Brooklet	Bulloch
Quitman Co. Rabun Co.	34,200 52,200		Henry Houston	North North	Atlanta-Sandy Springs-Marietta Warner Robins	MSA	Atlanta-Sand Warner Rob	Y	Urban Urban	Development Authority of Bartow County Development Authority of Ben Hill County	Brooks Broxton	Fayette Coffee
Randolph Co. Rome	36,900 48,600		Irwin Jackson	South North	Irwin Co. Jackson Co.	Non-MSA Non-MSA	Irwin County Jackson Cou	N N	Rural Rural	Development Authority of Bibb County Development Authority of Brooks County, Georgia	Brunswick Buchanan	Glynn Haralson
Savannah	63,500		Jasper	North	Atlanta-Sandy Springs-Marietta	MSA	Atlanta-Sand	Y	Urban	Development Authority of Bulloch County	Buckhead	Morgan
Schley Co. Screven Co.	53,800 47.800		Jeff Davis Jefferson	South North	Jeff Davis Co. Jefferson Co.	Non-MSA Non-MSA	Jeff Davis Co Jefferson Co	N	Rural Rural	Development Authority of Burke County Development Authority of Butts County	Buena Vista Buford	Marion Gwinnett
Seminole Co.	39,200		Jenkins	South	Jenkins Co.	Non-MSA	Jenkins Cou	N	Rural	Development Authority of Carroll County	Butler	Taylor
Stephens Co. Stewart Co.	48,200 33,400		Johnson Jones	North North	Johnson Co. Macon	Non-MSA MSA	Johnson Col Macon, GA1	N Y	Rural Rural	Development Authority of Cartersville Development Authority of Catoosa County	Byromville Byron	Dooly Peach
Sumter Co. Talbot Co.	44,300 40.000		Lamar Lanier	North South	Lamar Co. Valdosta	MSA MSA	Lamar Coun Valdosta, GA	Y	Rural Rural	Development Authority of Chattooga County Development Authority of Cherokee County	Cadwell Cairo	Laurens Grady
Tallaferro Co.	37,500		Laurens	North	Laurens Co.	Non-MSA	Laurens Cou	Ň	Rural	Development Authority of City of Edison, Georgia	Calhoun	Gordon
Tattnall Co. Taylor Co.	48,400 35.900		Lee Liberty	South	Albany Hinesville-Fort Stewart	MSA MSA	Albany, GA I Hinesvile-Fo	Y	Rural Urban	Development Authority of Clayton County Development Authority of Cobb County	Calvary Camak	Grady Warren
Telfair Co.	34,500		Lincoln	North	Lincoln Co.	MSA	Lincoln Cour	Ŷ	Rural	Development Authority of Columbia County	Camilla	Mtchell
Thomas Co. Tift Co.	44,000 42,800		Long Lowndes	South South	Long Co. Valdosta	MSA MSA	Long County Valdosta, GA	Ŷ	Rural Urban	Development Authority of Columbus, Georgia Development Authority of Convers, Georgia	Candler-McAfe Canon	DeKalb Franklin
Toombs Co. Towns Co.	47,700 46.900		Lumpkin Macon	North North	Lumpkin Co. Macon Co.	Non-MSA Non-MSA	Lumpkin Cor Macon Cour	N N	Rural Rural	Development Authority of Coweta County Downloament Authority of Crawford County	Canoochee Canton	Emanuel Cherokee
Treutlen Co.	47,500		Madison	North	Athens-Clarke Co.	MSA	Athens-Clark	Y	Rural		Carl	Barrow
Troup Co. Turner Co.	52,000 35,100		Marion McDuffie	North North	Columbus Augusta-Richmond Co.	MSA MSA	Columbus, C Augusta-Ricl	Y	Rural Rural	Development Authority of Dawson County Development Authority of DeKalb County	Cariton Carnesville	Madison Franklin
Union Co.	49,000		McIntosh	South	Brunswick	MSA	Brunswick, G	Y	Rural	Development Authority of Dougherty County	Carrolton	Carroll
Upson Co. Valdosta	44,700 50.300		Meriwether Miler	North South	Merlwether Co. Miller Co.	MSA Non-MSA	Meriwether ( Miler County	YN	Rural Rural	Development Authority of Douglas County Development Authority of Early County	Cartersville Cave Spring	Bartow Floyd
Ware Co. Warner Robins	47,700		Mitchell	South	Mitchell Co.	Non-MSA	Mitchell Cour	N	Rural	Development Authority of Effingham County	Cecil	Cook
Warren Co.	59,300 34,900		Monroe Montgomery	North South	Monroe Co. Montgomery Co.	MSA Non-MSA	Monroe Cou Montgomery	Ň	Rural Rural	Development Authority of Elbert County, Elberton and Bov Development Authority of Emanuel County	Cedartown	Polk
Washington Co. Wayne Co.	47,000 44,600		Morgan Murray	North North	Morgan Co. Murray Co.	MSA MSA	Morgan Cou Murray Cour	Y	Rural Rural	Development Authority of Emanuel County and the City of	Centerville Centralhatchee	Houston Heard
Webster Co.	52,800		Muscogee	North	Columbus	MSA	Columbus, C	Ŷ	Urban	Development Authority of Floyd County	Chamblee	DeKalb
Wheeler Co. White Co.	32,400 52,600		Newton Oconee	North North	Athens-Clarke Co.	MSA MSA	Atlanta-Sand Athens-Clark	Y	Urban Rural	Development Authority of Forsyth County Development Authority of Fulton County	Chatsworth Chattahoochee	Murray Fulton
Wilcox Co.	39,600		Oglethorpe	North	Athens-Clarke Co.	MSA	Athens-Clark	Y	Rural	Development Authority of Gordon County	Chattanooga V	
Wilkes Co. Wilkinson Co.	40,600 45,200		Paulding Peach	North North	Peach Co.	MSA Non-MSA	Atlanta-Sand Peach Coun	Y N	Urban Rural	Development Authority of Haralson County	Cherry Log	Gimer
			Pickens Pierce	North South	Atlanta-Sandy Springs-Marietta Pierce Co.	MSA Non-MSA	Atlanta-Sand Pierce Coun	Y N	Urban Rural	Development Authority of Harris County Development Authority of Heard County	Chester Chickamauga	Dodge Walker
			Pike	North	Atlanta-Sandy Springs-Marietta	MSA	Atlanta-Sand	Y	Urban	Development Authority of Houston County	Clarkesville	Habersham
			Polk Pulaski	North South	Polk Co. Pulaski Co	Non-MSA Non-MSA	Polk County, Pulaski Cour	N N	Rural Rural	Development Authority of Jasper County Development Authority of Jefferson County	Clarkston Claxton	DeKalb Evans
			Putnam	North	Putnam Co.	Non-MSA	Putnam Cou	N	Rural	Development Authority of Jefferson. Georgia	Clayton	Rabun
			Quitman Rabun	South North	Quitman Co. Rabun Co.	Non-MSA Non-MSA	Quitman Cor Rabun Cour	N	Rural Rural	Development Authority of Jenkins County Development Authority of Johnson County, Georgia	Clermont Cleveland	Hall White
				South	Randolph Co.	Non-MSA	Randolph Cr	N	Rural	Development Authority of Jones County	Climax	Decatur
			Randolph			MSA	Augusta-Ricl	T V	Urban Urban	Development Authority of LaFayette Development Authority of LaGrange	Cobbtown	Tattnall Bleckley
			Richmond Rockdale	Local PHA North		MSA	Atlanta-Sand	1			Cochran	Dieuxiey
			Richmond Rockdale Schley	Local PHA North North	Atlanta-Sandy Springs-Marietta Schley Co.	Non-MSA	Schley Coun	N	Rural	Development Authority of Lanier County	Cohutta	Whitfield
			Richmond Rockdale Schley Screven Select City first	Local PHA North North South Select City fir	Atlanta-Sandy Springs-Marietta Schley Co. Screven Co. Select City first	Non-MSA Non-MSA	Schley Coun Screven Cou	N DO	Rural Rural CA Rural C	Development Authority of Lanier County Development Authority of Lawrenceville, GA Development Authority of Lee County	Cohutta Colbert Coleman	Whitfield Madison Randolph
			Richmond Rockdale Schley Screven Select City first Seminole	Local PHA North North South	Atlanta-Sandy Springs-Marietta Schley Co. Screven Co. Select City first Seminole Co.	Non-MSA Non-MSA Non-MSA	Schley Coun Screven Cou Seminole Cc	N	Rural Rural	Development Authority of Lanier County Development Authority of Lawrenceville, GA Development Authority of Lee County Development Authority of Lumokin County	Cohutta Colbert Coleman	Whitfield Madison
			Richmond Rockdale Schley Screven Select City first Seminole Spalding Stephens	Local PHA North South Select City fir South North North	Atlanta-Sandy Springs-Marietta Schley Co. Screven Co. S Select Citly first Seminole Co. Atlanta-Sandy Springs-Marietta Stephens Co.	Non-MSA Non-MSA Non-MSA MSA Non-MSA	Schley Coun Screven Cou Seminole Cc Atlanta-Sand Stephens Cc	N DO N Y N	Rural Rural CA Rural C Rural Urban Rural	Development Authority of Lanier County Development Authority of Lavrenceville, GA Development Authority of Lee County Development Authority of Lumpkin County Development Authority of Macon County Development Authority of Macon County	Cohutta Colbert Coleman College Park Collins Colquitt	Whitfield Madison Randolph Fulton Tattnal Miller
			Richmond Rockdale Schley Screven Select City first Seminole Spalding	Local PHA North South Select City fir South North	Atlanta-Sandy Springs-Marietta Schley Co. Screven Co. 5 Select City first Seminole Co. Atlanta-Sandy Springs-Marietta	Non-MSA Non-MSA Non-MSA MSA	Schley Coun Screven Cou Seminole Cc Atlanta-Sand	N DO N Y	Rural Rural CA Rural C Rural Urban	Development Authority of Lanier County Development Authority of Lavrenceville, GA Development Authority of Leve County Development Authority of Macon County Development Authority of Macon County Development Authority of Macon County	Colutta Colbert Coleman College Park Collins	Whitfield Madison Randolph Fulton Tattnal
			Richmond Rockdale Schley Screven Select Chy first Seminole Spalding Stephens Stewart	Local PHA North South Select City fir South North North South	Atlanta-Sandy Springs-Marietta Schley Co. Screven Co. 5 Select City first Seminole Co. Atlanta-Sandy Springs-Marietta Stephens Co. Stewart Co.	Non-MSA Non-MSA MSA Non-MSA Non-MSA	Schley Coun Screven Cou Seminole Cc Atlanta-Sand Stephens Cc Stewart Cou	N DO N Y N N	Rural Rural CA Rural C Rural Urban Rural Rural	Development Authority of Lamier County Development Authority of Lamenexille, GA Development Authority of Lee County Development Authority of Lee County Development Authority of McDuffe County Development Authority of McDuffe County and the City of Development Authority of McDuffe County and the City of	Colutta Colbert Coleman College Park Collins Colquitt Columbus	Whitfield Madison Randolph Fulton Tattnal Miler Muscogee

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South North	Tattnall Co. Tavlor Co.	Non-MSA Non-MSA	Tattnall Cour Taylor Coun	N Rural N Rural	Development Authority Development Authority		Conley Conyers	Clayton Rockdale	Lithonia Has LIHTC Project Locust Grow Has LIHTC Project
South	Telfair Co. Albany	Non-MSA MSA	Telfair Count Albany, GA I	N Rural Y Rural	Development Authority Development Authority	of Peachtree City	Coolidge Cordele	Thomas Crisp	Louisville Has LIHTC Project Ludowici Has LIHTC Project
South	Thomas Co. Tift Co.	Non-MSA Non-MSA	Thomas Cou Tilt County, (	N Rural N Rural	Development Authority Development Authority	of Polk County	Corinth Cornelia	Heard Habersham	Lula Has LIHTC Project Lumber City Has LIHTC Project
South	Toombs Co. Towns Co.	Non-MSA Non-MSA	Toombs Cou Towns Cour	N Rural N Rural	Development Authority Development Authority	of Richmond County	Country Club E Covington	Bulloch Newton	Lyons Has LIHTC Project Mableton Has LIHTC Project
South North	Treutien Co. Troup Co.	Non-MSA Non-MSA	Treutien Cou Troup Count	N Rural N Rural	Development Authority	of Screven County of Seminole County and Donalson	Crawford	Oglethorpe Tallaferro	Macon Has LIHTC Project Madison Has LIHTC Project
South North	Turner Co. Macon	Non-MSA MSA	Turner Cour Macon, GA I	N Rural Y Rural	Development Authority Development Authority	of St. Marys of Talbot County	Crooked Creel Culloden	Putnam Monroe	Manchester Has LIHTC Project Marietta Has LIHTC Project
North North	Union Co. Upson Co.	Non-MSA Non-MSA	Union Count Upson Coun	N Rural N Rural	Development Authority	of Telfair County	Cumming Cusseta	Forsyth Chattahoochee	Marshallville Has LIHTC Project Martinez Has LIHTC Project
North North	Chattanooga Atlanta-Sandy Springs-Marietta	MSA MSA	Chattanooga Atlanta-Sand	Y Rural Y Urban	Development Authority Development Authority	of the City of Bowdon of the City of Dalion	Cuthbert Dacula	Randolph Gwinnett	Maysville Has LIHTC Project Mccaysville Has LIHTC Project
South North	Ware Co. Warren Co.	Non-MSA Non-MSA	Ware Count Warren Cou	N Rural N Rural	Development Authority	of the City of Homeland	Dahlonega Dalsy	Lumpkin Evans	Mcdonough Has LIHTC Project Metter Has LIHTC Project
North South	Washington Co. Wayne Co.	Non-MSA Non-MSA	Washington Wayne Cour	N Rural N Rural		of the City of Jeffersonville and Twi		Paulding Whitfield	Midville Has LIHTC Project Milledgeville Has LIHTC Project
South South	Webster Co. Wheeler Co.	Non-MSA Non-MSA	Webster Cou Wheeler Cou	N Rural N Rural		of the City of Miledgeville and Bald		Early Madison	Millen Has LIHTC Project Monroe Has LIHTC Project
North North	White Co. Dalton	Non-MSA MSA	White Count Dalton, GA F	N Rural Y Urban	Development Authority Development Authority	of the City of Oakwood	Danville Darien	Wikinson McIntosh	Moultrie Has LIHTC Project Mt. Vernon Has LIHTC Project
South North	Wilcox Co. Wilkes Co.	Non-MSA Non-MSA	Wilcox Coun Wilkes Coun	N Rural N Rural	Development Authority Development Authority	of the City of Vienna	Dasher Davisboro	Lowndes Washington	Nashville Has LIHTC Project Newnan Has LIHTC Project
North South	Wilkinson Co. Albany	Non-MSA MSA	Wikinson Co Albany, GA I	N Rural Y Rural	Development Authority	of Tilt County	Dawson Dawsonville	Terrell Dawson	Ocilla Has LIHTC Project Omega Has LIHTC Project
					Development Authority Development Authority	of Vidalla	De Soto Dearing	Sumter McDuffie	Palmetto Has LIHTC Project Peachtree C Has LIHTC Project Pearson Has LIHTC Project
					Development Authority Development Authority	of Warner Robins	Decatur Deenwood	DeKalb Ware Washington	Pelham Has LIHTC Project
					Development Authority Development Authority	of Washington County	Deepstep Demorest Denton	Washington Habersham Jeff Davis	Pembroke Has LIHTC Project Perry Has LIHTC Project Pine Mounta Has LIHTC Project
					Development Authority Development Authority Development Authority	of White County	Dewy Rose Dexter	Elbert Laurens	Pooler Has LIHTC Project Powder Spri Has LIHTC Project
					Development Authority	of Wikinson County	Dillard	Rabun Glynn	Preston Has LIHTC Project Quitman Has LIHTC Project
					Downtown Athens Dev Downtown Camilla Dev Downtown Dalton Dev	elopment Authority	Doerun Donalsonville	Colquit Seminole	Rabun Gap Has LIHTC Project Reidsville Has LIHTC Project
					Downtown Developme	nt Authority for the City of Garden ( nt Authority for the City of Hahira, C	Dooling	Dooly DeKalb	Richland Has LIHTC Project Richmond H Has LIHTC Project
					Downtown Developme	nt Authority for the City of Namia, C nt Authority for the City of Savannal nt Authority for the City of Warner F	Douglas	Coffee Douglas	Rincon Has LIHTC Project Ringgold Has LIHTC Project
					Downtown Developme	nt Authority of Adel, Georgia	Druid Hills Du Pont	DeKalb Clinch	Riverdale Has LIHTC Project Roberta Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Augusta-Richmond (		Laurens Laurens	Rockmart Has LIHTC Project Rome Has LIHTC Project
					Downtown Developme	nt Authority of Avondale Estates	Duluth Dunwoody	Gwinnett DeKab	Rossville Has LIHTC Project Roswell Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Baxley	Dutch Island Eagle Grove	Chatham Hart	Royston Has LIHTC Project Sandersville Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Brunswick nt Authority of Centerville	East Dublin East Eilijay	Laurens Gilmer	Sandy Sprin Has LIHTC Project Sardis Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Chatsworth nt Authority of Columbus, Georgia	East Griffin East Newnan	Spalding Coweta	Savannah Has LIHTC Project Scottdale Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Cordele nt Authority of Cuthbert, Georgia	East Point Eastman	Fulton Dodge	Shellman Has LIHTC Project Smyrna Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Douglas nt Authority of Fairburn	Eatonton Edgehill	Putnam Glascock	Soperton Has LIHTC Project Sparta Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Fitzgerald nt Authority of Forsyth	Edison Elberton	Calhoun Elbert	Springfield Has LIHTC Project St. Marys Has LIHTC Project
					Downtown Developme		Ellenton	Schley Colquit	Statesboro Has LIHTC Project Stockbridge Has LIHTC Project
					Downtown Developme	nt Authority of Hinesville, Georgia	Ellijay Emerson	Gilmer Bartow	Stone Mount Has LIHTC Project Summerville Has LIHTC Project
					Downtown Developme	nt Authority of Lawrenceville, GA	Empire Enigma	Dodge Berrien	Swainsboro Has LIHTC Project Sylvania Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Maysville	Ephesus Epworth	Heard Fannin	Sylvester Has LIHTC Project Talbotton Has LIHTC Project
					Downtown Developme		Eton Euharlee	Murray Bartow	Tennille Has LIHTC Project Thomaston Has LIHTC Project
						nt Authority of Pitts, Georgia	Evans Experiment	Columbia Spalding	Thomasville Has LIHTC Project Thomson Has LIHTC Project
					Downtown Developme Downtown Developme	nt Authority of Snellville, Georgia	Fair Oaks Fairburn	Cobb Fulton	Tifton Has LIHTC Project Toccoa Has LIHTC Project
					Downtown Developme	nt Authority of the City of Atlanta	Fairmount Fairview	Gordon Walker	Trenton Has LIHTC Project Trion Has LIHTC Project
					Downtown Developme	nt Authority of the City of Baconton nt Authority of the City of Buford	Fayettevile	Clinch Fayette Ben Hill	Tucker Has LIHTC Project Union City Has LIHTC Project Union Point Has LIHTC Project
					Downtown Developme	nt Authority of the City of Canton, G nt Authority of the City of Dailas, Ge	Flemington	Liberty Butts	Valdosta Has LIHTC Project Vidalia Has LIHTC Project
					Downtown Developme	nt Authority of the City of Dawson	Flowery Brand Folkston		Vienna Has LIHTC Project Villa Rica Has LIHTC Project
					Downtown Developme	nt Authority of the City of Decata nt Authority of the City of Douglasvi nt Authority of the City of Greensbo	Forest Park	Clayton Monroe	Wadley Has LIHTC Project Warm Sprini Has LIHTC Project
					Downtown Developme	nt Authority of the City of Jackson nt Authority of the City of Jackson nt Authority of the City of Jonesbori	Fort Gaines	Clay	Warner Rob Has LIHTC Project Warrenton Has LIHTC Project
					Downtown Developme	nt Authority of the City of Johnsborn nt Authority of the City of LaFayette nt Authority of the City of LaGrange	Fort Stewart	Liberty Peach	Washington Has LIHTC Project Waycross Has LIHTC Project
					Downtown Developme	nt Authority of the City of Ladiraide nt Authority of the City of Locust Gr nt Authority of the City of Monroe	Franklin	Heard	Waynesboro Has LIHTC Project West Point Has LIHTC Project
					Downtown Developme	nt Authority of the City of Morrow, C nt Authority of the City of Newnan,	Funston	Colquitt Hall	Willacoocher Has LIHTC Project Williamson Has LIHTC Project
					Downtown Developme	nt Authority of the City of Norcross	Garden City Garfield	Chatham Emanuel	Winder Has LIHTC Project Woodstock Has LIHTC Project
					Downtown Developme	nt Authority of the City of Richland,	Gay Geneva	Meriwether Talbot	Wrens Has LIHTC Project Wrightsville Has LIHTC Project
							Georgetown Gibson	Quitman Glascock	Young Harris Has LIHTC Project
					Downtown Developme	nt Authority of the City of Royston	Gilsvile Girard	Hall Burke	
					Downtown Developme Downtown Developme	nt Authority of the City of Smithvile nt Authority of the City of Tallapoos	Glenwood	Tattnal Wheeler	
					Downtown Developme		Gordon	Walton Wikinson	
					Downtown Developme	nt Authority of the City of Vienna	Graham Grantville	Appling Coweta	
					Downtown Developme	nt Authority of the City of Warrenton nt Authority of the City of Warwick	Gray Grayson Greensboro	Jones Gwinnett Greene	
					Downtown Developme	nt Authority of the Mayor and City C		Meriwether	
						nt Authority of Woodbury	Griffin Grovetown	Spalding Columbia	
							Gum Branch Gumlog	Liberty Towns	
					Downtown LaGrange L Downtown Marietta De Downtown Savannah A	velopment Authority	Guyton Hagan	Effingham Evans	
					Downtown Savannan / Downtown Statesboro Downtown Waycross D	Development Authority	Hahira Hamilton	Lowndes Harris	
					Dublin-Laurens County Elbert County Richard	Development Authority B. Russell Development Authority	Hampton Hannahs Mill	Henry Upson	
					Elberton Downtown De Emanuel County Deve	evelopment Authority d/b/a MainStre lopment Authority	Haralson	Fulton Coweta	
					Etowah Area Consolida	ated Housing Authority	Hardwick Harlem	Baldwin Columbia	
					Fairburn Housing Auth Fall Line Regional Deve	ority elopment Authority	Harrison Hartwell	Washington Hart Dolothi	
					Fayette County Develo Fitzgerald/Ben Hill Cou	nty Development Authority	Hawkinsville Hazlehurst	Pulaski Jeff Davis White	
						own Development Authority	Helen Helena Henderson	Telfair	
						tlanta Land Bank Authority, Inc.	Henderson Hephzibah Heron Bay	Chatham Richmond Henry	
					Gainesville Redevelopr	nent Authority	Heron Bay Hiawassee Higgston	Henry Towns Montgomery	
					Georgia Bioscience Joi Gibson Housing Author Glennville Developmen	ity	Higgston Hiltop Hiltonia	Nontgomery Pike Screven	
					Glennville Downtown D	levelopment Authority	Hinesville Hiram	Liberty Paulding	
					Gordon Downtown De Grady County Joint De	velopment Authority	Hoboken Hogansville	Brantley Troup	
					Greene County Develo Griffin-Spalding County	pment Authority Development Authority	Holly Springs Homeland	Cherokee Charlton	
					Habersham County De Hapeville Development	velopment Authority Authority	Homer Homerville	Banks Clinch	
					Hawkinsville Downtown Hawkinsville Housing A	i Development Authority uthority	Hoschton Howard	Jackson Taylor	
					Hazlehurst Downtown Henry County Develop	Development Authority ment Authority	Hull Ideal	Madison Macon	
					Hogansville Developme Housing Authority City	ent Authority of Sylvester, GA		Madison Catoosa	
					Housing Authority of Ci Housing Authority of Ci	ty of Danielsville	Iron City Irondale	Seminole Clayton	
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					Housing Authority of th Housing Authority of th Housing Authority of th	e City of Adel, Georgia	Jenersonville Jenkinsburg Jersey	Butts Walton	
					Housing Authority of th Housing Authority of th	e City of Albany	Jesup Johns Creek	Wayne Fulton	
					Housing Authority of th Housing Authority of th	e City of Athens, Georgia e City of Augusta, Georgia	Jonesboro Junction City	Clayton Talbot	
					Housing Authority of th Housing Authority of th	e City of Bainbridge e City of Baxley	Kennesaw Keysville	Cobb Burke	
					Housing Authority of th Housing Authority of th	e City of Blackshear e City of Blakely, Georgia	Kings Bay Base Kingsland	Camden Camden	
						e City of Buford, Georgia	Kingston Kite	Bartow Johnson	

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Housing Authority of the City of Cave Spring Housing Authority of the City of Cedartown, Ca	LaGrange	Troup
	Lake City Lake Park	Clayton Lowndes
Housing Authority of the City of Clarkesville, Ga.	Lakeland	Lanier
Housing Authority of the City of Clarkston Housing Authority of the City of Clayton, Georgia	Lakeview Lakeview Estat	Catoosa Rockdale
Housing Authority of the City of Cleveland, Ga.	Lavonia	Franklin
Housing Authority of the City of College Park Housing Authority of the City of Colquit	Leary	Gwinnett Calhoun
Housing Authority of the City of Conyers Housing Authority of the City of Cornelia, Ga.		Lee Cook
Housing Authority of the City of Covington	Leslie	Sumter
Housing Authority of the City of Crawfordville Housing Authority of the City of Cumming	Lexington Liburn	Oglethorpe Gwinnett
Housing Authority of the City of Cuthbert, GA	Lilly	Dooly
Housing Authority of the City of Dahlonega Housing Authority of the City of Dawson	Lincoln Park Lincolnton	Upson Lincoln
Housing Authority of the City of Decatur, Georgia	Linwood	Walker
Housing Authority of the City of Doerun, Georgia Housing Authority of the City of Dublin, Georgia	Lithia Springs Lithonia	Douglas DeKalb
Housing Authority of the City of East Point, Georgia	Locust Grove	Henry
Housing Authority of the City of Eastman Housing Authority of the City of Eatonton	Loganville Lone Oak	Walton Meriwether
Housing Authority of the City of Edison, GA.	Lookout Mount	Walker
Housing Authority of the City of Ellaville Housing Authority of the City of Ellijay, Georgia	Louisville Lovejoy	Jefferson Clayton
Housing Authority of the City of Fitzgerald	Ludowici	Long
Housing Authority of the City of Forsyth Housing Authority of the City of Fort Gaines	Lula Lumber City	Hall Telfair
Housing Authority of the City of Fort Oglethorpe, Georgia	Lumpkin	Stewart
Housing Authority of the City of Fort Valley Housing Authority of the City of Gainesville	Luthersville Lyerly	Meriwether Chattooga
Housing Authority of the City of Glennville	Lyons Mableton	Toombs Cobb
Housing Authority of the City of Glenwood Housing Authority of the City of Grantville	Macon	Blbb
Housing Authority of the City of Greensboro, Georgia	Madison Manassas	Morgan Tattnal
Housing Authority of the City of Griffin Housing Authority of the City of Hahira, Georgia	Manchester	Meriwether
Housing Authority of the City of Hampton, Georgia Housing Authority of the City of Harlem, Georgia	Marietta	Newton Cobb
Housing Authority of the City of Hartwell	Marshaiwie	Macon
Housing Authority of the City of Hinesville, Ga Housing Authority of the City of Hogansville	Martin Martinez	Stephens Columbia
Housing Authority of the City of Jasper	Matthews	Jefferson
Housing Authority of the City of Jefferson Housing Authority of the City of Jesup	Maxeys Maysville	Oglethorpe Banks
Housing Authority of the City of Lakeland, Georgia	McCaysville	Fannin Henry
Housing Authority of the City of Lavonia Housing Authority of the City of Lawrenceville, GA	Mointyre	Wikinson
Housing Authority of the City of Lithonia, Georgia	McRae Meansville	Telfair Pike
Housing Authority of the City of Loganville, GA Housing Authority of the City of Louisville	Meigs	Thomas
Housing Authority of the City of Macon, Georgia Housing Authority of the City of Madison, GA	Mendes Menlo	Tattnall Chattooga
Housing Authority of the City of Marietta	Metter	Candler
Housing Authority of the City of McDonough Housing Authority of the City of Menio, Georgia	Midville Midway	Burke Liberty
Housing Authority of the City of Metter	Mlan	Telfair
Housing Authority of the City of Miledgeville and Sparta Housing Authority of the City of Milen	Miledgevile Milen	Baldwin Jenkins
Housing Authority of the City of Monroe, GA	Miner	Lamar
Housing Authority of the City of Monticello Housing Authority of the City of Moultrie, Georgia		Fulton Fannin
Housing Authority of the City of Mt. Vernon Housing Authority of the City of Nahunta	Mitchell	Glascock Pike
Housing Authority of the City of Nashville, Georgia	Molena Monroe	Walton
Housing Authority of the City of Oakwood, Georgia	Montezuma	Macon Chatham
Housing Authority of the City of Ocilia, Ga Housing Authority of the City of Pearson, Georgia	Monticello	Jasper
Housing Authority of the City of Perry, Georgia Housing Authority of the City of Quitman	Montrose Moody AFB	Laurens Lowndes
Housing Authority of the City of Ringgold	Moreland	Coweta
Housing Authority of the City of Roberta, GA. Housing Authority of the City of Roswell	Morgan Morganton	Calhoun Fannin
Housing Authority of the City of Royston	Morrow	Clayton
Housing Authority of the City of Sandersville Housing Authority of the City of Senola	Morven Moultrie	Brooks Colquit
Housing Authority of the City of Shelman	Mount Airy	Habersham
Housing Authority of the City of Social Circle, GA Housing Authority of the City of Soperton	Mount Vernon Mount Zion	Montgomery Carroll
Housing Authority of the City of Statesboro	Mountain City Mountain Park	Rabun
Housing Authority of the City of Summerville Housing Authority of the City of Swainsboro	Mountain Park Mountain Park	Fulton
Housing Authority of the City of Sylvania	Nahunta Nashville	Brantley Berrien
Housing Authority of the City of Tallapoosa, Georgia Housing Authority of the City of Thomaston	Naylor	Lowndes
Housing Authority of the City of Thomasville, Georgia Housing Authority of the City of Thomson, Georgia	Nelson Newborn	Pickens Newton
Housing Authority of the City of Tilton, Georgia	Newington	Screven
Housing Authority of the City of Toccoa, Ga. Housing Authority of the City of Vidalia	Newnan Newton	Coweta Raker
Housing Authority of the City of Vienna	Nicholls	Coffee
Housing Authority of the City of Warner Robins, Georgia Housing Authority of the City of Warnenton	Nicholson Norcross	Jackson Gwinnett
Housing Authority of the City of Waycross	Norman Park	Colquit
Housing Authority of the City of Waynesboro Housing Authority of the City of West Point	North Atlanta North Decatur	DeKalb DeKalb
Housing Authority of the City of Winder Housing Authority of the City of Woodbury, Georgia	North Druid Hi North High Shi	DeKalb
Housing Authority of the City of Wrightsville	Norwood	Warren
Housing Authority of the County of Atkinson, Georgia Housing Authority of the County of DeKalb, Georgia	Nunez Oak Park	Emanuel Emanuel
Housing Authority of the County of Harris	Oakwood	Hall
Housing Authority of the County of Houston, Georgia Housing Authority of the Town of Homer, Ga.	Ochlocknee Oclla	Thomas Irwin
Houston County Development Authority	Oconee	Washington
Ideal Downtown Development Authority Jackson Housing Authority	Offerman	Wayne Pierce
Jenkins County Development Authority	Odlethorpe	Macon
Joint Development Authority of Baker, Dougherty, Terrell, Joint Development Authority of Bartow County and Picken	Omaha	Screven Stewart
Joint Development Authority of Brooks. Colguitt. Grady. M	Omega	TR
Joint Development Authority of Burke County and City of V Joint Development Authority of Carroll, Haralson, Polk, He	Oxford	Spalding Newton
Joint Development Authority of Fannin County, Towns Co	Palmetto	Fulton DeKalb
Joint Development Authority of Franklin, Hart and Stepher Joint Development Authority of Hazlehurst, Lumber City ar	Parrott	Terrell
	Patterson	Pierce Thomas
Joint Development Authority of Jasper, Morgan, Newton, a		Blbb
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