

OFFICE OF HOUSING FINANCE

Mitch Kelly Housing Finance



Mitchell.Kelly@DCA.GA.GOV

The Office of Housing Finance oversees the financing and development of affordable multifamily properties in Georgia. The Office's core functions include the allocation of 9% and 4% Housing Credits, ensuring financial viability of Housing Credit developments, multifamily loan originations and underwriting, construction monitoring, and development oversight.



Meagan Cutler, Allocation and Policy

Meagan.Cutler@DCA.GA.GOV

The Allocation and Policy team is responsible for QAP policy development and the allocation of 9% and 4% Housing Credits through DCA's competitive application processes.

The Allocation Team is the primary point of contact for QAP or Scoring discussions until a development is awarded.



Sandy Wyckoff, Tax Credit Underwriting

Sandy.Wyckoff@DCA.GA.GOV

The Tax Credit Underwriting team ensures financial feasibility for developments funded with 9% and 4% Housing Credits.

The Tax Credit Underwriting Team is the primary point of contact from the time a development is awarded until the 42(M) or Carryover Allocation is given.



Robert KeelerMF Loan Underwriting

Robert.Keeler@DCA.GA.GOV

The Multifamily Loan Underwriting team is responsible for originating and underwriting GHFA loans for multifamily properties.

The MF Loan Underwriting team is the primary point of contact from the time a development applies for a loan from GHFA until the loan is closed.



Gary HugginsConstruction Services

Gary.Huggins@DCA.GA.GOV

The Construction Services team is responsible for initial construction reviews, monitoring, approving disbursements for GHFA loans, and final architectural signoff.

The Construction Services team is the primary point of contact for any construction or architectural question, issue, or approval until the property is in the Compliance Period.



Ono UwhubetineDevelopment Monitoring

Onome.Uwhubetine@DCA.GA.GOV

The Development team ensures properties funded with 9% and 4% Housing Credits have a successful and timely development process.

The Development team is the primary point of contact from the time a development is given a 42(M) or Carryover Allocation until 8609(s) are issued.