



# GEORGIA DEPARTMENT *of* COMMUNITY AFFAIRS



# What does DCA do?

## Local Government Assistance

- Provide resources, tools, and technical assistance to cities, counties, and local authorities to help strengthen communities

## Community & Economic Development

- Connect communities to funding sources to help build capacity and encourage economic development while honoring the community's past through historic preservation

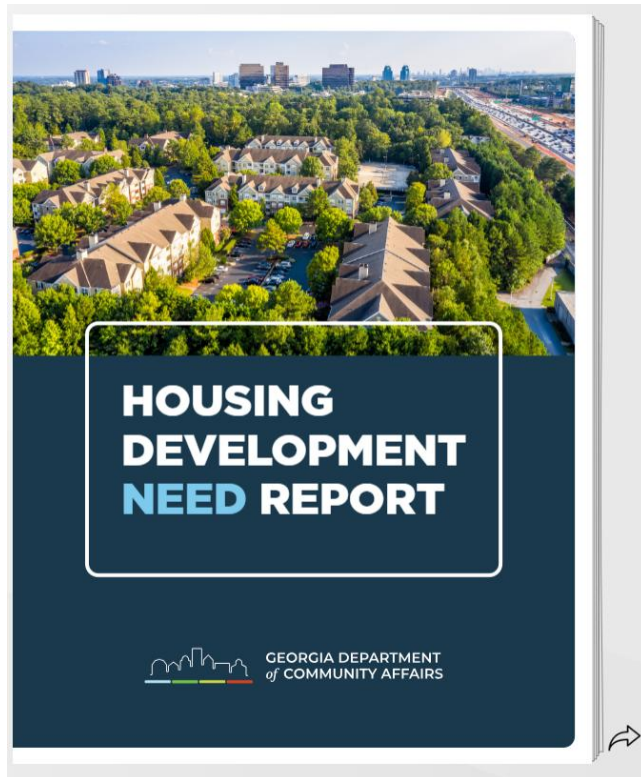
## Safe & Affordable Housing

- Help communities meet housing needs and connect people with housing assistance



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- Understanding Need and Defining Affordability
  - Importance of Planning
  - What can Local Partners do?
  - Georgia Initiative for Community Housing

# Housing Development Need



- Report provides a 2025 snapshot of Georgia's gap between housing development needed and the existing housing supply
- Utilizes publicly available datasets
- Broken down by the state's service delivery regions
- Dashboard provides snapshot by county (navigate to page 2 of dashboard)

<https://dca.georgia.gov/affordable-housing/housing-development>

# Housing Affordability

## What is AMI?

Area Median Income (AMI) - defined as the midpoint of a specific area's income distribution and is calculated on an annual basis by the Department of Housing and Urban Development (HUD).

## Housing Cost Burden

HUD defines households spending >30% of income on housing as cost-burdened and >50% as severely cost-burdened.

Cost-burdened  
Households in Region 10



Data Source: [American Community Survey 5-Year Data, U.S. Census Bureau](#)

# Examples of jobs in Southwest Georgia

A dishwasher  
making \$9/hr in  
Early County  
qualifies for housing  
at 30% AMI



A receptionist  
making \$15/hr in  
Grady County  
qualifies for housing  
at 50% AMI



A librarian  
making \$24/hr in  
Albany qualifies  
for housing at  
80% AMI



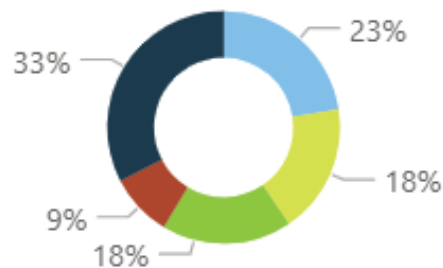
*Multifamily tax subsidy income limits for a three-person household*

*Data source: HUD, BLS*

# Region 10 Household Income Levels

## Renters

- Less than 30% AMI
- 31-50% AMI
- 51-80% AMI
- 81-100% AMI
- More than 100% AMI

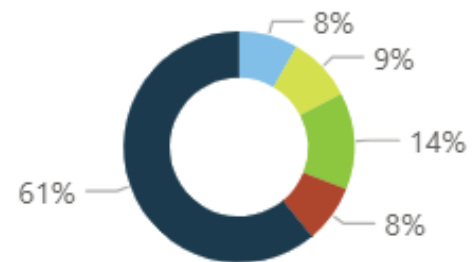


67% of R10 Renters are at or below 100% AMI

39% of R10 Homeowners are at/below 100% AMI

## Homeowners

- Less than 30% AMI
- 31-50% AMI
- 51-80% AMI
- 81-100% AMI
- More than 100% AMI



Data source: Comprehensive Housing Affordability Strategy Data, US Department of Housing and Urban Development

# Planning

“how a community shapes and guides growth and development”

What do we  
have?

What do or  
will we need?

How do we  
get there?

# Planning

- Coordination of Resources
- Addressing Stability, Affordability, Attainability
- Infrastructure Capacity
- Economic Development
- Building Community Support
- Preserve History and Character
- Identify Potential Funding Sources



# What Can Local Partners Do?

## In Control:

- Zoning & Land Use
- Building Permits
- Property Tax Policy & Incentives
- Down Payment Assistance
- Investments in Grant Writing and Administration
- Loans & Grants
- Public Support for Deals
- Land Banking/Public Land
- Developer Recruitment/Evaluation
- GICH Program Participation

## Outside Control:

- Land Costs
- Labor Costs/Wages
- Interest Rates/Credit
- Consumer Demand
- Individual Savings
- Birth Rates/Immigration

# Georgia Initiative for Community Housing (GICH)

- Collaborative, three-year program where communities learn how to address and plan for their housing needs
- Partnership between DCA, University of Georgia, and Georgia Municipal Association



- Five Communities selected per year
- Applications due in July

# Georgia Initiative for Community Housing (GICH)

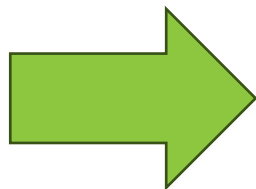
## What Do GICH Communities Learn?

- Housing Tax Credits
- Community HOME Investment Program (CHIP)
- Planning
- Grant Writing
- Community Development Block Grants (CDBG)
- Code Enforcement
- Housing Choice Vouchers
- Homeownership Assistance
- Community Engagement
- Workforce Housing Initiative
- Land Banks
- Housing Studies

# Georgia Initiative for Community Housing (GICH)

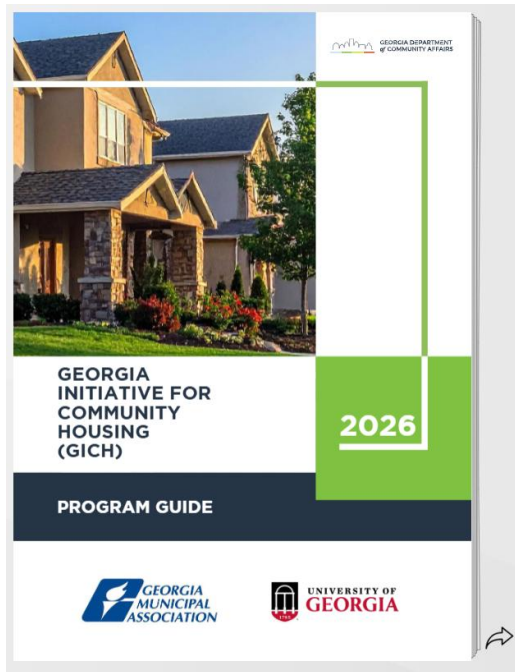
## Program Benefits

- Education
- Technical Assistance
- Peer Learning
- Extra points on CHIP application
- Extra points on a Housing Tax Credit application
- Exemption from the “every other year” rule for CDBG

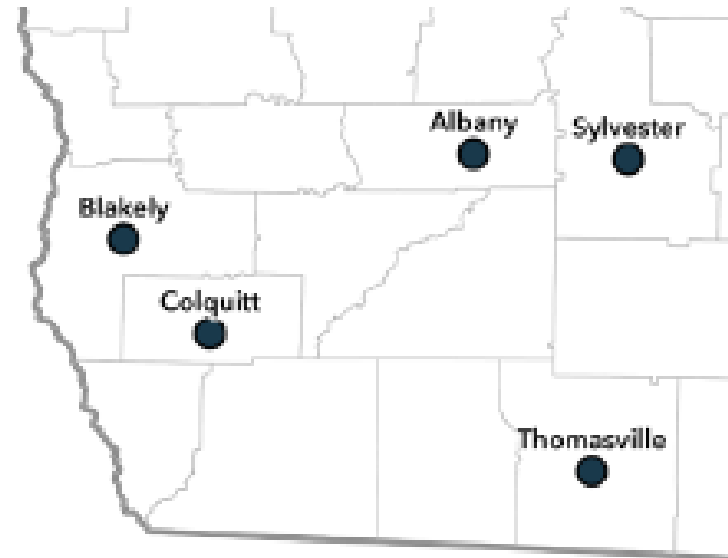


GICH communities secure more CDBG, CHIP, and Housing Tax Credit awards after participating than they did before the program.

# Georgia Initiative for Community Housing (GICH)



## Current Certified Alumni:



<https://dca.georgia.gov/affordable-housing/housing-development/community-initiatives/gich>

# Contact:

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