Program Overview

Georgia has been ranked as the #1 state to do business for twelve consecutive years. After several significant high-profile businesses and manufacturing facility investments were announced, Governor Brian Kemp recognized the need for additional single-family housing as more people join Georgia's workforce. In 2023, Governor Kemp and the Georgia General Assembly set an objective and appropriated funds to create an innovative program focused on creating quality affordable workforce housing as quickly as possible across growing communities in Georgia. As a result, the OneGeorgia Authority, which is attached to the Georgia Department of Community Affairs (DCA), started the Workforce Housing Initiative.

OneGeorgia's Workforce Housing Initiative works through public-private partnerships with local governments, local development authorities, and private developers to lower housing development costs. The Workforce Housing Initiative allows homebuilders to pass along those savings to homebuyers with lower purchase prices. The Initiative has also challenged local governments to tackle rezoning to make these developments feasible.

The Workforce Housing Initiative responds to the need for "missing middle" housing across the state, referring to a scope of housing types that offer diverse and affordable living options compatible with single-family homes. DCA has numerous tools available to assist with low-to-moderate income housing needs, especially for multi-family development. However, the agency previously had few resources to support single-family, homeownership opportunities. The Workforce Housing Initiative is unique in that it requires award recipients to price single-family homes at an achievable range for middle-income or first-time homebuyers. For example, homes are required to be sold between $125,000 and $290,000. If homes are to be rented, monthly rents cannot exceed 30 percent of the local Area Median Income.

The Workforce Housing Initiative has two different program paths. First, the Authority provides infrastructure grants up to $2.5 million to local cities, counties, and registered authorities to improve publicly owned water, sewer, drainage, and road infrastructure for new housing developments in Georgia. Second, OneGeorgia entered a moratorium of agreement (MOA) with DCA's Georgia Housing Finance Authority (GHFA) for $10 million to create a 0 percent interest construction loan program. This enables GHFA to provide direct loans to developers that have written support from the local government. This unique combined approach provides both site development and vertical construction resources through the same program. However, the first path is the more unique approach to housing production and is worthy of consideration from other housing finance agencies (HFAs).

An Innovative Solution to a Complex Problem

According to DCA's Housing Development Need Report, Georgia needs 101,249 homeownership units to meet the current gap in housing supply. This demand is partially driven by the increase in new workers and higher wages from Georgia's economic development success. While construction costs have increased ubiquitously, other key development costs were also driving higher prices for single-family homes, particularly in rural Georgia. With most of the prepared and infrastructure connected land already developed, local communities saw higher prices in new homes because developers had to pay for the site development and infrastructure connections in addition to vertical construction costs and still make their own living. To address this, DCA's OneGeorgia Authority used its existing statutory authority and programming to offer this new initiative for site development grants to develop infrastructure needed to develop housing. By using this existing program infrastructure, DCA was able to award the first resources through this initiative in a matter of months.

The Vitality of Partnerships

Public-private partnerships are crucial to the success of the Workforce Housing Initiative. In the Initiative's application, outreach, and award processes, OneGeorgia partners with the local government applicants, the Association of County Commissioners of Georgia, the Georgia Municipal Association, and the Regional Commissions. The application process itself requires local community matching investment, ensuring that both the state and local governments are partners in this endeavor to build housing.

OneGeorgia also partners with other DCA programs, such as the Georgia Dream program, a down payment assistance program for first-time homebuyers in Georgia. Pairing these programs together have made homeownership a possibility for many Georgia families. Communities are thoughtfully pairing the Workforce Housing Initiative infrastructure grants with other housing development resources to develop mixed use, mixed income developments. For example, with thoughtful planning, communities can create opportunities for low-income housing tax credit development to come alongside the Workforce Housing Initiative developments, creating even more housing options for Georgians, such as with Elliott's Walk in Columbus.

Case Study: Elliott's Walk

Elliott's Walk, developed by Neighborworks Columbus, illustrates how this initiative helps communities create high-quality, affordable homes that meet real workforce needs. The development brings new homeownership opportunities to South Columbus – an area that had not seen meaningful new residential construction in more than sixty years.

Elliott's Walk received a Workforce Housing Initiative grant of $2.3 million for water, sewer, drainage, and street improvements in 2023. This enabled the developers to add additional units to their project, bringing the total number of new single-family homes on site to fifty-six homes. Each home includes between three to four bedrooms and two baths, and was priced between $154,000 and $177,000, making them attainable for the local workforce.

2024 marked a major milestone for Elliott's Walk, with all fifty-six homes sold and fully occupied. Building on this momentum, additional investment is underway. Directly behind

Elliott's Walk, Providence Point, a 103-unit senior housing community financed through Georgia's housing tax credit program is scheduled to begin development in 2026. Developed by the Columbus Housing Authority in partnership with Neighborworks Columbus, Providence Pointe will expand housing options for older adults while contemplating the success of Elliott's Walk. Together, these developments demonstrate how the Workforce Housing Initiative can catalyze broader neighborhood revitalization, attract new partners, and create lasting, community-wide impact.

The Metrics of Success

The quantitative success of the Workforce Housing Initiative is detailed in DCA's annual Housing Impact Report. The data showcases how these financing tools help communities' lower construction costs, accelerate housing production, and build a stronger foundation for long-term housing stability and economic growth.

Awards Granted:

- 2025: 11 awards
- All-Time: 31 awards

Monetary Commitments:

- 2025: $24.9 million
- All-Time: $74.8 million

New Housing Units:

- 2025: 540+
- All-Time: 1,457+

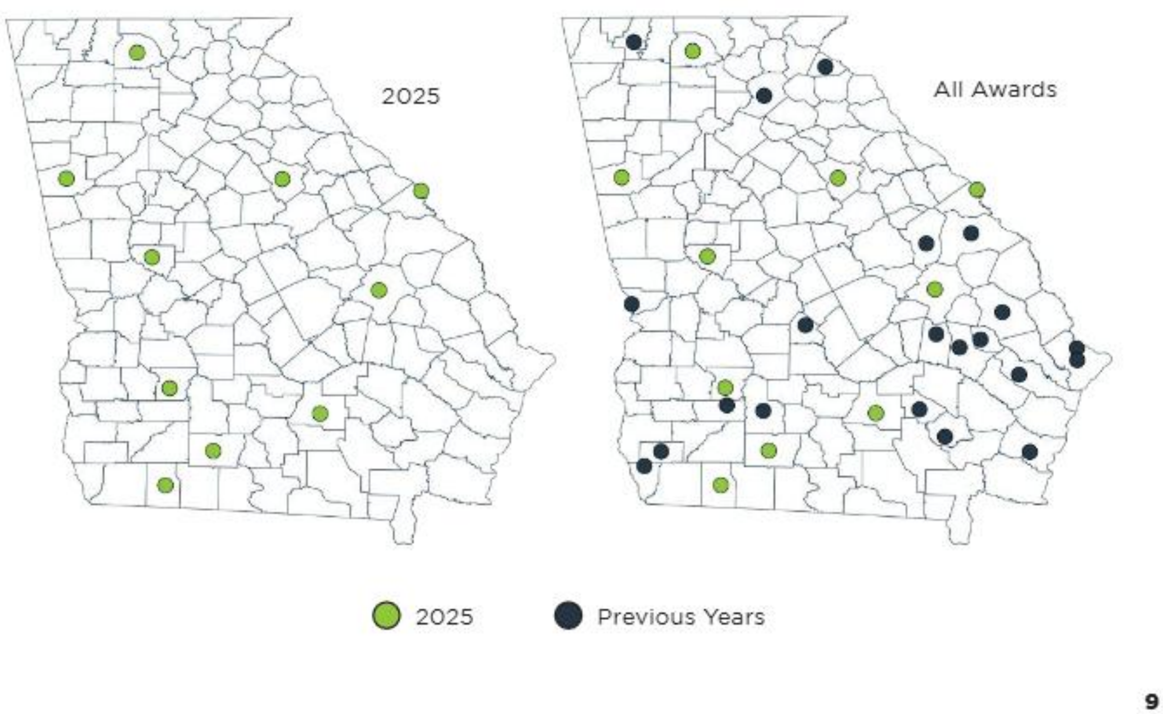
Conclusion

The upward trend of Georgia's workforce is not slowing any time soon, and it is DCA's responsibility to help communities meet those new workers with access to safe, affordable, and high-quality housing. OneGeorgia's Workforce Housing Initiative is showcasing how effective public-private partnerships and unique mechanisms to support both housing and community development achieve DCA's mission to help build strong, vibrant communities across all of Georgia.

Appendix

Appendix A: Workforce Housing Initiative Impact

Workforce Housing Initiative Communities



Appendix B: Case Study: Elliott's Walk

CASE STUDY

Elliott's Walk – Expanding Opportunity in South Columbus

Elliott's Walk, developed by NeighborWorks Columbus, illustrates how this initiative helps communities create high-quality, affordable homes that meet real workforce needs. The development brings new homeownership opportunities to South Columbus—an area that had not seen meaningful new residential construction in more than sixty years.

Conveniently located near major employment centers, schools, retail, and family-friendly amenities, Elliott's Walk offers residents easy access to Fort Benning, the Riverwalk, Synovus Stadium, and the Columbus Civic Center. The community's thoughtful design makes it an ideal place for working families to live, grow, and thrive.

Beginning with nineteen homes in its first phase, subsequent phases added thirty-seven additional single-family homes, bringing the total to fifty-six homes. Each home includes three or four bedrooms and two baths and is priced between $154,000 and $177,000, making them attainable for the local workforce. The neighborhood was intentionally designed with families in mind—featuring sidewalks, six-foot backyard privacy fences, well-lit streets, and a layout that promotes safety, walkability, and community connection.

Last year marked a major milestone for Elliott's Walk, with all fifty-six homes now sold and fully occupied. The strong demand for these homes highlights both the need for attainable homeownership opportunities and the effectiveness of strategic state investment in helping communities meet that need.

Building on this momentum, additional investment is underway. Directly behind Elliott's Walk, Providence Point—a 103-unit senior housing community financed through Georgia's housing tax credit program—is scheduled to begin development in 2026. Developed by the Columbus Housing Authority in partnership with NeighborWorks Columbus, Providence Point will expand housing options for older adults while complementing the success of Elliott's Walk. Together, these developments demonstrate how the Workforce Housing Initiative can catalyze broader neighborhood revitalization, attract new partners, and create lasting, community-wide impact.