

ANDP Home South DeKalb Advisory Council

May 21, 2019 | Wade Walker Park Family YMCA



PHOTO: DeKalb County converted seven acres of the blighted Brookside Apartments in DeKalb County to the new Brookside Park using the Neighborhood Stabilization Program. The community park features a playground, pavilion, walking trails and a community garden. The park is located at 3661 North Decatur Road.

To address affordable housing needs, ANDP has partnered with DeKalb County Community Development since 2009 to acquire and rehab more than 100 homes with the county's NSP and HOME programs. Coupled with other ANDP efforts, more than 180 homes have been acquired, rehabbed and sold affordably to low- and moderate-income households. The new Home South DeKalb Initiative will add at least 100 homes to our collaborative work in DeKalb County.



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ABOUT ANDP

The mission of Atlanta Neighborhood Development Partnership, Inc. (ANDP) is to promote, create and preserve mixed income communities through direct development, lending, policy research and advocacy that result in the equitable distribution of affordable housing throughout the metropolitan Atlanta region.

ANDP was created in 1991 as a result of the merger of the Metropolitan Atlanta Chamber of Commerce’s Housing Resource Center and the Atlanta Economic Development Corporation’s Neighborhood Development Department. The impetus for ANDP’s creation was to address the diminishing supply of affordable housing in the Metropolitan Atlanta region as well as to help reclaim declining neighborhoods in its core. Throughout its history, ANDP has supported the creation of more than 11,000 units of housing for people of low-to-moderate incomes. ANDP is proud to be a Chartered Member of the NeighborWorks Network.

NeighborWorks® America - For 40 years, Neighborhood Reinvestment Corp., a national, nonpartisan nonprofit known as NeighborWorks America, has strived to make every community a place of opportunity. Our network of excellence includes more than 240 members in every state, the District of Columbia and Puerto Rico. NeighborWorks America offers grant funding, peer-exchange, technical assistance, evaluation tools and access to training, as the nation’s leading trainer of housing and community development professionals. NeighborWorks network organizations provide residents in their communities with affordable homes, owned and rented; financial counseling and coaching; community building through resident engagement; and collaboration in the areas of health, employment and education. In the last five years, our organizations have generated more than \$34 billion in investment across the country.

ANDP Home South DeKalb Advisory Council

Wade Walker Park Family YMCA

5605 Rockbridge Road

Stone Mountain, GA 30088

May 21, 2019 9:00 a.m. - 11:00 a.m.



ATLANTA
NEIGHBORHOOD
DEVELOPMENT
PARTNERSHIP, INC.
Building the region's future,
neighborhood by neighborhood

Today's Agenda

Welcome, Acknowledgements & Introductions

Ken Woods, Chair

ANDP Home South DeKalb Advisory Council

Role of the Home South DeKalb Advisory Council

John O'Callaghan, President & CEO

Atlanta Neighborhood Development Partnership, Inc.

Home South DeKalb Overview

James D. Cromartie

Special Initiatives Senior Manager, ANDP

DeKalb County Housing Affordability Study

Dr. Michael Rich, Professor, Department of Political Science

Emory University

LISC Atlanta Overview

Dale Royal, Executive Director

LISC Atlanta

State of Housing in Black America

Jeffrey Hicks, President

National Association of Real Estate Brokers

ANDP's Homeownership Wealth Creation Study

Mandy Eidson

Resource Development and Special Initiatives Manager, ANDP

Event Announcements & Closing Remarks

Ken Woods

ANDP HOME SOUTH DEKALB



100 newly renovated, single-family homes



Focus on green, healthy renovation standards



Homebuyer down payment assistance



Capital for community development



Engaging resident leaders to strengthen neighborhoods



Collaborating with housing, community, and governmental entities



Partnering to improve health, equity and economic outcomes in South DeKalb.

ANDP has launched Home South DeKalb, a three-year initiative to lift homeownership rates, restore family wealth, increase neighborhood stability, and improve resident health and wellness outcomes in South DeKalb. Through the initiative, ANDP will invest \$20 million of its existing and new capital to improve areas hardest hit by the foreclosure crisis, especially those neighborhoods impacted by the lingering effects of negative equity. A critical component of ANDP's Home South DeKalb initiative is the innovative partnership with DeKalb County Government. ANDP and DeKalb County are aligning resources to make the most positive community and neighborhood impact. Specifically, the initiative will coordinate with DeKalb County to ensure that county programs and services are leveraged to improve resident quality of life and neighborhood stability.



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AFFORDABLE HOUSING



During the Home South DeKalb Initiative, ANDP will acquire, renovate and sell at least 100 homes in South DeKalb!



Our renovation of homes in South DeKalb will focus on long-term sustainability and affordability of the home through enhanced green and healthy standards.



For many families, achieving the dream of homeownership means clearing the difficult hurdle of saving for the mortgage down payment. ANDP continues to work with local, state and national organizations to identify down payment resources. We will work with homebuyers to ensure they are aware of all available down payment assistance options.

FREQUENTLY ASKED QUESTIONS - HOMEBUYERS

Q: WHERE CAN I SEE ANDP HOMES AVAILABLE FOR SALE IN SOUTH DEKALB?

A: As we acquire and renovate South DeKalb homes, they will be listed for sale at www.andphomes.org/search. When the homes are priced, your real estate professional will find the homes listed on FMLS.

Q: WHO CAN PARTICIPATE?

A: Any homebuyer interested in purchasing a home from ANDP must have a total household income at or below 120 percent of Area Median Income (AMI) to participate in the program. See the Maximum Household Income table on page 4.

Q: HOW DO I PARTICIPATE?

A: There is no special application process to participate in the program, but there are a few key requirements. In addition to the income limit mentioned above, homebuyers are also required to take a Homebuyer Education Class from a HUD-approved housing counseling agency. Details at www.andphomes.org/homebuyer. Homebuyers are required to purchase the home using an approved ANDP lender. See the full list of lenders at www.andphomes.org/financing.

Q: WHAT IS THE PROCESS?

A. Here are the recommended homebuying steps to follow:

- Schedule a homebuyer education course and speak with a counselor about your financial readiness for homeownership (credit score, budget, etc.).
- Speak with an ANDP lender and get pre-approved for a home mortgage.
- Identify a real estate professional to guide you through the process, preferably one that understands affordable housing programs.
- Begin to identify down payment assistance options (see below).
- Identify a home, make an offer, sign a contract and close on the purchase.

Many of these steps can be taken simultaneously. For more expanded details about the homebuying process, visit www.andphomes.org/start. Please see our list of homes at www.andphomes.org/search or call us at 404-420-1600.

Q: WHERE CAN I GET DOWN PAYMENT ASSISTANCE (DPA)?

A. Homes listed at www.andphomes.org/search in the “HOME Program” category, come with DPA. Homes in the “Partner” category do not come with DPA. We recommend you explore the following DPA programs:

- ANDP Veterans Program - www.andphomes.org/veterans
- NeighborhoodLIFT (limited time program) - www.andpi.org/lift
- WE DeKalb - <https://www.decidedekalb.com/what-we-do/we-dekalb.stml>
- GA Dream 2nd Standard
- GA Dream 2nd Standard - Targeted
- GA Dream Hardest Hit Funds DPA programs
<https://dca.ga.gov/safe-affordable-housing/homeownership/georgia-dream>
- And search other programs at www.downpaymentresource.com

For more expanded details about down payment assistance, visit www.andphomes.org/dpa

Q: WHAT IF I CAN'T GET PRE-APPROVED FOR A MORTGAGE OR CAN'T SECURE DOWNPAYMENT ASSISTANCE?

A: In the event you are not able to get pre-approved for a mortgage, or you are not able to purchase a home without down payment assistance, we recommend that you meet with a HUD-approved, homebuyer counseling agency to discuss what steps are needed to move you toward financial readiness. To find a HUD-approved housing counseling agency near you, visit www.andphomes.org/homebuyer. ANDP is also piloting a lease-purchase program that may be a fit for near-ready homebuyers.

COMING SOON: A detailed South DeKalb Resource Guide, which will include expanded topics on the homebuying process and more. When complete, the guide will be available in print and online at www.HomeSouthDeKalb.org

FREQUENTLY ASKED QUESTIONS - CAPITAL FOR DEVELOPMENT

Q: WHO DOES THE LOAN FUND SERVE?

A: ANDP Loan Fund capital is designed to address market gaps and minimize barriers to entry into the traditional lending sector. Our borrowers are developers building homes that are affordable to people earning up to 120% of the Area Median Income (AMI). We prioritize projects that are located in communities where residents can thrive by accessing job centers, public transit and quality education facilities.

Q: WHAT FINANCING PRODUCTS ARE AVAILABLE?

A: The ANDP Loan Fund offers the following loan products. Predevelopment: Funds to support project planning, soft costs and predevelopment activities; Acquisition: Funds to acquire real property in order to create, stabilize, and/or preserve low- to moderate-income housing; Construction: Funds for new construction or rehabilitation; Bridge: Funds to provide bridge financing until receipt of committed capital sources; Mini-Permanent: loan term, or a loan with a term longer than 36 months but shorter than 15 years.

Q: WHAT LOAN AMOUNTS ARE AVAILABLE?

A. The ANDP Loan Fund typically provides financing between \$250,000 and \$1 million.

Q: WHAT IF MY CAPITAL NEEDS ARE GREATER THAN \$1 MILLION?

A: ANDP has an innovative partnership with Reinvestment Fund, one of the nation’s largest CDFI loan funds. In partnership with Reinvestment Fund, we may be able to accommodate larger requests for capital.

Q: I’M READY FOR CAPITAL. WHAT ARE MY NEXT STEPS?

A. We recommend you share more about your project using our online tool. Visit www.andpi.org/loanfund and click on the “Tell Us More” button and answer the questions.

COMING SOON: A detailed South DeKalb Resource Guide, which will include expanded topics on the community development and small business resources. When complete, the guide will be available in print and online at www.HomeSouthDeKalb.org

CAPITAL FOR DEVELOPMENT



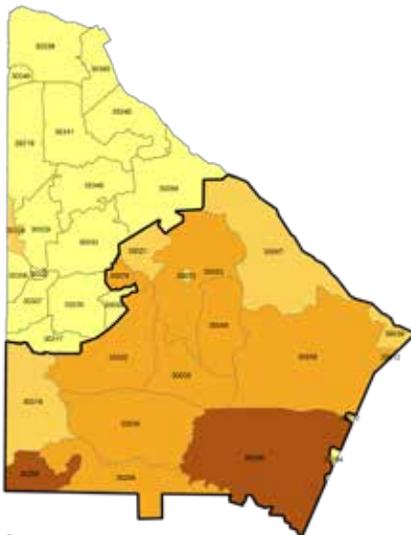
The ANDP Loan Fund provides financing for community development projects. In our history, we supported the creation of more than 5,300 units of housing. We can provide up to \$1 million in financing. We aim to deploy more capital to support South DeKalb communities.



Does your project need more than \$1M in financing? Our partnership with Reinvestment Fund might be able to help.

WHAT IS A CDFI? Community Development Financial Institutions (CDFIs) are U.S. Treasury-certified, mission-driven, financial institutions that are dedicated to providing financial services to meet the community development needs of underserved communities. The ANDP Loan Fund operates as a community development loan fund that specializes in deploying capital for affordable housing, mixed-income, and mixed-use projects throughout metropolitan Atlanta.

HOME SOUTH DEKALB TARGET AREA



More than 10 years after the start of the crisis, metro Atlanta families and neighborhoods continue to struggle with the aftermath of underwater home values and disinvestment. South DeKalb lost more than 18,000 homeowners during the crisis and nearly one in three of its homeowners owe more on their mortgages than their homes are worth. The Home South DeKalb initiative will focus primarily in the following zip codes.

- | | | |
|-------|-------|-------|
| 30021 | 30039 | 30087 |
| 30032 | 30058 | 30088 |
| 30034 | 30072 | 30288 |
| 30035 | 30079 | 30294 |
| 30038 | 30083 | 30316 |

CONTACT US

Questions about Home South DeKalb? Contact:

James Cromartie
jcromartie@andpi.org
 404-420-1597

ANDP, Inc.
 229 Peachtree St NE Ste 705
 Atlanta, GA 30303
 @andpinc

Follow the Home South DeKalb initiative online at:
www.HomeSouthDeKalb.org

NEIGHBORHOOD ENGAGEMENT



Strong neighborhoods have engaged residents. More than 400 resident leaders around metro Atlanta have participated in our Neighbors Together training. We look forward to engaging more South DeKalb neighborhood leaders.



No single organization has all the answers to community development needs. We are collaborating with DeKalb County housing, community, and governmental entities to maximize efforts to strengthen neighborhoods and improve quality of life.



Each year we learn more about how the home environment impacts our lives. We are committed to working with a broader network of health, education and other stakeholders to improve health, equity and economic outcomes in South DeKalb.

FREQUENTLY ASKED QUESTIONS - COMMUNITY ENGAGEMENT

Q: HOW DOES ANDP ENGAGE WITH NEIGHBORHOOD RESIDENTS AND LEADERS?

A: ANDP engages leaders through its Neighbors Together program, an annual training event; quarterly Stable Neighborhoods Newsletter; and ongoing communication and support, with an emphasis on neighborhood stabilization efforts. Details at www.andpi.org/nt.

Q: WHAT TYPE OF TRAINING IS OFFERED THROUGH ANDP AND NEIGHBORS TOGETHER?

A: Neighborhood Branding and Marketing, Property Law & Code Enforcement, Public Safety, Strengthening Relationships with Law Enforcement, Connecting School and Community, Neighborhood Advocacy with Elected Officials, Foreclosure Mitigation Programs, and more. Also, as a Chartered Member of NeighborWorks America, ANDP has access to ongoing training opportunities from NeighborWorks America, the leading community development network.

Q: HOW DOES ANDP WORK WITH OTHER NEIGHBORHOOD FOCUSED ORGANIZATIONS

A: ANDP will work with DeKalb County Community Development Department and DeKalb Sustainable Neighborhoods Initiative to support their cross-sector efforts to improve quality of life in DeKalb Neighborhoods.

Q: I'M A COMMUNITY LEADER OR CONCERNED CITIZEN AND I WOULD LIKE TO PARTICIPATE IN NEIGHBORS TOGETHER. WHAT ARE MY NEXT STEPS?

A: To inquire about participating in Neighbors Together, please contact Susan Adams at sadams@andpi.org.

COMING SOON: A detailed South DeKalb Resource Guide, which will include expanded topics on how to help improve your neighborhood and get more involved with the community. When complete, the guide will be available in print and online at www.HomeSouthDeKalb.org

Coming Soon: The South DeKalb Resource Guide

As a part of this initiative, ANDP and DeKalb County are compiling a "Resource Guide" with detailed information regarding:

- The Homebuying Process
- Affordable Home Sales
- Homebuyer Education
- Down Payment Assistance
- Mortgage Lending
- Capital for Community Development
- Small Business Development
- Blight & Beautification
- DeKalb County SPLOST Program

When complete, the guide will be available in print form as well as online at www.HomeSouthDeKalb.org.

MAXIMUM HOUSEHOLD INCOME ALLOWED

ANDP sells homes only to low- and moderate-income households. We use income limits established annually by HUD to qualify participants in our programs. The table to the right indicates the maximum household income allowed, based on number in household.

Number in Household	80% of AMI For "HOME" Program	120% of AMI - For NSP, Partner Homes (Incl. Home South DeKalb) & Veteran Programs
1	\$41,900	\$62,850
2	\$47,900	\$71,850
3	\$53,900	\$80,850
4	\$59,850	\$89,775
5	\$64,650	\$96,975



ANDP Loan Fund

Building the region's future,
neighborhood by neighborhood.

A U.S. Treasury-certified CDFI* and subsidiary of
Atlanta Neighborhood Development Partnership



Established in 1991, Atlanta Neighborhood Development Partnership (ANDP) is a leading advocate for the development and preservation of affordable housing in the greater metropolitan Atlanta region. The ANDP Loan Fund provides financing to nonprofit and for-profit housing developers that create affordable housing, mixed income, and community facility projects. We currently prioritize development in neighborhoods where the foreclosure crisis was severe and where a majority of homeowners remain underwater on their mortgages.

The ANDP Loan Fund has loaned more than \$41 million to help finance over 5,300 units of affordable or mixed-income single-family and multi-family housing. The majority of funded units target families below 80% Area Median Income, providing a tremendous opportunity to uplift low- and moderate-income families.

Our Loan Fund provides capital for the following activities: predevelopment, acquisition, construction, and bridge financing.

Recently funded projects:

- \$1.5 million acquisition and predevelopment financing for Heritage Village, a joint venture of Columbia Residential and Quest Communities.
- \$750,000 predevelopment loan; Columbia Ventures LLC; 201 mixed-income rental units, TOD project.
- \$550,000 acquisition/rehab loan; Civitas; 26 units of affordable rental apartments.

ANDP Loan Fund Typical Terms & Conditions

Loan Products	Predevelopment, acquisition, construction, bridge and mini-permanent loans.
Loan Amounts	Up to \$1,500,000 (higher amounts considered on a case-by-case basis)
LTV	Up to 80% for for-profit and 90% for nonprofit borrowers
Repayment	Interest-Only during construction, followed by principal and insurance during term period. No prepayment penalty.
Origination Fee	Up to 2% of the principal loan amount
Collateral	1st Lien (Preferred)
Application Fee	\$250; nonrefundable
Third-Party Legal Fees	Legal, appraisal, construction reviews and others to be determined during underwriting.

Note: All loan requests are subject to additional underwriting criteria and approval by ANDP's Board of Directors.

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Ashani O'Mard, Senior Director of Capital Development
(404) 420-1582 aomard@andpi.org



ANDP Home South DeKalb Advisory Council Members

Ken Woods, Chair
HSD Advisory Council

Kayla Altland
Park Pride

Victoria Anglin
CLI Team Member

Leah Austin
Southern Education Foundation

Maria Balais
Leadership DeKalb

Johnette Brown
Urban League of Greater Atlanta

Michael Bryant
New Life Ministries

Robin Bussey
ARCHI

Sheryl Crawford
Diamond Residential Mortgage

Kim Crayton
Stonghold Christian Church

James Cromartie
ANDP

Khaliff Davis
Reinvestment Fund

Andre Deas
100 Black Men of DeKalb

Dorian DeBarr
Decide DeKalb

Darion Dunn
Atlantica Properties

Trent Dunn
Atlantica Properties

Xavier Edwards
Greenforest CDC

Grace Fricks
Access to Capital for Entrepreneurs

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Georgia Field Office, HUD

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Housing Development Services Coordinator

BIOGRAPHIES



James D. Cromartie, Special Initiatives Senior Manager, ANDP

James Cromartie joined ANDP in April 2018 and is responsible for the implementation and management of downpayment assistance programs, relationships with lenders, real estate professionals and homebuyer education providers. He is also taking the lead in managing ANDP's innovative, suburban place-based initiative, Home South DeKalb. Cromartie began his career at Fannie Mae where he created innovative programs for a housing industry giant. For 16 years, he consistently contributed to Fannie Mae's profitability and made his mark in the Southeast region by profitably managing a \$5 billion book of business. Cromartie currently serves on the Advisory Board for the Wade Walker Family YMCA. At the YMCA, he is chairman of the Finance committee that is responsible for the nonprofit's signature fundraising campaign, Why It Matters. Cromartie has a B.B.A. in Finance from Howard University.



Mandy Eidson, Resource Development & Special Initiatives Manager, ANDP

Mandy Eidson is an Atlanta native and young professional in the local community development scene. She currently serves as Resource Development and Strategic Initiatives Manager for the Atlanta Neighborhood Development Partnership (ANDP). Eidson received her Bachelor's degree in English and a Masters of Science in Urban Studies from 4Cities, a unique and innovative interdisciplinary master program funded by the European Union in which a cohort of international students spend two years studying in Brussels, Vienna, Copenhagen, and Madrid. Eidson is passionate about conducting purposeful research and grant writing to promote equitable outcomes in metro Atlanta.



Jeffrey Hicks, President, National Association of Real Estate Brokers

A native of Atlanta, Georgia, Jeffrey Hicks is a broker with Apollo Associates Realty where he started his real estate career in 1995. His concentration has been in the area of acquisitions, feasibility analysis, financial performance, asset management, and sale of real property. Hicks' primary goal as President of the National Association of Real Estate Brokers (NAREB®) is to continue the roll out of its Black Wealth through Home Ownership initiative – Two (2) Million New Black Homeowners by implementing an operational management system that supports the program and increases NAREB's value through planning, structuring and organizational control. NAREB is intensely focused on implementing initiatives that identify economic solutions, rebuild communities, increase real estate values, and elevate the rate of Black homeownership. He is an active member of Providence Missionary Baptist Church where he serves on the Trustee Board, Housing Ministry, and Environmental Stewardship committee. Hicks is a graduate of Georgia State University with a degree in Marketing. He is married to Dr. Joya Hicks and they are the proud parents of two children, Jessica and James.



John O'Callaghan is the president and CEO of Atlanta Neighborhood Development Partnership, Inc. (ANDP), an affordable housing nonprofit and chartered member of the NeighborWorks network. O'Callaghan's organization is currently focused on addressing housing recovery in neighborhoods with high levels of negative equity, and preserving affordable housing in areas with high market appreciation. One of the nation's largest nonprofit redevelopers of vacant foreclosed homes, ANDP has rehabbed over 500 vacant, deteriorating homes for new owners; provides development capital through its CDFI loan fund; and is actively engaged in single-family policy issues. O'Callaghan's nonprofit experience includes time with United Way and The American Red Cross. He spent nearly a decade in local government, serving as a Fulton County Commissioner, Atlanta City Councilmember, Director of Intergovernmental Affairs under Atlanta Mayor Maynard Jackson, and led Fannie Mae's public affairs for the Southeast. O'Callaghan serves on the boards of the Atlanta Metropolitan College Foundation, National Housing Conference, Framework, and the Housing Partnership Network.

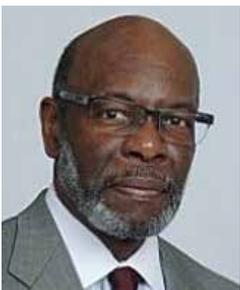


Michael J. Rich is Professor of Political Science at Emory University. He is the author of several publications on federalism and a variety of urban public policy topics, including community development, housing and homelessness, crime, and economic development. His current research focuses on community building and collaborative approaches to poverty reduction, neighborhood revitalization strategies, and welfare reform, particularly concerning issues relating to the accessibility of low-income households to job opportunities and related support services. Prior to joining the faculty at Emory, Rich was an assistant professor of political science and public policy at Brown University where he also served as director of the Policy Analysis Laboratory. From 1992-1994 he served as the first executive director of The Providence Plan, a nonprofit strategic planning organization created by the city of Providence and the State of Rhode Island and assisted by a consortium of area colleges and universities, to direct the revitalization of Rhode Island's capital city. Rich received his PhD in political science from Northwestern University and has held research appointments at the Brookings Institution and the U.S. Department of Housing and Urban Development.



Dale Royal, Executive Director, LISC Atlanta

In March 2019, Dale Royal began work as executive director of LISC Atlanta, the 33rd metropolitan program office for the national social enterprise, which invests \$1.5 billion annually in economic development, affordable housing, community safety, good schools, and local health, while also helping people build the skills they need to compete for living wage jobs. LISC announced last year that it would open an Atlanta office and is now moving forward to hire staff and expand its local partnerships. Royal was most recently president of Atlanta Emerging Markets, Inc., an affiliate of the city's Invest Atlanta economic development authority. There, he oversaw work with impact investors to raise venture capital, deploy \$200 million in New Markets Tax Credit financing, and assemble a \$500 million "green" building fund—all focused on helping capitalize development throughout the city. Royal has a master's in public policy from Duke University, a bachelor's in economics from the University of California/Irvine and spent a summer at Harvard's Kennedy School of Government, honing his policy skills.



Ken Woods is a former banking officer, recently retired after having served as Senior Vice President and Southeast Region Market Manager for Wells Fargo Bank's Community Development Finance Group. In that role, Woods led a team of Relationship Managers specializing in affordable housing and community development lending within Well Fargo's GA, FL, AL, MS, and TN markets. Woods retired from banking in 2011 with over 35 years experience in the financial services industry covering a wide range of responsibilities including mortgage banking, consumer and commercial lending, and regulatory compliance. He worked in large and mid sized commercial bank environments as well as the thrift industry. Woods' Civic/Community Involvements include having served on the boards of the Georgia Affordable Housing Corporation, Decatur-Dekalb Housing Authority, South Dekalb Business Incubator, Atlanta Mortgage Consortium, Dekalb-Fulton Housing Counseling Center, as well former Board Member and Board Chair for Atlanta Neighborhood Development Partnership. A native of Charlotte, NC, Woods is a graduate of Morehouse College with B.A. degree in Economics. He is married and has three children, Woods attends Cascade United Methodist Church, where he has served in various officer leadership roles and is active in the Music Ministry.



Presentation to
Home South DeKalb Advisory Council
May 21, 2019



ANDP HOME SOUTH DEKALB

>> \$20 Million Investment Plan

WHAT

- Coalition of funders (\$1.2M recently grants to existing program funds)
- 100 Single-Family Homes (26th home under rehab)
- Increase ANDP lending, down payment assistance and investment in housing and community resources with dedicated staff (\$1.1M in DPA to DeKalb buyers)
- Partner to improve health and economic equity outcomes (ARCHI – DeKalb Youth Prosperity Initiative, YMCA – Healthy Neighborhoods)
- 3 years (through 12/31/21)

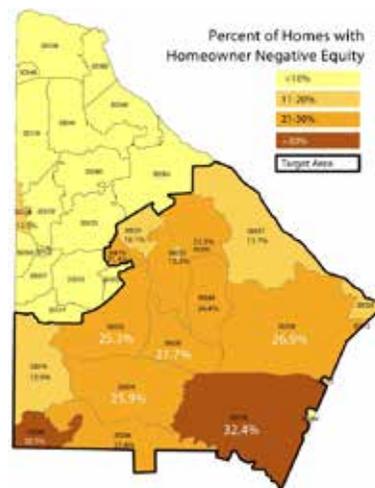


High Foreclosure Impact South DeKalb Zip Codes

>> Primary Targets: 15 South DeKalb Zip Codes

WHERE

- No suburban placed based initiatives– where Brookings identifies 88% of region’s poverty
- Over 26% of homeowners are still underwater in South DeKalb, compared to 8% national average.
- Areas with significant wealth–stripping during foreclosure (Before foreclosure crisis, 92% of African American net worth was tied to homeownership)

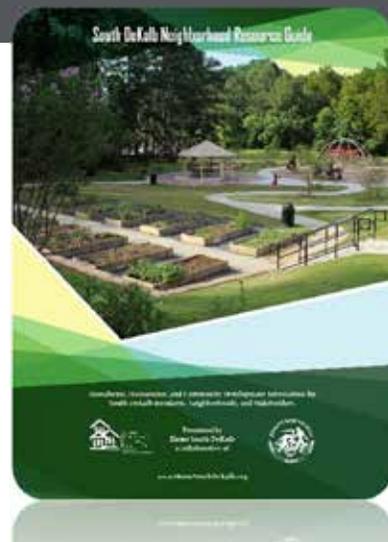


Lift South DeKalb Families & Neighborhoods

Advancing Economic Opportunity

WHY

- Demonstrate impacts of scaled housing investment with broad family and community outcomes outside of central city
- Restore lost homeownership: South DeKalb lost 18,000 homeowners from 2008 to 2015
- Provide access to accessible, affordable, healthy and green housing choices
- Leverage partnership with DeKalb County – blight removal, SPLOST, beautification and other investments
- Stabilize neighborhoods and decrease student turnover



Affordable Housing Needs and Strategies in DeKalb County and Other Large Urban Counties

Michael J. Rich, PhD -- Emory University

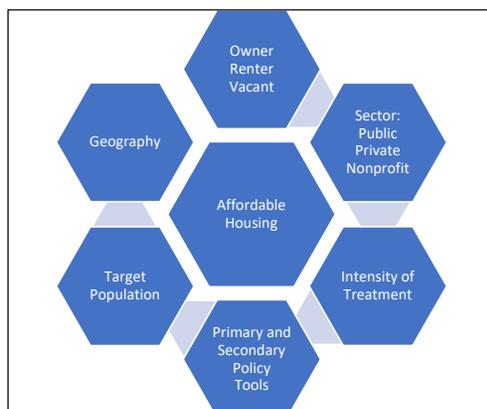
Director, Policy Analysis Laboratory and Professor of Political Science and Environmental Sciences

Email: mrich@emory.edu | Phone: (404) 727-7449

Home South DeKalb Advisory Council Meeting

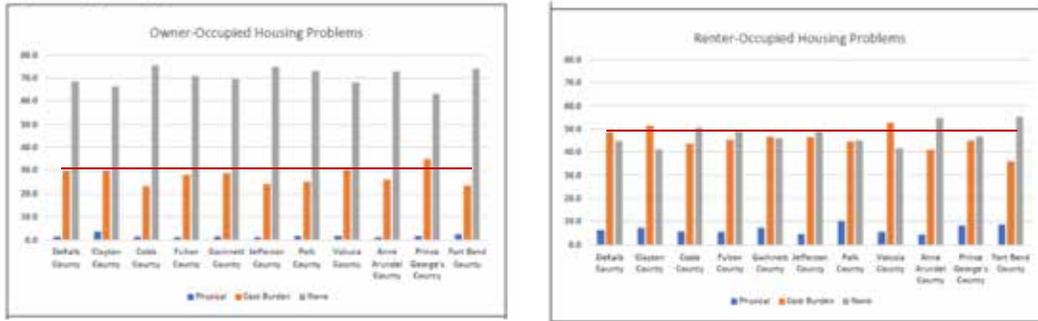
May 21, 2019

Multiple Dimensions for Addressing Affordable Housing Problems



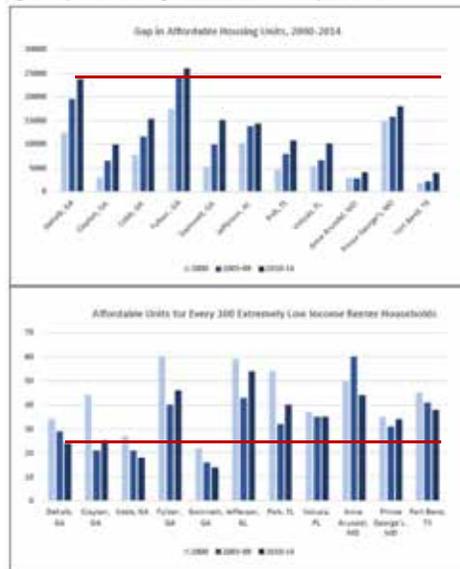
1. **Housing tenure.** Should the policy response focus on home ownership, rental housing, vacant housing, or some combination of these?
2. **Sectors.** What sectors should be engaged in the design and implementation of the policy response—public (federal, state, local), private, nonprofit, community?
3. **Intensity of treatment**—what intensity of treatment will be required? Maintenance/preservation, rehabilitation, or redevelopment?
4. **Policy Tools**—what are the primary (financial, regulatory, planning, education and outreach) and secondary policy areas (education, workforce development, economic development, transportation and land use, etc.) that should be incorporated into the policy response?
5. **Target Population**—what target population(s) should be served—extremely low income, very low income, low income, workforce housing, elderly, family, special needs populations?
6. **Geography**—what geographic area(s) should be served—countywide, unincorporated areas, low- and moderate-income census tracts, special target areas (e.g., enterprise zones, DeKalb Sustainable Neighborhood Clusters, etc.), employment centers, activity centers, job clusters, one or more neighborhoods, etc.?

Figure 21. Housing Problems by Tenure, 2014



In DeKalb County, nearly half (49%) of all renter-occupied households are cost-burdened whereas only about one-third (30%) of owner-occupied households are cost-burdened. For both measures, DeKalb County has the third-highest prevalence of cost-burdened households among the 11 counties included in the analysis.

Figure 34. Gap in Affordable Housing Units, 2000-2014, DeKalb and Comparison Counties



In DeKalb County, the housing affordability gap for extremely low-income renters nearly doubled between 2000 and 2014, increasing from 12,496 units in 2000 to 23,790 in 2014 (90.4%), which placed the county in the middle of the distribution of the 11 counties included in the analysis.

Three of the ten counties with the largest affordability gap for extremely low-income households are in metro Atlanta—Gwinnett (largest gap), Cobb (3rd largest gap), and DeKalb (9th largest gap).

Affordable, adequate, and available units for extremely low-income renters in DeKalb County declined from 34 units per 100 ELI renters in 2000 to 24 units per 100 ELI renters in 2015.

Table 2. Metro Atlanta and DeKalb County Rental Units by Gross Rent, 2006-2015

	2006		2015		Change, 2006-2015	
	Number	Percent	Number	Percent	Number	Percent
Metro Atlanta						
Total rental units with cash rent	544,033	100.0	744,273	100.0	200,240	36.8
Less than \$300	21,369	3.9	16,755	2.3	-4,614	-21.6
\$300 to \$599	62,383	11.5	42,685	5.7	-19,698	-31.6
\$600 to \$799	146,488	26.9	116,966	15.7	-29,522	-20.2
\$800 to \$999	161,504	29.7	188,203	25.3	26,699	16.5
\$1,000 to \$1,249	89,923	16.5	187,538	25.2	97,615	108.6
\$1,250 to \$1,499	36,945	6.8	104,423	14.0	67,478	182.6
\$1,500 to \$1,999	19,497	3.6	72,252	9.7	52,755	270.6
\$2,000 or More	5,924	1.1	15,451	2.1	9,527	160.8
DeKalb County						
Total rental units with cash rent	101,702	100.0	124,813	100.0	23,111	22.7
Less than \$300	2,782	2.7	2,169	1.7	-613	-22.0
\$300 to \$599	9,385	9.2	3,015	2.4	-6,370	-67.9
\$600 to \$799	28,489	28.0	20,661	16.6	-7,828	-27.5
\$800 to \$999	33,187	32.6	30,124	24.1	-3,063	-9.2
\$1,000 to \$1,249	16,196	15.9	32,205	25.8	16,009	98.8
\$1,250 to \$1,499	6,415	6.3	18,433	14.8	12,018	187.3
\$1,500 to \$1,999	4,546	4.5	15,167	12.2	10,621	233.6
\$2,000 or More	702	0.7	3,039	2.4	2,337	332.9

Almost 18,000 rental units at or below the Fair Market Rent were lost in DeKalb County between 2006 and 2015.

In contrast, 41,000 rental units above the FMR were added during this same period.

The share of rental units roughly at or below the FMR declined from 72.5% in 2006 to 44.8% in 2015.

Source: U.S. Bureau of the Census, American Community Survey, 1-Year Estimates, 2006 and 2015.

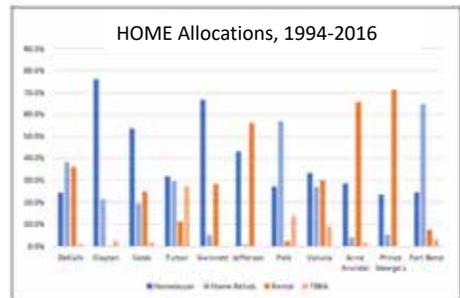
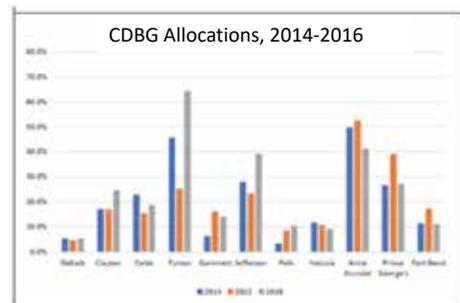
Assisted Housing

Percent of rental units with:	DeKalb County	Metro Atlanta Core Average	Comparison County Average	Range
Tenant-based subsidy	6.4	5.0	4.1	2.1 – 8.5
Unit-based subsidy	11.1	10.2	10.2	3.6 – 19.0
Total rental units with subsidy	17.5	15.2	14.3	6.5 – 27.5
Unit-based subsidies with:				
Section 8	18.2	16.1	21.5	11.1 – 25.9
Section 202	0.0	0.8	1.4	0.0 – 2.3
LIHTC	76.4	79.1	58.6	33.0 – 90.1
HOME	3.4	2.3	2.0	0.0 – 5.4
Public housing	6.1	6.1	18.0	0.0 – 45.7
Other	0.0	0.3	4.7	0.0 – 18.5

Sources: National Housing Preservation Database and U.S. Department of Housing and Urban Development, Housing Choice Vouchers by Census Tract, December 2017.

CDBG and HOME

- DeKalb County allocated the smallest share of its CDBG funds for housing over the period 2014-2016 (less than 5%) among the 11 counties included in the analysis.
- Compared to other counties, DeKalb County has a relatively balanced distribution of HOME funds—38% owner-occupied rehabilitation, 36% rental housing development, and 25% for home buyer assistance



Recommendations

Get Organized— Take a Leadership Role on Affordable Housing

- Establish a county affordable housing officer
- Establish a cross-sector, collaborative advisory committee comprised of a broad group of stakeholders
- Establish a comprehensive data and information system to track housing conditions and needs
- Connect with other efforts in the region to promote and sustain affordable housing

Develop Strategies— Provide a strategic vision and direction for affordable housing

- Create a strategic plan for affordable housing that addresses needs, strategies and programs, resources, sets priorities, and identifies key target groups and geographic areas
- Assess the availability of affordable housing and need for new investment regarding the balance of housing for senior citizens, disabled, and special needs populations with affordable housing for families
- Think comprehensively—and beyond housing! Develop an income strategy to provide residents with greater choice in housing and neighborhoods

Take Action— Mobilize additional resources for affordable housing

- Work with other local governments and affordable housing advocates to encourage the state to replicate Florida's State Housing Initiatives Partnership in Georgia
- Establish a county housing trust fund
- Increase DeKalb County's CDBG allocations for housing
- Determine scope and purpose of DeKalb County regional land bank
- Follow through on County's comprehensive plan which calls for inclusionary zoning
- Explore opportunities for using other public assets/public-private partnerships for creating affordable housing
- Encourage affordable housing in transit-oriented developments
- Preserve rental units at risk with expiring subsidies
- Preserve the county's stock of naturally occurring affordable housing
- Develop a comprehensive strategy for working with landlords and property managers to ensure the county's affordable housing stock is preserved and well-maintained



Forging Opportunity in Atlanta



Our Model



17

LISC Invests in the Capacity of Local Organizations to Drive Community Change



LISC and our affiliates have a history of investment in Atlanta, with \$18 million in grants, loans and equity invested in last five years



Economic Mobility

- LISC Financial Opportunity Centers:
- Inspiritus - Lutheran Services of Georgia
 - Urban League of Greater Atlanta



Housing Opportunity

- Big Bethel Village (Atlanta)
- Lakewood Christian Manor (Atlanta)
- Senior Residences at Mercy Park (Chamblee)



Technical Assistance

- Atlanta (Peoplestown)
- Rockdale County (Fieldstone and County Walk neighborhoods)
- Albany (West Albany)



Activating Youth

- NFL Grassroots and ESPN Home Court recipients include:
- Boy & Girls Clubs
 - Atlanta Independent School System

19

LISC Proposed Strategy in Atlanta

LISC invests in people and places to create conditions for economic and racial equity.

Invest In The Future of Neighborhoods

- Loans to Expand Businesses in Key Commercial Corridors
- Affordable Housing Capital & Capacity for Small Developers
- Youth Sports & Recreation Facility Improvements

Invest in the Talent of the Workforce

- Skills Training & Connections
 - 1) Healthcare Industry
 - 2) Information Technology
 - 3) Creative Economy
- Financial Opportunity Centers

9

Contact Information

Dale Royal
 Executive Director
 470-632-5263
 droyal@lisc.org





State of Housing In Black America Trends & Strategies



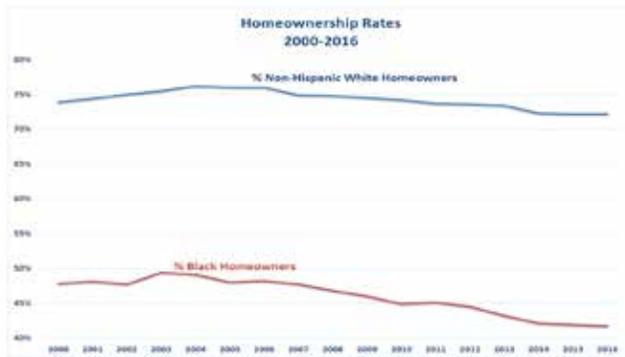
Background on NAREB

Founded in 1947, the National Association of Real Estate Brokers (NAREB) is the oldest minority real estate trade association in America. In fact, NAREB is the nation's first fair housing organization.

Our members are known as Realtist. For 72 years the association has worked to ensure that all Americans have equal access to homeownership opportunities in urban, suburban and rural communities throughout the United States and equal opportunity in the real estate profession for Black Americans. In response to its annual report on the State of Housing In Black America (SHIBA)[®]. One of NAREB's core objective is to eliminate the racial gap and disparity in homeownership in the United States (41.1% Black vs. 73.2% White).



Black Homeownership Trends



Black Borrowers use Mortgage Companies



Why Homeownership matters

- Homeownership strengthens families, stabilizes neighborhoods, creates jobs, and is important to the local, state and national economy
- Over 40% of small businesses start in the home
- Black kids of parents that own a home have stronger educational, health and economic outcomes



Lending Trends for Cities with Largest Black Population

Selected Characteristics of Loan Applications from Black Applicants in the 10 U.S. Cities with the Largest Black Populations, 2015

City	Loan Applications from Black Applicants				Loan Originations to Black Applicants			
	Total	Share of all applications	Percent applications for conventional loans	Percent applications for FHA-insured loans	Total	Share of all originations	Share of all conventional loans	Share of all FHA-insured loans
New York, N.Y.	5,436	10%	50%	48%	2,031	8%	5%	38%
Chicago, IL	3,491	12%	38%	56%	2,114	10%	5%	30%
Philadelphia, PA	2,818	21%	22%	71%	1,505	18%	7%	34%
Detroit, MI	451	50%	39%	56%	112	45%	13%	65%
Houston, TX	1,811	10%	47%	44%	1,115	9%	5%	19%
Memphis, TN	1,422	32%	23%	47%	927	27%	11%	46%
Baltimore, MD	1,961	34%	22%	70%	1,221	29%	11%	55%
Los Angeles, CA	1,090	5%	51%	40%	659	4%	3%	9%
Washington, D.C.	1,356	15%	60%	33%	849	13%	5%	59%
Dallas, TX	1,020	8%	41%	49%	630	7%	4%	20%



Communicating Black Homeownership

- We can not close the racial wealth gap in the U.S. without increasing the rate of Black homeownership
- We need for families to reject the false narrative that renting is better than home buying.
- Our great nation will never achieve its promise of a truly integrated and equitable society until the barriers to minority homeownership and economic justice are torn down.



Advocacy for increasing Black Homeownership



- Promoting Homeownership as a High Priority Public Policy
 - NAREB calls for the passage of **The American Dream Down Payment Savings Plan**
- Loan Level Equality: The absence of hereditary or arbitrary class distinctions, biases or privileges in the mortgage origination process.
- Non-Bank Financial Institutions should have an accountability structure.



» ANDP Impact Study

Homebuyer Retention, Savings & Wealth Creation



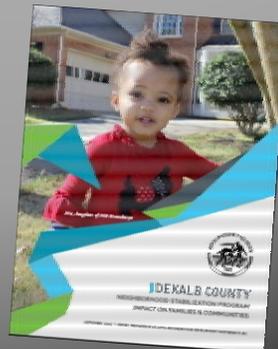
» Impact of SF Rehab

Previous ANDP studies show that our rehab work is helping to raise home values and lift surrounding homeowners out of negative equity:

FOR EVERY \$1
spent on rehabbing single-family homes
lifted surrounding home values by...

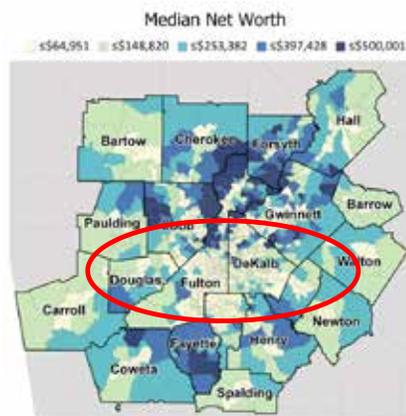
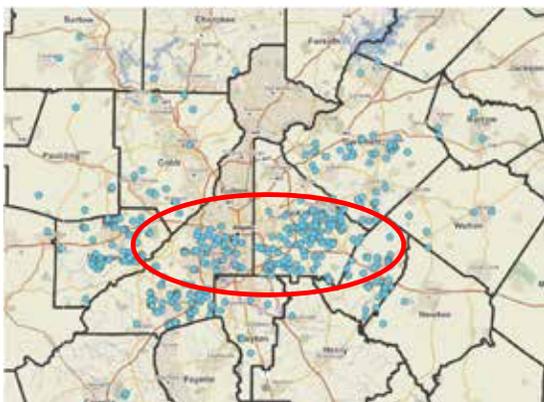
\$15
IN DEKALB
COUNTY

But how much wealth are we creating for ANDP homebuyers?



» ANDP Home Sales: 2010-Present

133 Homes Sold in DeKalb County (27% of all sales in 20+ counties)



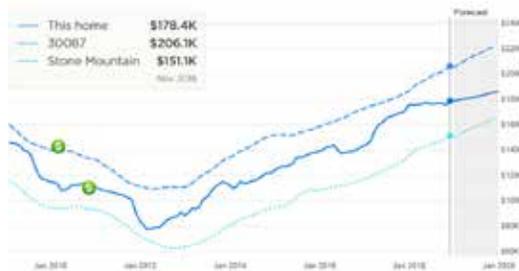
Summary of Findings

- **93%** Homebuyer Retention
- **6%** Housing Cost-Burdened
- Homebuyers living 5+ years:
 - 76.7% average appreciation
 - \$88,797 average wealth gains
- **\$19M** in Total Wealth Gains
 - \$5.4M in DeKalb



DeKalb Homebuyer Example

- 3BR/2.5BA NSP home,
- Sold in October 2010 to a family of 4 for \$110k
- Received \$24,200 in DPA
- Worth > \$178k today





Atlanta Regional Housing Forum



A Conversation with Dr. Raphael Bostic Federal Reserve Bank of Atlanta

Wednesday, June 5, 2019 9:30 – 11:45 a.m. *Location Change:* The Gathering Spot, 384 Northyards Blvd NE, Atlanta, GA 30313



Dr. Raphael Bostic
President & CEO,
Federal Reserve Bank
of Atlanta



Lisa Y. Gordon
President & CEO,
Atlanta Habitat
for Humanity



Egbert Perry
Chairman & CEO,
Integral



Bill Bolling
Founder & Moderator,
Atlanta Regional
Housing Forum

Housing affordability and income mobility are growing concerns in metro Atlanta and beyond. These matters are often cited as critically important to an equitable society, but are we moving the needle? What action is needed to inspire leadership and build political will to make needed changes? The June Atlanta Regional Housing Forum will tackle these questions through a special conversation with Dr. Raphael Bostic of the Federal Reserve Bank of Atlanta as well as a cross-sector panel.

Dr. Raphael Bostic became the 15th president and chief executive officer of the Federal Reserve Bank of Atlanta in June 2017. Dr. Bostic brings a wealth of knowledge in economics, monetary policy, financial markets, and public policy to the role. Throughout his career at the Federal Reserve Board of Governors, U.S. Department of Housing and Urban Development (HUD), and the University of Southern California, Dr. Bostic has been engaged in research and policy related to homeownership, housing finance, neighborhood change and the role of institutions in shaping policy effectiveness.

With two years under his belt in Atlanta, and at a time when housing affordability is a key concern in metro Atlanta and beyond, Dr. Bostic will join us at the Atlanta Regional Housing Forum for a conversation and to share his thoughts. How is the Federal Reserve Bank of Atlanta addressing and embedding housing needs and economic mobility in its work? What roles should the Federal Reserve Bank and the financial sector be playing to address growing housing concerns? What is the future of the Community Reinvestment Act?

We also have questions about how to improve access to capital for affordable housing and community development. What best practices could be deployed in metro Atlanta? How do we address leadership challenges and build the political and civic will needed for change?

Joining Dr. Bostic to answer these questions will be two Atlanta leaders with significant background in the housing sector, Egbert Perry, Chairman and CEO of Integral, and Lisa Y. Gordon, President & CEO of Atlanta Habitat for Humanity.

Mr. Perry co-founded Integral in Atlanta in 1993 with a mission to create value in cities and rebuild the fabric of communities, as demonstrated in Integral’s work in transforming downtown Atlanta’s Centennial Place with the Atlanta Housing Authority and others. Mr. Perry has served on boards of the Federal Reserve Bank of Atlanta, United Way of Metropolitan Atlanta and more. He has served as board chairman at Fannie Mae, a \$3.2 trillion mortgage organization and the largest financial institution in the United States.

Ms. Gordon leads one of the top ten Habitat for Humanity affiliates in the United States. She joined Atlanta Habitat in July 2015 with the goal of a new course for the nonprofit homebuilder to become a catalyst for holistic neighborhood revitalization.

NOTE LOCATION CHANGE: Join us June 5, 2019 at The Gathering Spot at 384 Northyards Blvd NE, Atlanta, GA 30313 for this important conversation. Register online:

www.AtlantaRegionalHousingForum.org

There is no charge to attend the Atlanta Regional Housing Forum. We do ask that you bring nonperishable food items for donation to Atlanta Community Food Bank!



Event Details

Saturday, June 8, 2019
9:30 a.m. - 2:30 p.m.
Georgia State University
Perimeter - Decatur Campus
3251 Panthersville Rd
Decatur, GA 30034
Cost: Free, Lunch & Materials Provided

Who Should Attend?

Young Adults (18-24)
Adults (25+)
Youth Leaders
Concerned Neighbors
Neighborhood Leaders
HOA Leaders & Members
Neighborhood Associations
Homeowners and Renters
Local Businesses
Neighborhood Watch Groups
Faith-Based Organizations
Nonprofit Organizations
and YOU!

Door Prizes



Drawing for an
Apple iPad
and Visa Gift
Cards!

Must be present at
drawing to win.

NeighborWorks Week

Neighbors Together 2019 is part of NeighborWorks Week. Each June, NeighborWorks America and its network of local organizations, including ANDP, mobilize tens of thousands of volunteers, businesspeople, neighbors, friends, and local and national elected and civic leaders in a week of neighborhood change and awareness.



Resident Leaders and Young Adults Building Stronger Communities NeighborWorks Week 2019

Whether you are 19 or 90, or somewhere in between, the Neighbors Together event will help you develop skills to build partnerships across generations that result in healthy and thriving communities.

How can we blend the voices and talents of young people, middle aged and older adults to create communities where we all belong? What does it take to be an effective leader in your community? Come to Neighbors Together to learn new skills that will help you build stronger, more resilient communities.

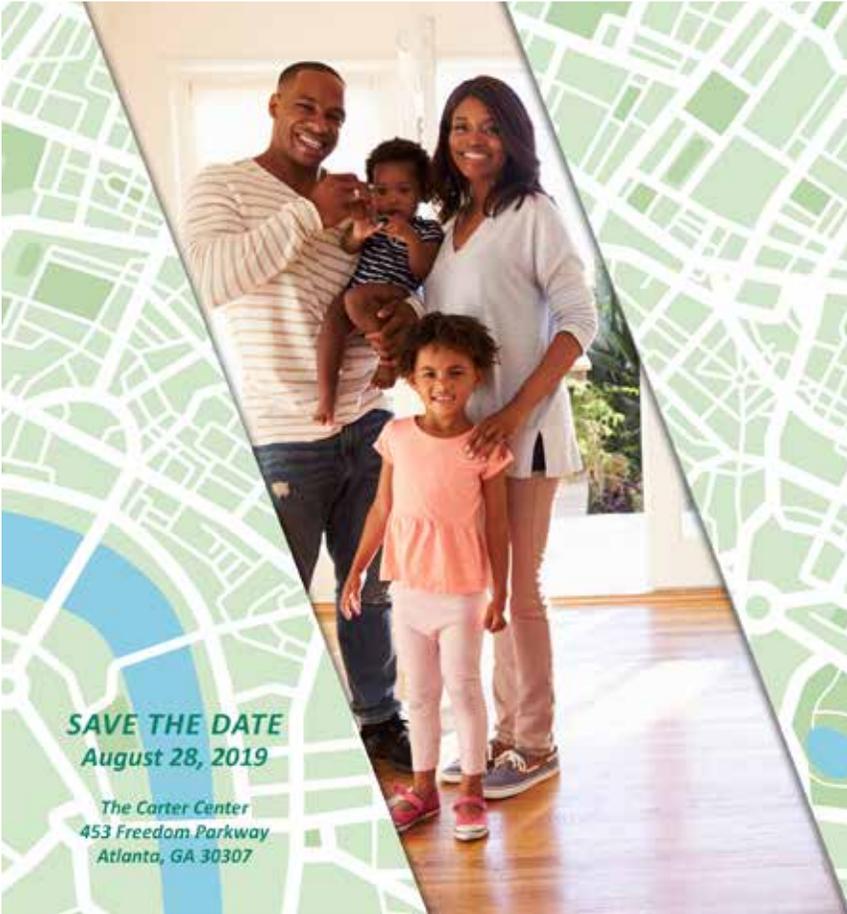
Neighbors Together is bringing in national experts on community leadership to METRO ATLANTA for a dynamic day of training. You will learn to identify the personal strengths and skills you bring to leadership roles in your community and ways to build on them.

- Creating intergenerational partnerships to identify and respond to community needs
- Strategies for effective youth and adult engagement
- Developing leadership potential
- Creating opportunity for young adults through better money management and communication skills.

Atlanta Neighborhood Development Partnership (ANDP) is pleased to partner with the Georgia State LIFT initiative to host a half-day of training on developing youth as community leaders.

Lunch and training materials are provided courtesy of our sponsors listed below. This event is free to attend, but registration is required. To register or learn more about our partners at Georgia State LIFT and NeighborWorks America, visit www.andpi.org/nww.





CLOSING THE HOMEOWNERSHIP GAP IN METRO ATLANTA AND BEYOND

The racial wealth gap has been growing over the past five decades. White households have more than ten times the wealth of black households. Homeownership is one of the biggest factors for wealth creation. The current homeownership gap between white and black households is 30%.

Join us for a summit to discuss the historical context of the homeownership gap, recent national and local research, explore existing barriers to African American homeownership. This special event will also focus on potential solutions and best practices on the demand and supply side of the equation. We will also examine the direct implications of current and proposed public policies.

Confirmed Presenters from:

Atlanta Neighborhood Development Partnership
The Brookings Institution
Georgia State University
National Association of Real Estate Brokers
National Fair Housing Alliance
The Urban Institute

SAVE THE DATE
August 28, 2019

The Carter Center
453 Freedom Parkway
Atlanta, GA 30307

Center for Community Progress

Reclaiming Vacant Properties

CONFERENCE 2019

Save the Date!

October 2-4, 2019 | Atlanta, Georgia

Learn more at: www.reclaimingvacantproperties.org



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**COMMUNITY
PROGRESS**
Vacant Spaces Into Vibrant Places

Atlanta Neighborhood Development Partnership, Inc.
229 Peachtree Street NE Ste 705
Atlanta, Georgia 30303

www.ANDPI.org
@andpinc

**Our thanks the following for their support of the Home
South DeKalb Initiative**

DeKalb County Government
Enterprise Community Partners
Kaiser Permanente
The Kendeda Fund
NeighborWorks America
State Farm

*For a complete list of our supporters, please visit us online
at www.andpi.org*

