

South DeKalb Neighborhood Resource Guide

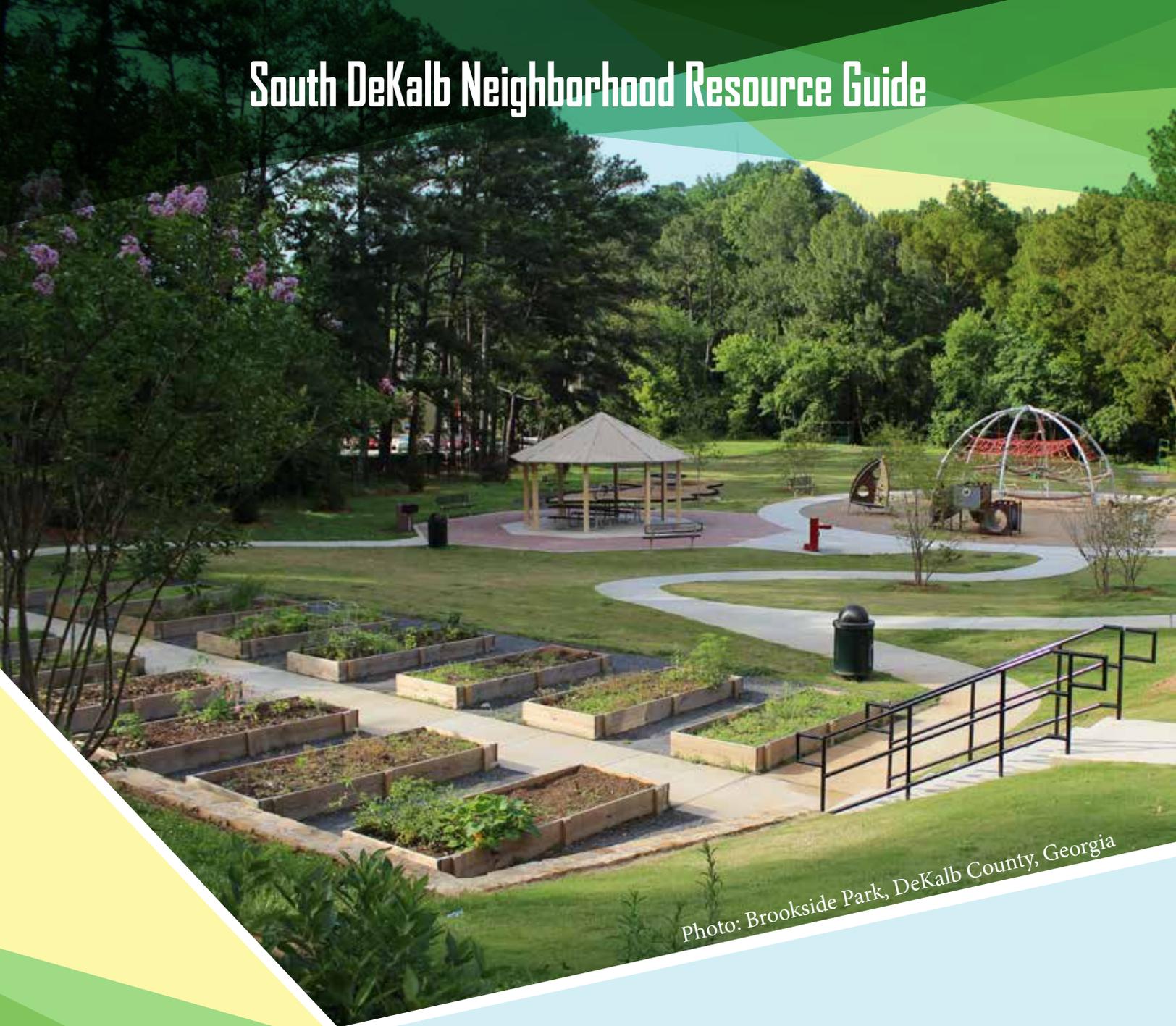


Photo: Brookside Park, DeKalb County, Georgia

Homebuyer, Homeowner, and Community Development Information for
South DeKalb Residents, Neighborhoods, and Stakeholders.



Presented by
Home South DeKalb
a collaborative of



www.HomeSouthDeKalb.org



ON THE COVER

Seven acres of the blighted Brookside Apartments were converted to the new Brookside Park. The community park features a playground, pavillion, walking trails and a community garden. The park is located 3661 North Decatur Road.

ABOUT THIS GUIDE

Purpose & Collaborators.....	4
------------------------------	---

AFFORDABLE HOUSING

Why Homeownership Matters	5
What is Affordable Housing?	6
Not Ready for Homeownership?	6
The Homebuying Process	7
Do You Know Your Homeownership Numbers?	8
Preparing for Homeownership: Homebuyer Education	
• What is Homebuyer Education and Why Do I Need It?.....	9
• List of HUD-Approved Homebuyer Education Agencies	9
House Hunting Checklist	10
Affordable Housing Sales	
• Alliance of DeKalb County	11
• ANDP Homes	11
• Habitat for Humanity	11
• RRC	11
Selecting a Real Estate Professional	
• Center for Pan Asian Community Services	11
• DeKalb Association of Realtors.....	11
• Empire Board of Realtists.....	11
• Hispanic Chamber of Commerce	11
• National Association of Hispanic Real Estate Professionals	11
Down Payment Assistance (DPA)	
• What is Down Payment Assistance, Types of Programs.....	12
• Affordable First Mortgages	13
• Typical Down Payment Assistance Requirements & Amounts	13
• www.DownPaymentResource.com.....	13
• ANDP Programs	14
• We DeKalb (Decide DeKalb).....	14
• City of Atlanta (DeKalb) DPA Programs	14
• Georgia Dream - Standard & Targeted.....	14
• Georgia Dream Hardest Hit Fund DPA	14
Securing Your Home Loan	
• Steps to Secure a Home Mortgage	15
Commonly Used Mortgage Loan Products	
• FHA Mortgage Products	16
• Conventional Mortgage Products.....	16
• Veteran Affairs (VA) Loans.....	16
• USDA Rural Housing	16
• Bank Portfolio Products	16

AFTER YOU CLOSE: PROTECT YOUR INVESTMENT

Homestead Exemption	17
Post-Purchase Housing Counseling.....	17
Warranties	17

Homeowner Insurance	17
Home Maintenance.....	17
Property Taxes	17
Preventing Foreclosure.....	17
Building Equity and Wealth.....	17

STRENGTHEN YOUR NEIGHBORHOOD

Neighborhoods Need Engaged Residents.....	18
ANDP Neighbors Together	19
DeKalb Sustainable Neighborhoods Initiative	20
Ways You Can Get Involved in Your Community	20
DeKalb County Planning & Sustainability: Neighborhood Registry	21

BUILD YOUR FUTURE: WORKFORCE TRAINING

Job Seeker Services.....	22
Business Solutions.....	22
Take Your Skills to the Next Level	23
Creating Opportunity for Youth.....	23
One-Stop Shop for WorkSource DeKalb.....	23

HUMAN SERVICES

Summary of DeKalb County Human Services.....	24
Senior Services and Youth Services.....	25
Grants & Human Services Administration	25
DeKalb County Public Library - South DeKalb Branches.....	26

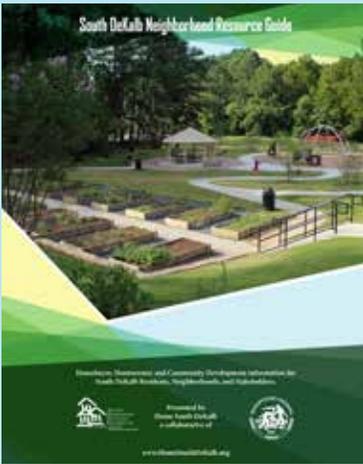
COMMUNITY DEVELOPMENT

Capital for Development	
• Capital for Community Development.....	28
• ANDP Loan Fund	28
• Reinvestment Fund	28
• Enterprise Community Loan Fund	28
Small Business Development	
• DeKalb County Small Business Loan Program.....	29
• Atlanta Micro Fund	29
• Urban League of Greater Atlanta - Micro Enterprise Initiative	29
• Small Business Administration	29
• Green Love Kitchen: Small Business Success	29
DeKalb County Beautification	
• DeKalb County Code Enforcement.....	30
• Volunteer with Keep DeKalb Beautiful	31
Infrastructure	
• SPLOST Initiative.....	32
• Public Safety.....	32
• DeKalb County Recreation, Parks & Cultural Affairs	34
• Opportunities in the Park	35
• Listing of DeKalb County Parks & Recreation Centers	36

DIRECTORY

Listing of DeKalb County Departments with Contact Information	38
---	----





It's Online

Want to share this information with friends and neighbors. Visit the online version at the address below.

www.HomeSouthDeKalb.org

This guide provides important information and resources to lift homeownership levels, strengthen communities and improve the quality of life for residents of South DeKalb.

About this Guide

Atlanta Neighborhood Development Partnership (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 effort, ANDP will invest \$20 million of its existing and new capital to enhance areas hardest hit by the foreclosure crisis, especially those neighborhoods impacted by the lingering effects of negative equity.

Home South DeKalb will result in the following:

- 100 new single-family homes renovated and sold affordably,
- Renovation standards with an emphasis on green and healthy homes,
- Increased information and access to down payment assistance,
- Capital for developers of affordable housing,
- Resident/Neighborhood leadership training,
- Cross-sector collaboration for community development, and
- Partnering to improve health, equity and economic outcomes.

This South DeKalb Neighborhood Resource Guide provides potential homebuyers, existing homeowners, residents, formal and informal neighborhood leaders, community development professionals and stakeholders with information and resources to lift homeownership levels, strengthen communities and improve the quality of life for residents of South DeKalb.

COLLABORATORS

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.



Our work will also be done in tandem with a variety of South DeKalb stakeholders in public and private sectors - especially those currently engaged in quality of life issues.

ANDP is a NeighborWorks® Network Member. We acknowledge the support of NeighborWorks® America. They contributed content and support to this publication. For more information see the back cover of this document.



Why Homeownership Matters

Homeownership may not be the right choice for everyone, but for those families who are ready and willing to become homeowners, it offers unique and special benefits. Homeownership builds a foundation to lift families out of the cycle of poverty. For most buyers, homeownership leads to wealth creation. As a family's home equity grows, they enjoy better living conditions overall. In today's market, monthly mortgage payments are substantially less than monthly rental fees for similar homes or units. When a family moves into an affordable house of their own, their quality of life often improves in a myriad of ways.

STABLE NEIGHBORHOODS

Homeowners move far less frequently than renters, so they become part of a neighborhood for a more extended period enabling them to build strong social connections and cohesion.

EDUCATIONAL ACHIEVEMENT

The children of homeowners are significantly more likely to remain in school until the age of 17 than the children of renters, especially in low-income households. Children of homeowners are twice as likely to pursue post-secondary education, as reported in a study published by the Federal Reserve Bank of New York.

HEALTHY OUTCOMES

There is more and more evidence each year demonstrating a correlation between quality housing conditions and reduced rates of childhood asthma and other physical illnesses.

CIVIC PARTICIPATION

Homeowners have a more significant financial stake in their neighborhoods than renters, and as a result, they tend to be more involved in their communities.

BUILDING GENERATIONAL WEALTH

In most cases, the home you purchase will increase in value over time. When this happens, "equity" is created. Building equity can lead to the creation of small businesses, money to send children to college, home repairs, or even your retirement nest egg.

Are You Ready for Homeownership?

How much mortgage can you afford?

What are the current mortgage rates?

What is your credit score?

How much do you have for down payment and closing costs?

Not Sure? Get Answers!

Don't let the questions above discourage you from learning more. See page 9 to learn more about "Homebuyer Education." These professionals can help you understand your budget and get you on the path to homeownership!

Homebuyer Tip

A general rule of thumb is that housing expenses should be no more than three times the annual income. For example, James and Jill are buying a home. Their combined income (gross, or pre-tax) is \$52,500. To be financially healthy, they should spend no more than \$ 157,500 on their home purchase.

What is Affordable Housing?

Affordable housing is considered to be housing that cost no more than 30% of annual household income. Affordable housing programs typically assist families whose earnings fall below “area median income” or AMI.

Each year the U.S. Department of Housing & Urban Development (HUD) publishes a metro AMI table used by government agencies, housing nonprofits, and others to determine who can qualify for affordable purchase programs or down payment assistance programs.

The table is broken down by both the number of people in the household as well as the maximum allowed income by AMI level.

Some affordable housing programs support families who earn just above AMI, up to 120% while other programs target families making 100%, 80%, 50% or lower.

Unless otherwise stated, the maximum income levels are “gross household income.” Thus, to qualify for an affordable housing program, the combined gross income of anyone 18 years of age and older must be at or below the listed amount. For example, if a family of four has two income earners, they would need to earn at or below \$37,400 for 50% AMI programs, \$59,850 for 80% AMI programs or \$89,775 for 120% AMI programs.

Not Ready for Homeownership?

If you are not able to get pre-approved for a mortgage or are not able to secure down payment assistance, don't be discouraged. We recommend that you meet with a HUD-approved, homebuyer counseling agency to discuss what steps are needed to move you toward financial readiness.

These trained professionals will sit down with you, go over your budget, help you understand your credit score and help you map out a plan to put you on a path toward homeownership.

To find a HUD-approved housing counseling agency near you, see the information on page 9.

2018 Maximum Allowed Household Income Limits

Number in Household	50% of AMI	80% of AMI	120% of AMI
1	\$26,200	\$41,900	\$62,850
2	\$29,950	\$47,900	\$71,850
3	\$33,700	\$53,900	\$80,850
4	\$37,400	\$59,850	\$89,775
5	\$40,400	\$64,650	\$96,975
6	\$43,400	\$69,450	\$104,175
7	\$46,400	\$74,250	\$111,375
8	\$49,400	\$79,050	\$118,575

Be sure to consult with the affordable home program or down payment assistance provider to learn what maximum income is allowed for their specific program. The table above is adjusted annually by HUD. The 2019 income limits table will be available in the Spring of 2019.

The Homebuying Process

1. Visit a housing counselor. Owning a home requires a substantial investment of time, money and energy, so you should make your decision to buy a house carefully. Housing counselors credentialed through a nonprofit agency provide objective advice and unbiased recommendations. See page 9.

2. Get your finances in order. Find out what your credit report and credit score is and correct any inaccuracies. Your credit score will determine your ability to borrow money. A credit score reflects how much money you owe, how often you use credit and whether you pay your bills on time. Lenders look at factors called the four Cs of credit: credit history (timely bill paying), capital (money available for a down-payment), capacity (income versus debt), and collateral (the value and condition of the house).

3. Look for down payment assistance programs. The down payment is the amount of cash you pay toward the purchase price. Closing costs are expenses over and above the purchase price of a home that you incur by financing and transferring ownership of the house. While normally both are expected to be paid upfront, there are loan programs that allow you to borrow the down payment and closing costs, or at least part of them. See pages 12 - 13.

4. Make sure homeownership fits with your lifestyle. There are some situations where renting may be a better financial situation than buying a home. If you will be in a particular community for less than three years, if the local economy is not doing well, if unemployment is rising, or if your future income will not provide you with enough for mortgage payments and other financial responsibilities to owning a home, then renting may provide the better option.

5. Shop around for everything related to your home purchase. Finding a good loan, the right home and reputable professionals can save you thousands of dollars. Follow the “rule of threes” by comparing at least three products, professionals or services before making your final selections.

6. Get pre-approved for financing before shopping for a home. Pre-approval will help you know what you can afford and find the best rates and terms in advance of the purchase. Pre-approval is different from pre-qualification, which refers to when a lender calculates how much mortgage you likely can afford based on unverified information. A pre-approval is a guarantee that the lender

will loan you a fixed amount of money, as long as the property appraises over the amount for which you are qualified, and you buy within a specified period. There may be a fee for pre-approval, but it helps you shop for a home with confidence by knowing how much you can afford based on your finances and credit. See page 15.

7. Carefully select a location. Research area schools, property tax rates, insurance rates, and crime statistics. When you buy a home, you are making an investment, and the neighborhood is a prime factor in determining how good an investment your home turns out to be. Spend time thinking about things that may be important.

8. Get a professional home inspection. When you make an offer to the seller to purchase a home, you should include a condition, or contingency, for a home inspection that indicates no significant problems.

9. Don't rush! Sometimes enormous time pressures are put on homebuyers to race through the deal. It is easy to be blinded to “bad deals” when different parties apply pressure. Purchase contracts and loan documents are legally binding documents. If you are rushed to sign such documents, you could get locked into prices or terms that are not in your best interest.

10. Homeownership always costs more than you think it will. Many first-time homebuyers are surprised by the cost of basic maintenance. Financial experts recommend building an annual emergency fund that is equal to three months' worth of living expenses.

Source: NeighborWorks America



Do You Know Your Homeownership Numbers?

HOW MUCH MORTGAGE COULD YOU AFFORD?

This is an essential first number because it's the one number that probably won't change during the homebuying process. How much home a homebuyer could afford is based on their income at the time of purchase. Going above that payment could lead to budget troubles down the road. TIP: In general, homebuyers should spend no more than three times the buyer(s) gross income on a home.

WHAT ARE CURRENT MORTGAGE RATES?

Higher mortgage rates mean higher mortgage payment amounts, whether the price of the home a person wants to purchase goes up or not. TIP: We believe that homebuyers should work with a housing counselor to lock in the best mortgage rate for as long as possible at the lowest cost. See the next page for more information.

WHAT IS YOUR CREDIT SCORE?

Knowing the credit score number affects the mortgage rate. Lenders are slowly moving their credit score targets to levels where more homebuyers could access a low-rate mortgage. However, if the homebuyer's credit score is below the threshold, the mortgage will cost more, if it is available at all. TIP: Be wary about offers to "repair your credit." Seek help from a housing counseling agency listed on the next page.

HOW MUCH DO YOU HAVE FOR A DOWN PAYMENT AND CLOSING COSTS?

Saving the thousands of dollars usually needed for a minimal down payment takes time. To help close the time gap, we encourage homebuyers to seek out down payment assistance programs that may be available. We also recommend retaining a Realtor, preferably one familiar with affordable home programs, who will negotiate for closing costs assistance from the seller if possible. TIP: See pages 12-13 for more detail on down payment assistance programs.

Source: NeighborWorks America

What is Homebuyer Education and Why Do I Need It?

The home buying process can be daunting. How much home can I afford? How do I make sure that I'm dealing with a reputable lender? How can I protect my new investment? Answers to these questions and more are available in homebuyer training courses offered around the metro Atlanta region. Homebuyer education is not only a great way to educate yourself on the process, but it's also required by many homebuyer assistance programs. Please be sure that a HUD-approved agency offers the course you complete.

Here are examples of what you'll learn in a homebuyer education course.

- Why credit scores matter
- Importance of a home inspection
- How to work with a real estate agent
- How to conserve water and electricity
- The homebuying process
- How to find the best mortgage for you
- Down payment assistance

One-on-one counseling - Some down payment assistance programs require the course in addition to one-on-one counseling. Be sure to ask your counselor about this.

WHERE TO TAKE THE COURSE

To find a course near you, see the list of HUD-approved housing counseling agencies operating in DeKalb County. Or, to search by zip code for a comprehensive list of HUD-approved housing counseling agencies, visit the <https://www.consumerfinance.gov/find-a-housing-counselor/>

There are an increasing number of options to take a HUD-approved homebuyer education course online. We recommend the Framework course. For more information, visit www.andphomes.frameworkhomeownership.org/

COURSE FEE

Fees for homebuyer education courses vary by organization. Some offer the course for free — some charge \$35-50. Online courses, like the one mentioned above, are typically more expensive, usually \$75-100.

HUD Approved Homebuyer Counseling Agencies

Center for Pan Asian
Community Services
www.cpacs.org
770-936-0969

D&E Power Group, Inc.
www.depover.org
770-961-6900

DeKalb Metro Housing
Counseling Center
404-508-0922

Green Forest CDC
www.gfcdc.org
404-486-5768

Help the People Program
Housing Counseling Agency
www.lowincomehousing.us
404-688-7766

Morning Star
Urban Development, Inc.
morningstarurbandevlopment.org
770-492-4037

Resources for Residents
and Communities
www.rrc-atl.org
404-525-4130

Urban League of
Greater Atlanta
www.ulgatl.org
404-659-1150

Find Your Perfect Home...

Finding the perfect home - one that is safe, affordable, attractive, located conveniently to work and other community assets is no easy task. The following organizations have homes for sale in DeKalb County. Some of these homes are available through DeKalb County's Neighborhood Stabilization Program (NSP), some are available through DeKalb County's HOME program, and some are available through the partner organization's programs.

Alliance of DeKalb County
www.theadchomes.org
404-241-8897

ANDP
www.andphomes.org
404-420-1600

DeKalb Habitat for Humanity
www.DeKalbHabitat.org
770-270-6813

DeKalb County Neighborhood
Stabilization Program (NSP)
Synergy Real Estate
www.synergyrealestate.org
678-763-1127

Resources for Residents
& Communities
www.rrc-atl.org
404-525-4130

RENTAL OPTIONS

GA Housing Search
Georgia Department of Community Affairs
<http://georgiahousingsearch.org>

...With Help From Real Estate Pros

The process involved with the purchase of a home can be very complicated. You will need the assistance of a real estate professional - and especially one that has experience in affordable housing programs. Consider contacting one or more of the following organizations to identify a real estate professional to assist you in your home purchase.

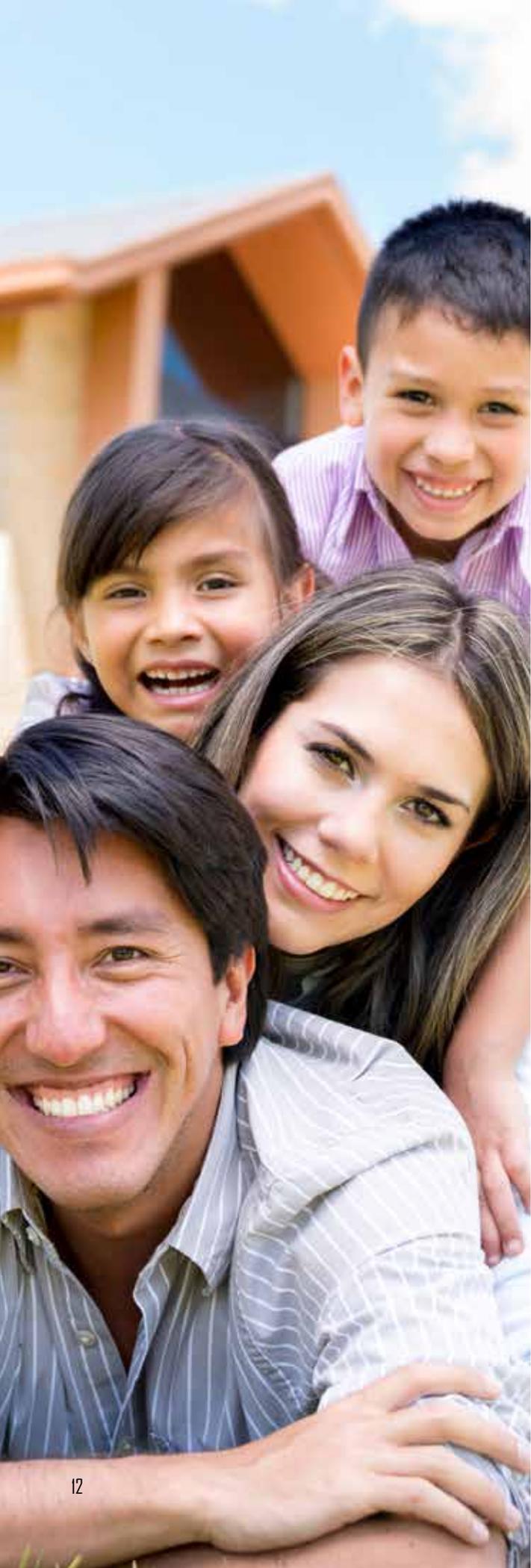
Center for Pan Asian Community Services
www.cpacs.org
770-936-0969

DeKalb Realtors Association
www.dekalbrealtors.com
770-493-6100

Empire Board of Realtists
www.empireboard.com
404-755-5575

Hispanic Chamber of Commerce
www.gahcc.org
404-929-9998

National Association of Hispanic
Real Estate Professionals (NAHREP)
www.nahrep.org
858-622-9046



What is Down Payment Assistance

Unless you are paying cash for the entire purchase price of a home, you will need a mortgage loan. Mortgage loans require the homebuyer to pay a portion of the home purchase price at closing. This “down payment” amount varies based on lender and the type of loan you select (FHA, VA, Conventional or a lender’s in-house loan - often called a “portfolio product”).

Money to help with down payment assistance and closing costs is available to help low- and moderate-income homebuyers achieve the dream of homeownership. These programs are usually administered by a local or state housing authority, government agency, a nonprofit organization or directly through your lender. These organizations provide a set amount of money to qualified homebuyers. Those who meet program qualifications and requirements can use the money to cover their down payment or closing costs.

TYPES OF HOMEBUYER ASSISTANCE PROGRAMS

Down Payment Assistance -Program requirements and assistance amounts vary by organization and jurisdictions. Here’s a simple summary of the most popular types of assistance programs.

- **Grants** - Assistance in the form of a grant is usually provided at closing. This type of assistance does not require any repayment.
- **Forgivable Loans** are often referred to as “second mortgages,” “soft second,” or “zero percent” mortgages. These programs provide assistance at closing. The assistance comes in the form of a loan that carries no interest rate and is forgiven over time, provided the homeowner complies with program requirements. If the recipient of the assistance sells the home before the specified period (usually 5-10 years depending upon the program), all or a portion of the loan will need to be repaid. A “loan” approach is used to ensure that legal documentation is in place for the assistance provider to recapture the funds if the homebuyer doesn’t comply with program requirements. In such cases, the repayment comes out of the transaction of the sale of the home.
- **Deferred Loan** programs provide assistance at closing but are not forgiven. The funds are eventually repaid when the buyer sells the home.

The programs above have specific program requirements, one of which requires the use of an approved lender. If you plan to seek down payment assistance, it’s important to select such a lender.

Affordable First Mortgages typically include down payment assistance, closing cost assistance AND the first mortgage. These programs generally are offered by and funded by federal and state housing finance agencies. These programs usually offer a below-market interest rate and may have reduced closing costs, fees, and no mortgage insurance requirements. The result is often a lower monthly mortgage payment.

Other Mortgage Products with Special Assistance or Benefits - See page 16 for an overview of other loan products such as Veterans Affairs (VA) loans, USDA Rural loans, and special loan products directly from lenders.

TYPICAL DOWN PAYMENT PROGRAM REQUIREMENTS

It is essential to understand that every type of program referenced above has its own unique set of requirements. Below is an example of typical program requirements.

- Buyer must not exceed program income limits.
- Buyer must contribute a certain amount to the home purchase transaction - typically \$1,000 or 1.0% - 1.5% of the price of the home.
- Buyer is required to complete a pre-purchase homebuyer education course from a HUD-approved agency.
- Must select an approved lender for the first mortgage.
- Must be able to meet lender's requirements to qualify for a mortgage.
- Program may have a limit on the price of the home to be purchased.
- Program may have a specific geography (city, county, etc) where the home must be purchased.
- Program may have a "first-time homebuyer" requirement. Or the requirement to not have owned a home in the last three years.
- Must reside in the home that is purchased.
- May not own any other residential property at the time of closing.
- Buyer may be required to stay in the home for a specified period of time - often called the "affordability period."

TYPICAL ASSISTANCE AMOUNTS

Amount of homebuyer assistance varies widely by program and jurisdiction. Known programs that are currently funded offer assistance ranging from \$5,000 - \$25,000. It's also worth noting that some programs allow layering multiple forms of assistance.



Down Payment Assistance Information

Good news! There is an online source for down payment assistance program information. Visit the website below, enter an address of a home you are considering, and based upon the location of the home, you will see a list of programs that are a possible match for you. You will need to provide your name and email address. But there is no fee for homeowners to receive this information.

Information on screen (and emailed to you) will provide you with program names, websites, brochure links and contact information.

www.DownPaymentResource.com

ANDP Down Payment Assistance Programs

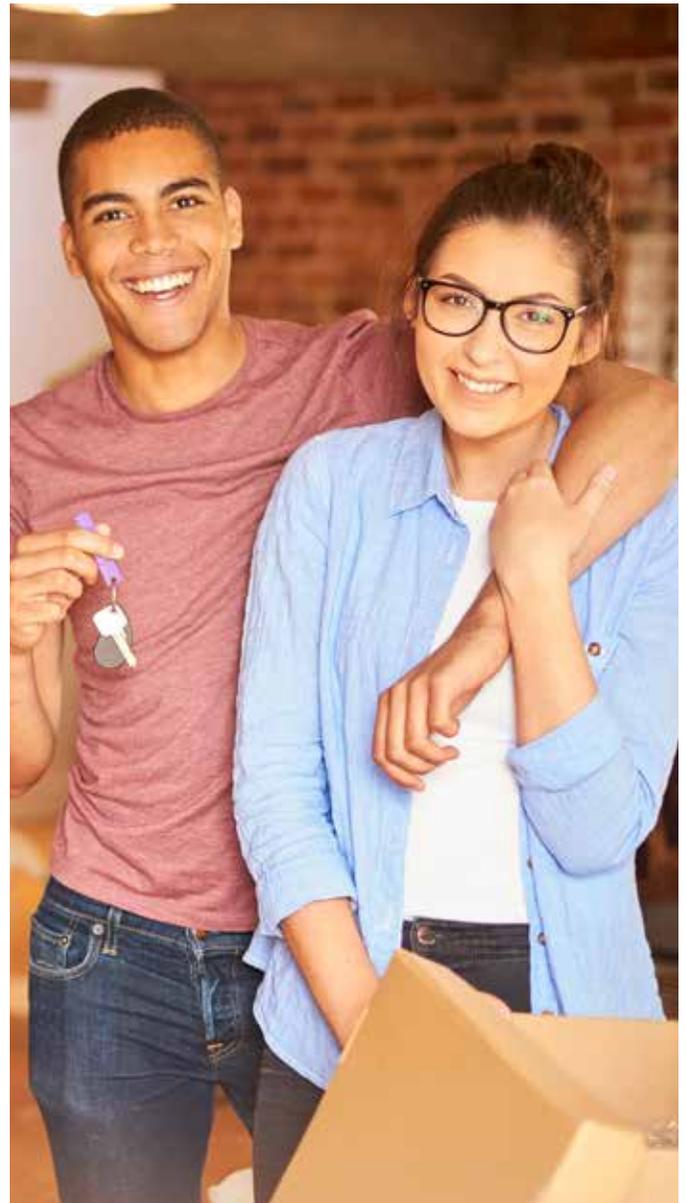
ANDP Home South DeKalb First Responders Program

Provides up to \$7,500 in homebuyer assistance to qualifying sworn police officers, fire and rescue personnel employed by the county or local jurisdiction. Assistance provided comes in the form of seller contribution at closing. Qualifying participants can use these funds only for the purchase of an ANDP property in South DeKalb County.

HOME - The Federal HOME program provides homebuyer assistance strictly based upon borrower need and amounts vary depending by jurisdiction. Homebuyers' household income cannot exceed 80% of AMI for this program. ANDP has been selected to provide home sales with down payment assistance in the City of Atlanta and DeKalb, Fulton, and Gwinnett counties. We typically have no more than 6-8 homes available in this program at any given time.

ANDP Veterans Program - Provides up to \$7,500 in homebuyer assistance to any honorably discharged veteran, active duty military personnel, reserve member, guard member or Gold Star family member. Assistance provided comes in the form of seller contribution at closing. Qualifying participants can use these funds only for the purchase of an ANDP property.

To see a list of homes available from ANDP, visit www.andphomes.org.



OTHER ASSISTANCE PROGRAMS TO EXPLORE

We DeKalb Down Payment Assistance Program

www.DecideDeKalb.com/dpa

City of Atlanta (DeKalb) DPA Programs

<https://www.investatlanta.com/homebuyers/homebuyer-programs-downpayment-assistance>

Georgia Department of Community Affairs

Georgia Dream - Standard & Targeted

Georgia Dream Hardest Hit Fund DPA (Limited Time Program)

<https://www.dca.ga.gov/housing/homeownership/georgia-dream/homebuyers>

To learn about down payment assistance opportunities, visit www.DownPaymentResource.com.

Steps to Secure a Home Mortgage

Obtaining financing is probably one of the most confusing and intimidating things you will have to do in the homebuying process. By understanding the mortgage process, knowing what to expect and planning, you can increase your confidence in obtaining a mortgage loan. Here are the steps involved.



RESEARCH

Shop around for the right lender and loan product. This will take time and effort, but finding a loan with the best rates and terms for you can save you a lot of money in the long run.



PRE-APPROVAL

Before you begin shopping for your dream home, you will want to know if you can qualify for a mortgage based on your financial situation, and if so, how much you can afford to spend on a house. If you are pre-approved, you have a guarantee that the lender will lend you a certain amount if you buy within a specified period, usually 45 days, and the house appraises for the amount for which you qualify.



LOAN APPLICATION

After you have a signed purchase contract, you apply for the mortgage loan by completing a standard mortgage loan application, also referred to as the 1003 form. The form includes questions about your income, assets, debts, and credit, as well as the property you wish to purchase.



LOAN PROCESSING & UNDERWRITING

Once the loan application is completed, it is assigned to a loan processor. The loan processor orders your credit report and an appraisal of the value of the property you want to buy. The loan processor also verifies your employment, rent and bank account balances. A loan underwriter reviews your complete loan application package and decides whether to approve it.



APPROVAL

If you are approved, the lender will send you a commitment letter. This letter is a formal offer that states the amount of the terms of the loan. You will be given a set amount of time to accept the offer and close the loan by signing the letter.



LOAN CLOSING

It may be a four-to-eight week wait from the time you submit your loan application to closing. The closing is the day the deal is completed, and in most areas, involves a formal meeting at which the buyer and seller sign the necessary paperwork to complete the sale. In Georgia, home sale closings are facilitated by closing attorneys.

Source: NeighborWorks America



Commonly Used Mortgage Loan Products

FHA Mortgage -The 203(b) mortgage program, or the Basic Home Mortgage Loan, is the centerpiece of all FHA mortgage insurance programs for one- to four-unit residential properties, including individual condominium units or manufactured homes on real estate. This is a popular loan option because it requires only a 3.5% down payment.

203(k) - Home loan/refinance loan option also known as an FHA rehab loan. It provides money for the purchase and renovation of a home at the same time.

Conventional Mortgage is a home loan that not is guaranteed or insured by the federal government. Conventional mortgages that meet Fannie Mae and Freddie Mac requirements typically require down payments of at least 3%. Borrowers who put at least 20% down do not have to pay mortgage insurance premiums, which are required with FHA loans.

Veteran Affairs (VA) Mortgage: The VA provides a home loan guaranty benefit and other housing-related programs to Veterans and immediate family members to help buy,

build, repair, retain, or adapt a home for owner occupancy. VA home loans are provided by private lenders such as banks and mortgage companies.

USDA Rural Home Loan, also known as the USDA Rural Development Guaranteed Housing Loan Program, is a zero down payment mortgage for eligible rural and suburban homebuyers.

Fannie Mae and Freddie Mac are both “government-sponsored enterprises.” They buy mortgages from lenders (Conventional, FHA, VA, USDA and other conforming loan products). Both also offer their own mortgage products through participating banks or mortgage companies.

Bank Portfolio Products: A bank portfolio loan is one that is serviced by the bank that issued the money. With a portfolio loan, the bank that initially wrote the loan is going to keep it as part of their investment portfolio.

Coming Soon: Metro Atlanta Affordable Mortgage Resource Guide. Available soon at www.HomeSouthDeKalb.org

After You Close: Protect Your Investment!

Your home purchase will be one of the most important investments of your life. Unlike a rental situation where the landlord or property owner is responsible for upkeep and repairs when you own the home, these become your responsibilities. To ensure your home remains safe, comfortable, complies with county/city housing code, and grows in value, consider the following recommendations.

Homestead Exemption. DeKalb County homeowners residing in their home can apply for Homestead Exemption and save considerably on their tax bill. Homestead Exemption is not automatic, you must apply in person or online. Details at www.dekalbtax.org/property-tax.

Post-Purchase Counseling. Did you know that housing counseling organizations also offer “post-purchase” counseling to help you learn how to protect your investment and remain in your home? Learn how you can build equity in your home and more! Ask your housing counselor about post-purchase counseling.

Home Warranty is essentially an insurance policy you pay (not to be confused with homeowner’s insurance) to cover the cost of repairing many home appliances if they break down. These warranties typically cover electrical, plumbing, heating and cooling systems as well as washer, dryer and kitchen appliances.

Homeowner’s Insurance is a type of property insurance that covers a private residence. It is an insurance policy that combines various personal insurance protections, which can include losses occurring to one’s home, its contents, loss of use (additional living expenses), or loss of other personal possessions of the homeowner, as well as liability insurance for accidents that may happen at home. Additionally, homeowner’s insurance provides financial protection against disasters.

Home Maintenance is an essential aspect of being a homeowner. Keeping your property in good shape will ensure your safety and comfort as well as yield a higher value when you decide to resell. The average person sells their home within seven years.

Property Taxes. If you fail to pay your property taxes in Georgia, the past due amount becomes a lien on the home. If you don’t pay the taxes, your property may eventually be sold.

Foreclosure Prevention. If you have difficulty paying your mortgage, don’t ignore the problem. Contact your lender as soon as possible. Contact a HUD-approved housing counselor to help create a plan to get you back on sound financial footing.

Building Home Equity and Family Wealth

Did you know the average homeowner has a net worth of \$195,400? That’s 36 times the net worth of the the average renter, \$5,400.

But unfortunately, black homeownership fell to a 40-year low in 2017. Nationally, only 42.2 percent of black households are homeowners, compared to 71.9 percent of white households.

Homeownership builds wealth over time through equity. Equity is the amount you can sell your home for, minus what you owe on your mortgage.

Homeownership also has tax benefits. Currently, Federal tax code allows homeowners to deduct mortgage interest from their tax obligations. And property taxes paid on your home are deductible as well.

Over time, as you build equity in your home, you can sell to realize the gain in the value of the home. So choose to take out a home equity loan or line of credit to complete repairs, pay for college, or start a business.

Are you ready to build your financial future? Talk with a housing counseling agency today and learn more. See a list of counseling agencies on page 9.



Strengthen Your Neighborhood

Neighborhoods Need Engaged Residents

What makes a neighborhood strong and desirable? Quality schools? Low crime? A mix of amenities? Diverse neighbors? Walkability? Access to quality food and transit? Yes. It's all of the above and more.

However, the most critical attribute of a stable neighborhood is engaged residents -those who work in committees, volunteer in schools and churches, serve on neighborhood associations and boards and more. Strong neighborhoods don't magically appear. Behind every desirable community is an army of active, informed and coordinated residents who work year-round to ensure its safety and longevity.

Studies have shown that strong community engagement can result in a more prosperous and thriving community. Strong and safe neighborhoods make it possible for children to play outside, improving their health outcomes. It means they can walk to school without fear, which in turn means they perform better in school. It means more economic opportunity at every level of society.

Engaged citizens are more likely to have their community needs identified and met in partnership with local government. Such alliances can reduce conflict, improve inclusion in the process, develop community ownership, and lead to new and innovative solutions to neighborhood concerns.

Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has.

-Margaret Mead

Sign Me Up! How Do I Get Involved?

Ready to help make a change in your community, but not sure where to start? Consider becoming involved in your neighborhood watch, neighborhood association, local school or church. There are also many leadership development opportunities to help grow your schools and make you more effective in your community engagement efforts. Two examples are ANDP's Neighbors Together initiative and the DeKalb Sustainable Neighborhood Initiative.

ANDP Neighbors Together

In the aftermath of the foreclosure crisis, many South Metro Atlanta neighborhoods continue to struggle with high levels of negative equity, an imbalance of rental and homeownership housing, and a host of issues related to these conditions.

In these impacted neighborhoods, residents are coming together in Neighborhood Watch meetings, homeowners' associations, and small groups of concerned citizens to make their communities whole again. To support residents engaged in the work of neighborhood stabilization, ANDP created Neighbors Together.

First launched at the annual NeighborWorks Week in 2015, Neighbors Together was designed to be a training and leadership development event with the goal of arming residents with the information and tools needed to strengthen communities from the inside out. The event was well-received by neighborhood leaders, and ANDP was asked to continue to offer the free training event.

After participating in Neighbors Together for nearly a year, team members move forward with the information and resources they've gained in the process to address their neighborhood concerns. Most team members return to attend the annual training events to further their understanding of issues and skill development.

Now in its fifth year, Neighbors Together convenes both formal and informal neighborhood leaders for an annual half-day of training with an emphasis on neighborhood stabilization efforts.

Neighbors Together training topics in the past have included:

- Public Safety,
- Neighborhood Branding and Marketing,
- Property Law & Code Enforcement,
- Strengthening Relationships with Law Enforcement,
- Connecting School and Community,
- Neighborhood Advocacy with Elected Officials, and
- Foreclosure Mitigation Programs.

Visit www.andpi.org/nt to learn more about the Neighbors Together program.



ANDP's Neighbors Together participants attend the National NeighborWorks Community Leadership Institute in Houston, Texas in 2018.

DeKalb Sustainable Neighborhoods Initiative

Thanks to a DeKalb County initiative, residents are learning how to strengthen their community by creating and executing Quality of Life (QOL) plans in concert with their neighborhood schools and local nonprofit organizations.

The effort is the work of DeKalb Sustainable Neighborhoods Initiative (DSNI) in partnership with the Emory University Community Building and Social Change Fellowship program. The Initiative aims to improve the quality of life in DeKalb through the design and implementation of a collaborative, comprehensive, community-based strategy for enhancing the well-being of neighborhoods.

For the last seven years, the Initiative has focused on four qualifying areas - based on their eligibility to utilize resources available through the county's U.S. Department of Housing and Urban Development-funded programs and related federal, state and local initiatives. The four areas, based on high school clusters, include Columbia, Cross Keys, McNair, and Towers.

Each of the clusters is led by a steering committee of residents and local stakeholders. The QOL plan for each cluster includes priorities identified by community input. Priorities include public safety, success of local schools, health and wellness, access to healthy foods, and quality housing.

DeKalb County and Emory University continue to provide support for the work of clusters' projects and planning is currently underway for the next five years of activity. If you would like to learn more or get involved, contact Rodney Reese at (404) 371-2576 or rreese@dekalbcountyga.gov.

Ways You Can Get Involved in Your Community

Want to make a difference in your community? There are many ways you can get involved.

- Join your neighborhood or homeowners association.
- Join or create a Neighborhood Watch.
- Volunteer at your local school, church, or nonprofit organization.
- Adopt a highway or area with Keep DeKalb Beautiful.
- Participate in a leadership development program.
- Encourage youth to participate in available programs (See page 25).
- Learn how to advocate effectively with elected officials.



Residents of Columbia Elementary communities show up in force for a Fall tree planting with DSNI and Trees Atlanta. (Photo by Virginia Reese Photography)



DeKalb County Planning & Sustainability: Neighborhood Registry

What is the Neighborhood Registry?

The Planning and Sustainability Department has established the Neighborhood Registry to get residents more involved in decisions affecting their neighborhoods and to improve participation. Neighborhood organizations and Civic associations that are not already on the Neighborhood Registry are invited to join.

Why join the Neighborhood Registry?

- Improve communications with the Planning and Sustainability Department.
- Be a unified voice and influence in community affairs.
- Receive notices of developments within specified boundaries.

Who Should Register?

- Homeowner Associations
- Neighborhood Associations
- Neighborhood Business Associations
- Community Watch Groups
- Garden & Block Clubs
- Anyone interested in planning and zoning issues

What notifications will you receive?

The Planning and Sustainability Department will inform you of planning events in your area. While this information is available to the general public, our department proactively provides this information to neighbors and neighborhood organizations to ensure notifications of developments within their specified boundaries are received.

More information?

Contact the Neighborhood Registry at (404) 371-9771 or jbelle@dekalbcountyga.gov.



Build Your Future: Workforce Training

Job training and career development can help you blaze a trail to a better financial future. WorkSource DeKalb works to elevate skills of job seekers while working with employers to expand employment opportunities.

WorkSource DeKalb offers a variety of programs including jobseeker services, business solutions, occupational training, and youth services.

Job Seeker Services

If you need support or resources to help find a job, consider these services from WorkSource DeKalb:

- Resource materials for career exploration and planning
- Software to assist with résumé and cover letter writing
- Internet access for internet-based job searches.
- Copy and fax machines for employment services usage.
- Labor market information on local, regional and state companies' hiring needs.
- Regularly scheduled workshops on: conducting your job search, résumé writing and interviewing skills.
- Expert advice from experienced career advisors.
- Training and education information.
- Self-assessment software for typing and other skills.

Business Solutions

- On-the-Job Training (OJT) - Provides reimbursements up to 50% of salary and training cost to incentivize employers to hire and train eligible participants.
- Incumbent Worker Training (IWT) - Provides upgrade skills training for existing staff.
- Customized Training (CT) - Partnering with local technical colleges to integrate company specific course elements so the graduate can begin work immediately.
- Work Experience (WEX) - Paid internships for jobseekers at no cost to the employer.
- Layoff Aversion - Strategies and resources related to upgrading the skills of existing staff that may mitigate the impact of a potential layoff.

Take Your Skills to the Next Level

With additional training, you could be ready to reach the next level in your career, secure a higher income and more benefits. WorkSource DeKalb (WSD) offers occupational training through the Workforce Innovation and Opportunity Act (WIOA).

Training Services for Adults & Dislocated Workers include occupational skills training through Individual Training Accounts (ITA) and work-based training services. Training services include work experience, customized training, incumbent worker training and other employer-based training that enables a participant to participate in authorized WIOA activities. This is in consultation with One-Stop Partners and other community service providers.

Occupational training is available for eligible individuals who need to enhance their skills and become more marketable in the workforce.

To qualify for occupational training, individuals will need to meet WIOA eligibility and suitability requirements.

A career adviser may suggest services including résumé writing classes, interviewing classes, job search techniques, financial literacy, basic math and reading skills or other job readiness services. These services are to help determine training suitable for an individual in their prospective career industry.

The process for applying for occupational training includes a multi-step process.

Creating Opportunity for Youth

WorkSource DeKalb's Youth Services promote youth development through year-round employment and training activities for economically disadvantaged youth. Activities include occupational skills training, academic tutoring, academic enrichment activities, leadership development, mentoring and internships.

There's More Online



For detailed information on these programs and more, please visit WorkSource DeKalb's comprehensive website at the link below.

www.WorkSourceDeKalb.org

One-Stop Services

The purpose of WorkSource DeKalb's (WSD) One-Stop Center is to ensure DeKalb County citizens and businesses can obtain workforce and economic development services in one location.

The WSD One-Stop Center has several partners that have a physical presence or provide a referral process for DeKalb citizens and employers to access services.

These partners include but are not limited to:

- Georgia Department of Labor,
- Technical College System of Georgia,
- Georgia Piedmont Technical College,
- Georgia Vocational Rehabilitation Agency,
- Job Corp,
- AARP Senior Employment Program,
- Housing Authority of DeKalb County,
- Urban League of Greater Atlanta, and
- CHRIS180/Youthbuild.

The operations serve to promote growth in the workforce and to provide services for jobseekers and employers.

The WSD One-Stop Center is located at:

774 Jordan Lane
Building 4
Decatur, GA 30033
(404) 687-3400



Human Services

The DeKalb County Human Services Department provides a broad range of services designed to meet the needs of DeKalb's citizens through the following.

- Maintaining a commitment to improving the overall quality of life for all service populations.
- Identifying and addressing significant challenges and problems within known service delivery systems.
- Improving accessibility, accountability, and coordination among professionals and agencies as it relates to the delivery of services.
- Providing information, technical assistance, and other resources to assist all service populations.
- Conducting advocacy, outreach and education initiatives that address the needs of citizens.

The DeKalb County Human Services Department provides a range of services and programs designed to assist people to thrive within their communities. Services within this department are designed for individuals from birth through retirement.

The Human Services Department consists of four divisions:

- The Office of Aging
(770) 322-2950
- The Office of Youth Services
(404) 687-7195
- The Office of Grants & Human Services Administration
(404) 270-1178
- The Office of External Affairs & Partnerships
(770) 322-2969

For questions about Human Services Transportation, call (770) 322-2967.

For detailed information on these programs, visit www.dekalbcountyga.gov/human-development/human-services.

Senior Services

Need transportation to a doctor's appointment? Want to learn what is happening at your local senior center? Need in-home assistance? Call DeKalb County's Aging Information Line (A.I.-Line) to learn more. The A.I.-Line is a free information and referral service for older adults, their families, caregivers, and the community. The A.I.-Line connects seniors to resources that enable "aging in place."

Services listed are designed to help those with the most significant economic and social need. Seniors or their caregivers can speak with a specialist at (770) 322-2950, Monday - Friday from 8:30 a.m. to 5 p.m.

The A.I. line provides information and referrals on the following:

- Congregate meals, and other activity at neighborhood-based senior centers;
- Home-delivered meals;
- In-home services such as personal care, light housekeeping, and respite care;
- Transportation for non-emergency medical appointments, including dialysis; and
- Case management to help seniors understand the full array of services that are available to them.

Youth Services

The DeKalb County Office of Youth Services provides programs to help ensure the development of well-rounded children and youth in four high-priority areas. Questions? Call (404) 687-7195.

Youth Mental Health and Wellness

- *Growing Healthy Babies*, Ages 0-5, Childhood nutrition, baby and me wellness, breastfeeding support and more.
- *Project ONE80*, Ages 6-12, Emotional management, counseling, problem solving, communication and more.

Safety and Risky Behavior

- *Safe Kids*, Ages 6-12, Bike training, bike and helmet awareness, road education, youth safety.
- *Youth Commission*, Ages 12-18, Socialization and development, civic education, leadership development.

Youth Education

- *Great Start Georgia*, Ages 0-5, Reading, Head Start, families, screenings.
- *STEAM Truck*, Ages 6-12, Teambuilding, communication, creativity, leadership development

Youth Homelessness and Economic Wellbeing

- *Baby Box*, Ages 0-5, Socialization, infant mortality, crib and sleep safety.
- *Dare 2B Aware*, Ages 6-12, Socialization, engagement, effective communication, leadership, academic success.

Grants & Human Services Administration

The Office of Grants & Human Services Administration manages state and federal grants awarded to the Department, administers an annual Human Services Grant Program for local nonprofits and assists the Department Director with maintaining efficient operations.

External Affairs & Partnerships

The Office of External Affairs & Partnerships develops, cultivates and establishes relationships to achieve overall Human Services goals and to ultimately work to improve the quality of life for all DeKalb citizens.



DEKALB
COUNTY
PUBLIC
LIBRARY

Branches in South DeKalb County

MAIN LIBRARY - Decatur

215 Sycamore Street
Decatur, GA 30030
404.370.3070
9 a.m.–9 p.m. Mon.–Wed.
9 a.m.–6 p.m. Thurs.–Sat.
1 p.m.–6 p.m. Sunday

Clarkston

951 North Indian Creek Dr
Clarkston, GA 30021
404.508.7175
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat

Covington

3500 Covington Highway
Decatur, GA 30032
404.508.7180
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat

Flat Shoals

4022 Flat Shoals Parkway
Decatur, GA 30034
404.244.4370
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat

Gresham

2418 Gresham Road SE
Atlanta, GA 30316
404.244.4374
10 a.m.–8 p.m. Mon. & Tues.
10 a.m.–5 p.m. Wed.–Sat

Hairston Crossing

4911 Redan Road
Stone Mountain, GA 30088
404.508.7170
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat.

Redan-Trotti

1569 Wellborn Road
Lithonia, GA 30058
770.482.3821
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat

Scott Candler

1917 Candler Road
Decatur, GA 30032
404.286.6986
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat.

Stonecrest

3123 Klondike Road
Lithonia, GA 30038
770.482.3828
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat.

Stone Mountain

Sue Kellogg

952 Leon Street
Stone Mountain, GA 30083
770.413.2020
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat.

Wesley Chapel

William C. Brown

2861 Wesley Chapel Road
Decatur, GA 30034
404.286.6980
10 a.m.–8 p.m. Mon.–Wed.
10 a.m.–5 p.m. Thurs.–Sat.

Homework Center

Scottdale-Tobie Grant
644 Parkdale Drive
Scottdale, GA 30079
404.508.7174
2 p.m.–7 p.m. Mon.–Wed.
1 p.m.–6 p.m. Thursday
(Sept.–May)
Noon–5 p.m. Mon.–Thurs.
(June–Aug.)

For more information,
including library events, visit
www.dekalblibrary.org

Activities & Events in the Library

The mission of the DeKalb County Public Library (DCPL) is to enlighten and enrich the people of DeKalb County by providing responsive, dynamic services that meet the changing informational, educational and recreational needs of a diverse population. Comprised of 23 branches, DCPL is comprised of twenty-three branches, and was recently named the 2018 Georgia Public Library of the year by the Georgia Public Library Service. Programs such as PRIME TIME Preschool, Fine Free Summer and the Human Library Project are just a few of the initiatives offered for patrons. In addition, foreign language classes, tutoring for kids, craft classes and wellness activities are available each month for free with your Library card.

Human Library Project - What if books could talk and tell you why they shouldn't be judged by their covers? The Human Library Project provides a safe space for individuals to "check out" a "living book" and engage in conversations that explore the stereotypes and prejudices that separate us, as well as the similarities that connect us.

Doris K. Wells Heritage Festival - This festival was created in 1983 at the Scott Candler Library by librarian Doris K. Wells as the Kwanzaa Awareness Festival. Its purpose is to honor and share DeKalb County's cultural diversity through programs featuring music, dance, food, crafts, information and art.

Summer Reading - Each year, libraries around the country take part in the Summer Reading Program (SRP) to help prevent what is known as the summer slide. The SRP Summer Reading Program keeps children motivated to read by helping cultivate ; helps to develop positive attitudes about reading and the library, by; maintaining children's reading skills during the summer;; and by providing access to experiences that further a sense of discovery and more!

PRIME TIME Preschool - In 2018, DCPL added PRIME TIME Preschool after securing a \$50,000 matching grant from the National Endowment for the Humanities. The weekly sessions include storytelling, reading, and center based exploration featuring award-winning children's books conducted by early childhood trained facilitators. Families of three and four year olds can attend one of four sessions offered at the Gresham, Flat Shoals, Redan-Trotti, or Wesley Chapel Library locations.

Special Events

Throughout the year, DeKalb County Public Library hosts many special events including:

- Human Library Project
- Senior Celebration & Talent Show
- Jubilee of Reading
- Summer Reading
- PRIME TIME Preschool
- Local Author Expo
- Disability Fair
- SkillShare
- Doris K. Wells Heritage Festival

For more information, visit www.dekalblibrary.org.



Community Development

“Community development” can be defined in many ways. Some describe the term as neighborhood improvement projects or affordable housing programs. Others consider it large-scale initiatives that promote job creation, small-business development and any project that revitalizes or stabilizes low- and moderate-income neighborhoods. Community development can be all of these things and more, but according to professionals in the field, these efforts should involve four key elements:

- Attention to the needs and desires of the people involved and to the areas where they live and work,
- Control by community members, who become active participants,
- The concept of self-help, which is vitally important to the community development process, and
- A holistic view of the community, in which groups take into account one another’s goals and actions as opposed to operating as if each were in a vacuum

In these pages, you’ll learn about community development financial institutions (CDFIs) that offer capital support for various community development activities and other organizations that support entrepreneurial and small business development.

Capital For Development

ANDP Loan Fund (ALF) works to lift low- and moderate-income communities and families by providing financing to developers of affordable and mixed-income housing. As a certified CDFI, the ALF provides capital for predevelopment, acquisition, construction, bridge financing, and mini-permanent loans. More at www.andpi.org/loanfund.

Reinvestment Fund (RF) integrates data, policy and strategic investments to improve the quality of life in low-income neighborhoods. Using analytical and financial tools, RF brings high-quality grocery stores, affordable housing, schools, and health centers to the communities that need better access—creating anchors that attract investment over the long term and help families lead healthier, more productive lives. More at www.reinvest.com.

Enterprise Community Loan Fund (ECLF) provides loan capital to community-based, nonprofit, and mission-aligned for-profit, affordable housing and community facility developers with the intent of increasing the stock and improving the quality of affordable housing and community facilities. More at www.enterprisecommunity.org.

Small Business Development

Small businesses play a significant role in the local and national economy. Small businesses drive innovation, hire local employees, and spur other small business development. If you have been dreaming of opening your own business, there are many resources available.

The **DeKalb County Community Development Small Business Loan Program** has partnered with Access to Capital for Entrepreneurs (ACE) to provide financing to new and existing underserved small businesses in DeKalb County. The DeKalb program is designed to assist borrowers create and grow sustainable businesses which generate jobs. More at www.dekalbcountyga.gov/community-development/community-development-block-grant-cdbg

Atlanta Micro Fund (AMF) - is a nonprofit, revolving loan fund certified as a Community Development Financial Institution (CDFI) providing entrepreneurs and small businesses access to capital, technical assistance, and financial education. AMF also prepares the workforce needed to propel the companies we serve forward. AMF considers economic revitalization through the lens of an ecosystem. AMF believes it's not the cost of capital as much as the ease of access to it that matters most. More at www.atlantamicrofund.org

Urban League of Greater Atlanta - Micro Enterprise Initiative The DeKalb County Community Development Department is committed to helping existing small business enterprises and entrepreneurs succeed. Growing a business from the ground up or expanding an existing business requires business management skills, planning, strategy, access to capital, contracts/sales and passion. Accelerator programs provide a combination of engaging interactive sessions with individual coaching to transform you into a stronger and more efficient CEO. The program partner is the Urban League of Greater Atlanta. More at www.dekalbcountyga.gov/community-development/community-development-block-grant-cdbg

Small Business Administration (SBA) - provides small businesses with an array of financing for small businesses from the smallest needs in microlending - to substantial debt and equity investment capital (venture capital). SBA also provides free individual face-to-face, and internet counseling for small businesses, and low-cost training to nascent entrepreneurs and established small businesses. More at www.sba.gov.



Small Business Success

Chef and CEO Marie M. Green and her husband Jhavaun Green are on a mission to bring healthy food options to underserved communities in South DeKalb. To expand their brand reach, they secured small business capital from DeKalb County Community Development Small Business Loan Program. The program is in partnership with Access to Capital for Entrepreneurs (ACE).

Results? Green Love Kitchen has expanded its operations, added three employees and are receiving rave reviews for their tasty food. Green Love Kitchen was recognized in "100 Dishes Locals Love" for their Spicy Thai Kale Wrap. The dish was listed number 16 of 100 and is the first raw vegan dish to be featured on the list.

If you would like to learn more about DeKalb County's Small Business Loan Program, download the brochure at the link below.

www.dekalbcountyga.gov/community-development/community-development-block-grant-cdbg



DeKalb Beautification

Tackling blight, litter, code violations and improving the overall beauty of DeKalb County has become more streamlined under the county's new Beautification Unit.

The Beautification Department uses an integrated service delivery strategy to enhance the quality of life through improved landscaping and maintenance of right-of-ways, litter removal, and property maintenance enforcement. This one-stop-shop includes the Code Enforcement Division, Keep DeKalb Beautiful, and Roadside Enhancement.

DeKalb County Code Enforcement Division applies a comprehensive approach to blight reduction through collaboration with other departments, agencies, civic organizations, businesses, and the community to enforce codes/ordinances related to property maintenance, zoning, special land use, signs and permits. This strategy incorporates the three E's Approach to Code Enforcement: educate, empower, and enforce.

Notable programs within the Division include:

- Foreclosure Property Registry,
- Vacant Property Registry,
- Interior Code Compliance,
- Multi-Family Enforcement Taskforce,
- Hotel/Motel Taskforce, and
- Demolition and Blight Remediation.

See issues in your neighborhood? Some common code enforcement violations include:

- unregistered and unlicensed motor vehicles;
- high weeds and grass;
- decayed, damaged and leaking roofs;
- open storage of trash and debris;
- broken window glass;
- flaking/peeling paint;
- units not supplied with water or adequate heat;
- rodent infestation or unsanitary conditions;
- overgrown, littered vacant lots;
- junk/inoperable vehicles;
- graffiti;
- electrical hazards;
- vacant and unsecured structures; and
- dangerous, uninhabitable and unfit buildings.

Questions or concerns, contact the Code Enforcement Division at 404-687-3700.



Volunteer With Keep DeKalb Beautiful

One of the most critical volunteer efforts of any community is beautification and litter control. A clean neighborhood sends a message that residents care about their community. DeKalb residents are fortunate to have a county agency dedicated to neighborhood partnerships.

Keep DeKalb Beautiful, part of DeKalb County's Beautification Unit, has a mission to promote clean, attractive and sustainable communities through empowerment, community partnerships, regular maintenance, and educational opportunities.

The program provides mowing and litter removal on the public right-of-way, county-owned lots and intersections within unincorporated DeKalb County. Additional services include herbicide treatments, tree trimming, illegal dumping remediation, beautification projects, Adopt-A-Programs, and annual Community Appearance Index assessments.

Want to get involved? Celebrate a birthday or milestone by having your family or neighborhood group schedule a community clean-up event. You can request supplies from Keep DeKalb Beautiful.

Keep DeKalb Beautiful offers many programs where individuals and groups have an opportunity to improve a place or area. Among the most popular programs are:

- The Adopt-A-Road Program: Individuals or groups are able to adopt a mile or more of road.
- The Adopt-A-Spot Program: Individuals or groups are able to adopt an area or road for less than a mile.
- The Adopt-A-MARTA Bus Stop Program: Individuals or groups are able to adopt a MARTA Stop that does not include a shelter.



For more information, visit Keep DeKalb Beautiful online at www.dekalbcountyga.gov/beautification/keep-dekalb-beautiful.



Infrastructure

DeKalb County Government is working to improve the quality of life for all of its residents through infrastructure improvements, parks and recreation and public safety.

The DeKalb County Special Purpose Local Option Sales Tax (SPLOST) is a one-cent sales tax that provides funding exclusively for capital projects – roads, buildings, vehicles and major equipment, and other long-lived improvements.

The current SPLOST was adopted by voters in a referendum in November 2017 and will run from 2018 until 2024. SPLOST is expected to generate \$636 million over the next six years for capital improvements for the county and city governments in DeKalb County.

Funds generated from SPLOST will support:

- Road resurfacing
- Pedestrian improvements
- Transportation enhancements (intersections, lanes, etc.)
- Multi-use trails
- Bridge repairs and improvements
- Sidewalks to schools, transit, and other locations
- Traffic signal improvements;
- Corridor Beautification
- Public transportation shelters
- Enhance public safety facilities
- Create athletic fields, renovate athletic and recreation facilities
- Repairs at Libraries, Senior Centers, and Health Centers
- And more!

Want to know what projects are scheduled for your community? Want the latest SPLOST Annual Report? That and more is available online at www.dekalbcountyga.gov/splost.

Public Safety- The mission of the DeKalb County Office of Public Safety is to provide the highest quality public safety services to the citizens of DeKalb County, Georgia. The Office of Public Safety is made up of the following: DeKalb County Police Department, DeKalb County Fire Rescue, DeKalb County Animal Services and Enforcement, DeKalb 911 Emergency Communications Center, DeKalb Emergency Management Agency (DEMA), and DeKalb County Medical Examiner's Office.

To learn more about DeKalb's Public Safety units, visit www.dekalbcountyga.gov/public-safety.

Keep DeKalb Beautiful, part of DeKalb County's Beautification Unit, has a mission to promote clean, attractive and sustainable communities through empowerment, community partnerships, regular maintenance, and educational opportunities.

The program provides mowing and litter removal on the public right-of-way, county-owned lots and intersections within unincorporated DeKalb County. Additional services include herbicide treatments, tree trimming, illegal dumping remediation, beautification projects, Adopt-A-Programs, and an annual Community Appearance Index assessments. See more on page 31.

Program Results

Since January 2017, DeKalb County's blight remediation program has demolished or abated 292 vacant, abandoned or poorly maintained properties. The county's efforts to eradicate blight have increased sevenfold from the previous year, 2016.

"Fighting blight and beautifying DeKalb County improves quality of life and the health of our citizens," said CEO Michael Thurmond. "The county has significantly increased our efforts to revitalize DeKalb by dedicating funding for blight programs and enhancing our partnership with the judicial system."

At the beginning of 2017, CEO Thurmond allocated \$3.8 million in funds approved by the Board of Commissioners to enhance blight-fighting initiatives and address derelict properties in DeKalb. Additional improvements include:

- Stronger Judicial Partnership
- New Beautification Division Leadership
- Increased Code Enforcement Staffing
- Operation Clean Sweep started in March 2017
- Demolition and Abatement Task Force

In 2019, the county plans to conduct a first-ever comprehensive study of blighted properties in DeKalb. Approximately 139,000 parcels will be reviewed. Blight has a negative effect on community and consequences include an uptick in crime, a decrease in public health and depressed property values.

Source: Atlanta Journal-Constitution, December 18, 2018.

"Fighting blight and beautifying DeKalb County improves quality of life and the health of our citizens. The county has significantly increased our efforts to revitalize DeKalb by dedicating funding for blight programs and enhancing our partnership with the judicial system."

Michael Thurmond, CEO
DeKalb County

Contact Us

Contact the DeKalb
Beautification Unit

- Code Enforcement
- Keep DeKalb Beautiful
- Property Registry
- Roadside Enhancement

404-687-3700



Photo by William Bishop

Recreation, Parks & Cultural Affairs - DeKalb is home to a beautiful array of parks and public spaces. From Wade Walker Park to the stunning Davidson-Arabia Mountain Preserve, there are incredible indoor and outdoor amenities for DeKalb residents and visitors to enjoy. DeKalb County's Recreation, Parks and Cultural Affairs Department has been providing recreational and park services to its residents for over sixty years. They work daily to create opportunities for a better quality of life for DeKalb residents through its people, parks, programs and partnerships. Through the recreation centers, athletic facilities, parks, pools and performing arts center activities, programs and special events are offered for ages 3 to 55+. To learn more about DeKalb County's parks, facilities and spaces, visit www.dekalbcountyga.gov/parks.

DeKalb County Park Spotlight:

Davidson-Arabia Mountain Nature Preserve

Rolling hills, woodlands and secluded lakes and streams surround the granite outcrops that make up the Davidson-Mountain Arabia Nature Preserve. Explore several well-marked trails of varying lengths and difficulty on your own or join a Ranger for a hike to learn more about this special place. Hiking, biking and walking trails can be accessed from parking lots on Klondike Road and elsewhere in the Arabia Mountain National Heritage Area. Learn more online at www.arabialliance.org

Opportunities in the Park

Become a Friend of the Park (Volunteer) - We are passionate about our parks here in DeKalb County and are actively working to improve all of them. The Friends of the Park group is the strongest voice for the protection, preservation, expansion and improvement to DeKalb County's parks and playgrounds. Friends of the Parks help support our neighborhood parks and playground projects, environmental education, advocacy and volunteer programs throughout the DeKalb County.

Youth and Adult Athletics and Programs - DeKalb County Recreation, Parks and Cultural Affairs offers youth and adult programs in a variety of sports and programs, providing participants with fun, challenging leisure experiences to improve physical fitness, encourage social interaction and stimulate the mind. Programs and activities are offered at our recreation centers seasonally such as youth track and field, basketball, adult softball,

Summer Programs - Each summer we provide a nine weeks day camp for ages 5-15. The day camps offers a range of activities each day including arts and crafts, group games, outdoor activities, swimming, and weekly field trips. We also offer free breakfast and lunch through our Summer Food Service Program.

The department works to help ensure that no child goes hungry during the summer through the Summer Food Service Program. Each year we service nearly 50 sites for food service by partnering with nonprofit organizations and agencies in DeKalb to provide opportunities for low income children to receive nutritious meals when school is not in session.

DeKalb County Recreation, Parks and Cultural Affairs Department currently operates six outdoor swimming pools, one spray ground and one aquatic center. Visitors to our pools will find an array of amenities for both fun and learning. In addition to pool amenity offerings, we offer private, semi-private and group swim lessons every summer to all ages.

Active Senior Adult Programs - The department is committed to enhancing the quality of life of active seniors and Adults 50+ by providing recreation and leisure activities to complement their rich and rewarding lifestyle. These programs are offered year-round at most of the recreation centers.

Therapeutic Recreation Programs - This program provides sports, recreation, leisure, summer camp and outreach services to residents with mild to moderate physical, mental and emotional disabilities. Services include therapeutic programs and adaptive sports and learning opportunities.

Special Events

Throughout the year, DeKalb County Recreation, Parks and Cultural Affairs hosts different special events in the parks. These events allow the chance to celebrate the many rewarding experiences that improve the physical, mental and emotional health of the entire family.

- The Father Daughter Dance
- Neon 5k Fun Run
- Mother & Son Night
- Senior Olympics
- Parks & Recreation Month
- Poetry Slam
- Movies in the Park
- Doggie Splash Paw-looza
- Fall Festivals

To learn more contact

DeKalb County Recreation,
Parks & Cultural Affairs
(404) 371-2711
dekalbparks@dekalbcountyga.gov

www.dekalbcountyga.gov/parks

DeKalb County Parks & Recreation Centers

Parks & Recreation - Did you know DeKalb County is home to approximately 6,500 acres of parkland and open spaces? More than 6,000 of those acres are in South DeKalb! DeKalb County's Recreation, Parks and Cultural Affairs Department is committed to enriching the lives of its residents by providing a clean, safe and fun experience that captivates

residents and visitors from all walks of life. To learn more about these facilities and parks listed below, contact DeKalb County Recreation, Parks & Cultural Affairs at (404) 371-2711 or dekalbparks@dekalbcountyga.gov or learn more online at www.dekalbcountyga.gov/parks.

PARK SITE	ADDRESS	CITY	ZIP	ACREAGE
AVONDALE DUNAIRE	700 George Luther Drive	Decatur	30032	16.2
BARKER BRYANT	2300 McAfee Road	Decatur	30032	9.7
BIFFLE	5221 Biffle Road	Stone Mountain	30088	10
BOULDERCREST	4184 Bouldercrest Park Road	Ellenwood	30294	28
BOULDERCREST GREENSPACE	2859 West Side Place	Ellenwood	30294	63.5
BOULDERCREST GREENSPACE II	2847 West Side Place	Ellenwood	30294	10.3
BROOKSIDE	3661 North Decatur Road	Scottdale	30079	7.3
BROWNS MILL*	4929 Browns Mill Road	Lithonia	30038	62.2
BRUCE ST	2566 Bruce Street	Lithonia	30058	4
CHAPEL HILL	4002 Lehigh Blvd	Decatur	30034	126.1
CHESTNUT LAKES	6772 Mahonia Place	Lithonia	30038	27.6
COLUMBIA DRIVE GREENSPACE	1225 Columbia Drive	Decatur	30032	8.2
CONSTITUTION LAKES	1305 South River Industrial Blvd	Atlanta	30315	266.7
DAVIDSON-ARABIA MTN NATURE PRESERVE	3787 Klondike Road	Lithonia	30038	2705.7
DAWN DRIVE	2392 Dawn Drive	Decatur	30032	6.9
DEARBORN	99 Midway Road	Decatur	30030	12.1
DEKALB MEMORIAL	381 Wilkinson Drive	Atlanta	30317	17
ELLENWOOD / RIVER ROAD	4100 River Road	Ellenwood	30294	45.9
EMMIE SMITH	6329 Shadow Rock Drive	Lithonia	30058	8
EVERETT	5106 Klondike Road	Lithonia	30038	84.6
EXCHANGE*	2775 Columbia Drive	Decatur	30034	178.9
FAIRINGTON	2831 Fairington Parkway	Lithonia	30038	14.5
FLAT SHOALS	4522 Flat Shoals Parkway	Decatur	30034	21
FLAT SHOALS HUDSON	3363 Warriors Path	Decatur	30034	17.8
FORK CREEK MOUNTAIN	2893 River Road	Decatur	30034	55.7
FORTY OAKS	3790 Market Street	Clarkston	30021	10
FOWLER	4710 Galleon Crossing	Decatur	30035	85
GENIER	5406 River Road	Ellenwood	30294	26
GLEN EMERALD	1479 Bouldercrest Road	Atlanta	30316	27.6
GRESHAM*	3113 Gresham Road	Atlanta	30316	184.3
HAIRSTON	911 S. Hairston Road	Stone Mountain	30088	45.7
HIDDEN ACRES	1032 Stephenson Road	Stone Mountain	30087	81

PARK SITE	ADDRESS	CITY	ZIP	ACREAGE
INTRENCHMENT CREEK	2109 Bouldercrest Road	Atlanta	30316	127.1
KINNETT	703 N. Deshon Road	Stone Mountain	30087	60.2
LANGSDALE	2198 Keheley Drive	Decatur	30032	2
LITHONIA	2501 Park Drive	Lithonia	30058	13.4
LONGDALE	1830 Longdale Drive	Atlanta	30032	18
LUCIOUS SANDERS*	2484 Bruce Street	Lithonia	30058	6
LYONS	4530 Lyons Road	Lithonia	30038	48
MCAFEE-STAR MOUNT	3010 McAfee Road	Decatur	30032	3
MEMORIAL DELANO / LINE ST.	3149 Memorial Drive	Decatur	30032	18
MEMORIAL DRIVE HAGAN	5009 Memorial Drive	Stone Mountain	30083	9.5
MIDWAY*	3181 Midway Road	Decatur	30032	22
MYSTERY VALLEY GOLF COURSE	6094 Shadow Rock Drive	Lithonia	30058	265
NH SCOTT*	2230 Tilson Road	Decatur	30032	46
OAK CREEK	606 Hawkeye Drive	Stone Mountain	30083	13
PEACELAND	1170 Kelton Drive	Stone Mountain	30083	4.5
PLEASANT HILL	8400 Pleasant Hill Way	Lithonia	30058	9
RAINBOW DRIVE	3181 Rainbow Drive	Decatur	30034	21
REDAN*	1745 Phillips Road	Lithonia	30058	66.7
REDAN RD. GARCIA	5338 Redan Road	Stone Mountain	30088	9.1
ROCK CHAPEL	116 Rock Chapel Road	Lithonia	30058	89.7
ROCK CHAPEL YMCA	1185 Rock Chapel Road	Lithonia	30058	62.8
ROCKBRIDGE ROAD	7623 Rockbridge Road	Lithonia	30058	19.4
ROGERS LAKE	1630 Rogers Lake Road	Lithonia	30058	47.3
SALEM	5290 Salem Road	Lithonia	30058	11
SHOAL CREEK I	3630 Glenwood Road	Decatur	30032	18
SHOAL CREEK II	3643 Glenwood Road	Decatur	30032	32.7
SHOAL CREEK III	3095 Wadsworth Mill Place	Decatur	30032	32
SHOAL CREEK SANTA MONICA	2925 White Oak Drive	Decatur	30032	4.4
SHOAL CREEK TRAIL	1687 Carter Drive	Decatur	30032	3
SOUTH EAST ATHLETIC	5845 Hillvale Road	Lithonia	30058	95
STEPHENSON	7533 Rock Mountain Road	Lithonia	30058	20.2
STONEVIEW	852 Dunleith Court	Stone Mountain	30083	9
SUGAR CREEK	2706 Bouldercrest Road	Atlanta	30316	310
TOBIE GRANT*	644 Parkdale Drive	Scottdale	30079	14
TRUELOVE	3510 Oakvale Road	Decatur	30034	22
WADE WALKER	5585 Rockbridge Road	Stone Mountain	30088	175.8
WHITE OAK	1650 Line Street	Decatur	30032	8.7
YELLOW RIVER NORTH	1281 Norris Lake Drive	Lithonia	30038	18
YELLOW RIVER SOUTH	8024 Pleasant Hill Road	Lithonia	30038	5.6

* Recreation Center on site at this park.

Directory of DeKalb County Government

DeKalb County Department	Phone	Email Address
311 (Citizen Help Center)	Dial 311	311CCC@dekalbcountyga.gov
Aging, Office of	(770) 322-2950	311CCC@dekalbcountyga.gov
Animal Services	(404) 294-2996	info@dekalbanimalservices.com
Audit	(404) 371-2765	jlgreene@dekalbcountyga.gov
Beautification Unit	(404) 294-2010	kdb@dekalbcountyga.gov
Board of Commissioners	(404) 371-2886	BOCinfo@dekalbcountyga.gov
Board of Ethics	(855) 224-8216	skalberman@dekalbcountyga.gov
Budget	(404) 371-2743	ypayo@dekalbcountyga.gov
Business & Alcohol License	(404) 371-2461	business.license@dekalbcountyga.gov
Chief Executive Office	(404) 371-2881	CEOMichaelThurmond@dekalbcountyga.gov
Child Advocacy Center	(404) 294-2646	dccac@dekalbcountyga.gov
Code Enforcement	(404) 687-3700	CodeEnforce@dekalbcountyga.gov
Community Development	(404) 371-2727	311CCC@dekalbcountyga.gov
Cooperative Extension	(404) 298-4080	uge1089@uga.edu
DCTV (DeKalb County Television)	(404) 371-2989	dctv@dekalbcountyga.gov
DeKalb Peachtree Airport	(770) 936-5440	comments@pdkairport.org
DeKalb Recycles	(404) 294-2900	sanrecycling@dekalbcountyga.gov
Dispute Resolution Center	(404) 370-8194	drc@dekalbcountyga.gov
District Attorney	(404) 371-2561	dekalbda@dekalbcountyga.gov
Economic Development	(404) 687-2730	Info@decidedekalb.com
Finance	(404) 371-2861	ypayo@dekalbcountyga.gov
Fire Rescue	(678) 406-7750	d CFRpublicaffairs@dekalbcountyga.gov
General Information	(404) 371-2000	311CCC@dekalbcountyga.gov
Geographical Information Systems	(404) 371-2257	gis@dekalbcountyga.gov
Human Development	(404) 270-1178	311CCC@dekalbcountyga.gov
Human Resources & Merit System	(404) 371-2332	msapplic@dekalbcountyga.gov
Innovation & Technology	(404) 371-2181	cio@dekalbcountyga.gov
Jury Management	(404) 371-2022	info@dekalbjury.com
Juvenile Court	(404) 294-2700	piojuvenile@dekalbcountyga.gov
Keep DeKalb Beautiful	(404) 294-2010	kdb@dekalbcountyga.gov
Law Department	(404) 371-3011	311CCC@dekalbcountyga.gov
Library	(404) 370-8450	311CCC@dekalbcountyga.gov
Magistrate Civil Cases	(404) 371-2261	311CCC@dekalbcountyga.gov

DeKalb County Department----- Phone----- Email Address

Magistrate Court -----	(404) 371-2261-----	311CCC@dekalbcountyga.gov
Magistrate Criminal Cases-----	(404) 294-2150-----	311CCC@dekalbcountyga.gov
Medical Examiner -----	(404) 508-3500-----	311CCC@dekalbcountyga.gov
Natural Resources Management Office -----	(404) 371-2082-----	311CCC@dekalbcountyga.gov
Planning and Sustainability-----	(404) 371-2155-----	plandev@dekalbcountyga.gov
Police Services-----	(404) 294-2000-----	311CCC@dekalbcountyga.gov
Probate Court-----	(404) 371-2601-----	bchargrove@dekalbcountyga.gov
Property Appraisal -----	(404) 371-0841-----	cchicks@dekalbcountyga.gov
Public Defender -----	(404) 371-2222-----	311CCC@dekalbcountyga.gov
Public Safety -----	(770) 724-7899-----	311CCC@dekalbcountyga.gov
Public Works -----	(404) 371-4778-----	311ccc@dekalbcountyga.gov
Purchasing and Contracting-----	(404) 371-7051-----	pcadmin-ops@dekalbcountyga.gov
Recreation, Parks & Cultural Affairs -----	(404) 371-2711-----	311CCC@dekalbcountyga.gov
Risk Management & Employee Services -----	(404) 371-4991-----	Blicense@dekalbcountyga.gov
Roads & Drainage Division-----	(404) 297-3840-----	rad_customerservice@dekalbcountyga.gov
Sanitation Division -----	(404) 294-2900-----	sanitation@dekalbcountyga.gov
Senior Services -----	(770) 322-2950-----	311CCC@dekalbcountyga.gov
Sheriff -----	(404) 298-8100-----	311CCC@dekalbcountyga.gov
Solicitor - General - State Court-----	(404) 371-2201-----	solicitorinfo@dekalbcountyga.gov
State Court-----	(404) 371-2261-----	311CCC@dekalbcountyga.gov
State Court Traffic Division-----	(404) 294-2099-----	dcsctdinfo@dekalbcountyga.gov
Stormwater Utility-----	(404) 297-4464-----	311CCC@dekalbcountyga.gov
Superior Court Administration -----	(404) 371-4901-----	cwmccumb@dekalbcountyga.gov
Superior Court Clerk-----	(404) 371-2836-----	cscinfo@dekalbcountyga.gov
Tax Assessors Board-----	(404) 371-2471-----	cchicks@dekalbcountyga.gov
Tax Commissioner -----	(404) 298-4000-----	311CCC@dekalbcountyga.gov
Transportation Division -----	(770) 492-5200-----	Transportationplan@dekalbcountyga.gov
Utilities Customer Operations-----	(404) 371-3000-----	dekalbwaterbillingfn@dekalbcountyga.gov
Voter Registration & Elections -----	(404) 298-4020-----	Voterreg@dekalbcountyga.gov
Watershed Management -----	(770) 621-7200-----	dekalbwaterops@dekalbcountyga.gov
WorkSource DeKalb -----	(404) 687-3400-----	311ccc@dekalbcountyga.gov
Youth Services, Offices of -----	(404) 687-7195-----	311CCC@dekalbcountyga.gov



Atlanta Neighborhood Development Partnership (ANDP) is a private, non-profit organization created in 1991 to promote, create and preserve affordable housing through direct development, lending, policy research and advocacy that result in the equitable distribution of affordable housing throughout the metropolitan Atlanta region. ANDP is a NeighborWorks® Network Member.

229 Peachtree Street NE Ste 705, Atlanta, GA 30303
www.andpi.org (404)-420-1600



DeKalb County - DeKalb County is Georgia's fourth largest county with more than 744,000 residents calling it home. Known for its business and education hub, growing international community and natural wonders, DeKalb County Government is administered by Chief Executive Officer Michael L. Thurmond and legislative policy is set by a seven-member Board of Commissioners.

1300 Commerce Drive, Decatur, GA 30030
www.DeKalbCountyGA.gov (404) 371-2000



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.

More online at www.neighborworks.org.

*This guide was made possible by the generous support of
Kaiser Permanente and The Kendeda Fund.*

