Connecting Residents to Resources
A Guide to Help People Remain in Their Homes

BROUGHT TO YOU BY:

Citizens Trust Bank
A relationship you can bank on
NMLS# 753906
About Citizens Trust Bank – Since 1921, Citizens Trust Bank is committed to enabling our customers and the community to realize dreams of economic empowerment. As an institution of excellence we pride ourselves in offering a full range of quality products and services, including a variety of low down payment mortgage options.

With financial centers throughout metropolitan Atlanta and Columbus, Georgia, and in Birmingham and Eutaw, Alabama, the Bank remains dedicated to the growth and development of communities through its banking solutions and customized service.

We can help you realize your dreams! Contact Us Today!
678-406-4000
http://www.ctbconnect.com
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Disclaimer:
This guide is a living document, most recently updated in July 2017. It will be routinely checked and updated to keep the most current information possible. The guide is accurate to the best of our knowledge; however we do recommend contacting the agencies listed directly to verify the services offered.

This guide only lists programs and agencies that are related to keeping people in their homes and communities. If you are looking for a wider range of services please contact the United Way of Metropolitan Atlanta by calling 211 or visiting online at http://211online.unitedwayatlanta.org/

Contact: If you have questions regarding the guide or wish to have your agency added please contact:
HOME PLACE CONSULTING INC.
HOMEPLACECONSULTING@GMAIL.COM
678-595-6536

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About This Guide

Part of the Atlanta BeltLine Partnership
Homeowner Empowerment Series

Something extraordinary is happening that is transforming the City of Atlanta unlike anything our region has ever seen. The Atlanta BeltLine project—the most comprehensive economic development effort ever undertaken in the City of Atlanta and one of the largest, most wide-ranging urban redevelopment projects currently underway in the U.S.—is changing the way Atlantans live, work and play. Over previous decades, metro Atlanta’s growth resulted in widespread, disconnected pockets of development that strain the region’s quality of life and stifle its economic growth. Part of the Atlanta BeltLine vision is to address these challenges by attracting and organizing current and future growth around parks, transit, and trails.

With a decade of the project behind us, we’ve seen repeatedly that where the Atlanta BeltLine goes, quality neighborhood amenities follow. Not surprisingly, these high-quality amenities lead to increased demand for housing in neighborhoods near the Atlanta BeltLine. Highly sought after neighborhoods usually experience upward price pressures, and Atlanta BeltLine neighborhoods are no exception. Developing ways to assist and retain longtime residents and provide affordable housing in these high demand neighborhoods is a challenge.

The Atlanta BeltLine Partnership (ABP) is the private, independent non-profit created in 2005 to advance the Atlanta BeltLine vision. The Partnership’s staff works to advance the Atlanta BeltLine project [raise private sector capital], engage the public [grow civic support through programming and outreach], and empower the residents [provide positive socio-economic outcomes] living in the 45 Atlanta BeltLine neighborhoods. As part of its empowerment mission, ABP works with numerous public, private, non-profit and community-based partners to mitigate economic displacement and gentrification. We want residents to be able to stay in their homes and enjoy the benefits of living near the Atlanta BeltLine, if they so choose. If they decide to sell, we want homeowners to do so empowered with the information that puts them in the driver’s seat.

In the fall of 2016, ABP conducted a series of homeowner empowerment workshops designed to provide existing homeowners in Atlanta BeltLine neighborhoods with the resources necessary to stay in their homes, or knowledgeable evaluate their options if they want to sell. The workshops were well attended and, thanks to the generous sponsorship of Citizens Trust Bank, additional workshops are being scheduled for 2017. This resource guide—created in partnership with the Morehouse College Community Revitalization Initiative (MCCRI) and Home Place Consulting, Inc.—is a complimentary tool that can provide much-needed assistance to these same homeowners.

The purpose of this guide is to make individuals aware of the resources available to help them remain in their homes. The guide provides a list of organizations and programs that can help, including contact information and details on how to qualify for and obtain assistance. The guide is organized by the type of assistance offered.

This guide would not have been possible without the help of each agency listed. Special thanks to the United Way of Metropolitan Atlanta for the work it has already done through its 211 Program.
Credit And Financial Counseling

The agencies listed in this section provide individual counseling and workshops on credit and financial management. Unless otherwise noted these programs do not qualify you based on income. Most families approach these agencies when in dire need. However this is not a requirement for receiving counseling or attending workshops. Most agencies recommend you receive services prior to financial hardship.

This section is intended to help you locate resources that will assist you in maximizing your resources and planning for financial uncertainty. In addition to the agencies listed in this section, most agencies that provide rent, mortgage or utility assistance also provide credit and financial counseling to families who qualify for rent, mortgage or utility assistance. If you are applying for such assistance, you should also check with the agency to see if they offer credit and financial counseling.

Agencies Listed:

1. 1st Choice Credit Union
2. Catholic Charities of the Archdiocese of Atlanta
3. Center for Pan Asian Community Services, Inc.
4. Clearpoint Credit Counseling Solutions
5. Fulton Atlanta Community Action Authority
6. Georgia Department of Labor
7. Help the People Programs, Inc.
8. HOPE for Homeowners
9. Money Management International Atlanta
10. Operation Hope – GA
11. SUMMECH Community Development Corporation, Inc.
12. Rock Church of Atlanta/Hunger No More Outreach
1st Choice Credit Union

Description: 1st Choice Credit Union is a not-for-profit financial cooperative. 1st Choice Credit Union is a HUD approved intermediary Home Counseling Agency committed to increasing homeownership, creating affordable housing opportunities for low-income individuals/families; particularly among minorities.

Eligibility: None.

Intake: Phone or Website.

Fees: Varies depending on Service.

Foreign Languages: N/A.

Area Served: Atlanta Metro.

Catholic Charities of the Archdiocese of Atlanta

Description: This agency provides help and creates hope for those in need through professional services that eliminate barriers to self-sufficiency, stabilize families, and transform lives. Catholic Charities Atlanta Family Stabilization Services helps families move toward self-sufficiency. CCA’s bilingual staff helps families to stabilize their current living situation, providing services intended to help them achieve self-sufficiency. One major component of these services is our housing counseling program. This program includes homebuyer education seminars, pre-purchase counseling, financial literacy, mortgage default/delinquency counseling, and foreclosure intervention and prevention.

Eligibility: None.

Intake: Phone or Email.

Fees: None.

Foreign Languages: Spanish.

Area Served: Atlanta Metro.

Other Services: Veteran Services, Counseling Services, Parenting Education, Educational Services, Case Management, Refugee Services and Immigration Legal Services.
Center for Pan Asian Community Services, Inc.

3510 Shallowford Road NE
Atlanta, GA 30341

P: 770-936-0969 x151
F: 770-458-9377
E: chaiwon.kim@cpacs.org
www.icpacs.org

Service Hours: Appointment only.
To schedule, call 770-936-0969 or email andy.yoon@cpacs.org or stephen.lee@cpacs.org

Description: This private nonprofit agency promotes self-sufficiency and equity for immigrants, refugees, and the underprivileged through comprehensive health and social services, capacity building, and advocacy. CPACS’s Housing Counseling Department provides housing counseling, education, information and referrals to stabilize communities and families, and prevent homelessness. They also provide home-buying educational and foreclosure prevention classes. Services include: Foreclosure prevention counseling, Mortgage and loan modification fraud prevention, Homeownership education and counseling, Rental counseling (homeless at-risk), Homeless prevention counseling.

Eligibility: None.
Intake: Phone or Email.
Fees: Varies depending on service.
Area Served: Atlanta Metro.

Clearpoint Credit Counseling Solutions

270 Peachtree Street, NW
Suite 1800
Atlanta GA 30303

P: 404-527-7630
Toll Free: 800-251-2227
F: Varies depending on service requested
E: customer.service@clearpointccs.org
www.credability.org

Service Hours: Monday—Friday
7:00am—11:00pm
Saturday
8:00am—8:00pm
Sunday
Closed

Description: This agency provides assistance with consumer budgeting, credit, debt and housing advice. They also conduct personal finance education seminars. The services include credit counseling, debt management programs, housing programs, student loan counseling, Hispanic Center for Financial Excellence and Military Reconnect.

Eligibility: No restrictions.
Intake Procedures: Telephone, appointment.
Foreign Languages: Spanish.
Fees: Most services are offered at no cost, several services have a flat fee. Call or visit the website for more information.
Area Served: Most services offered nationwide.
Other Services Offered: Budget and Credit Counseling, Debt Management program (DMP), Housing Programs, Bankruptcy Education, Student Loan Counseling Military Reconnect, Education Seminars, Checkwise.
### Fulton Atlanta Community Action Authority

**Description:** This agency mobilizes resources through a network of programs and services, educates the community at large to the needs, interests and aspirations of low-income people and provides affordable, safe, decent housing and supportive services to citizens of Fulton County and Atlanta. Along with home-building or rehabilitation, FACAA is a housing counseling agency which also trains youth to become future home builders. The agency seeks projects that enhance the quality of living for low-income citizens and also helps citizens become homeowners or aids them in saving their homes.

**Eligibility:** No restrictions.

**Intake Procedures:** Telephone, appointment.

**Other Services Offered:** Academy 4 Life program, LIHELP and YouthBuild.

**Area Served:** Fulton County.

**Foreign Languages:** None.

**Fees:** Most services are offered at no cost, several services have a flat fee. Call or visit the website for more information.

### Georgia Department of Labor

**Georgia Department of Labor-South Metro Atlanta**

**Description:** This agency works with public and private partners to build a world class workforce system that contributes to Georgia’s economic prosperity. In additional to Job Readiness and Career Preparation, this program offers Credit and Financial Management Workshops.

**Eligibility:** None for credit/financial counseling programs, other services listed below may have specific guidelines.

**Intake Procedure:** Walk-in.

**Other Services Offered:** Online services: filing an Unemployment Insurance (UI) claim, certifying for weekly UI benefits, checking benefits payments status, referrals for job openings, starting a work permit and access to job openings nationwide. Self-service resources: books, videos, pamphlets, phones, copiers, and fax machines, computers with internet access, job search and word processing software, job search assistance and referrals, labor market information for career exploration, including demand industries, average salaries, “hot” jobs. Resume development assistance, employment counseling, workshops on a variety of employment-related topics, including effective job search, interviewing, resume development, coping with job loss and financial management. Training and education resources, financial aid options, specialized assistance for veterans, migrant and seasonal farmworkers, and other eligible individuals.
### Help the People Programs, Inc.

3567 Covington Highway  
(Rear Building)  
Decatur, Georgia 30032

P: 404-688-7766  
F: 404-584-7429  
E: helpthepeople@bellsouth.net

**Service Hours:**  
10:00 am—4:00 pm  
Tuesday—Friday  
(First time homebuyer workshops: 4th Saturday of each month)

**Description:** This organization serves needy families. A housing counseling program is available that offers foreclosure assistance, housing counseling, credit counseling, and first time home buyer workshops.

**Eligibility:** Residents of service area.

**Intake Procedures:** Telephone, walk-in.

**Area Served:** Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Paulding, and Rockdale counties.

**Fees:** None.

**Other Services Offered:** Food Pantries, Homeowner/Home Purchase Counseling, HUD Counseling Agencies, Mortgage Foreclosure Assistance, Personal Finances/Budget Counseling, Workshops/Symposiums for Housing Issues.

### HOPE for Homeowners

**Nationwide**

P: 888-995-4673  
Toll Free: 1-888-995-HOPE  
887-304-9709  
with TTY device  
E: info@995hope.org  
www.995hope.org

**Service Hours:** 24 hours daily

**Description:** Homeownership Preservation Foundation (HPF) is an independent national nonprofit dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health. Through its Homeowner’s HOPE™ Hotline HPF provides comprehensive financial education and confidential foreclosure prevention counseling for FREE, 24 hours a day, 7 days a week, 365 days a year, in over 170 languages.

**Eligibility:** No restrictions.

**Intake Procedures:** Telephone.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** No restrictions.

**Other Services Offered:** Mortgage Foreclosure Counseling, Mortgage SCAM Assistance, Personal Finances/Budget Counseling, Predatory Lending Assistance, Specialized Information and Referral for Personal Finances Issues.
### Money Management International Atlanta

**Description:** This agency offers a wide variety of financial services to help improve one’s financial life. No matter what financial situation they can help you establish a plan of action for achieving your financial goals. Service Hours: 24 hours a day, 7 days a week.

**Eligibility:** No restrictions.

**Intake Procedures:** Primarily via telephone or online application. You can interact with MMI in a variety of formats including email, videos, tweets, blog post and pictures.

**Fees:** None.

**Foreign Languages:** Multiple.

**Area Served:** Nationwide.

**Other Services Offered:** Debt Management, Student Loan Counseling, Foreclosure Prevention, Reverse Mortgage Counseling, Pre-Purchase Housing Counseling, Bankruptcy Counseling, bankruptcy Education, Financial Workshops and Representative Payee.

**Contact Information:**
- P: 866-232-9080
- Toll Free: 866-232-9080
- F: 866-921-5129
- E: counselinginfo@moneymanagement.org
- [www.moneymanagement.org](http://www.moneymanagement.org)

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### Operation Hope – GA

**Description:** This agency provides financial literacy empowerment for youth, and financial capability for communities which includes financial and credit counseling. The program offer free credit report, one-on-one consultation with a credit professional, assistance in writing dispute letters, comprehensive budget preparation and Credit and Money Management workshops. All of this is accomplished through its “700 Credit Score Communities” initiative.

**Eligibility:** No restrictions.

**Area Served:** Atlanta Metro.

**Fees:** None.

**Intake Procedures:** Email nationalcallcenter@operationhope.org for more information or call (404) 825-7879.

**Contact Information:**
- 523 Luckie Street, SW
- Atlanta, GA 30313
- Phone: 404-825-7879
- Email: joncey.lee@operationhope.org
- [www.operationhope.org](http://www.operationhope.org)

**Service Hours:**
- **Food pantry**
  - 9:00 am—3:00 pm
  - Tuesday – Friday
- **Counseling services**
  - By appointment only

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SUMMECH Community Development Corporation, Inc.

633 Pryor Street
Atlanta, GA 30312
P: 404-527-5465 x11
F: 404-527-5467
E: jlware@summechcdc.com
www.summechcdc.com

Description: This agency offers workshops and counseling for homeowners and homebuyers. Homeowner Education Programs are designed to assist clients with strategies for maximizing the benefits of homeownership. Topics include managing your finances; cost-saving tips; home maintenance; property taxes; insurance; refinancing responsible; avoiding foreclosure and getting involved in your neighborhood.

Service Hours: Appointment only.
Eligibility: No restrictions.
Intake Procedures: Phone and online.

Area Served: Atlanta Metro.
Other Services Offered: Rental Housing and Homeownership Opportunities.

Rock Church of Atlanta/Hunger No More Outreach

4815 Courtney Drive
Forest Park, GA 30297
P: 404-635-9965
F: 404-624-4276
E: rockchurchofatl@bellsouth.net
www.rockchurchofatl.org

Description: The church provides multiple services for the community including food pantry, counseling and job readiness.

Service Hours:
Food pantry
9:00 am to 3:00 pm
Tuesday – Friday.
Counseling services
Appointment only.

Eligibility: No restrictions.
Intake Procedures: Telephone, appointment.
Fees: None.
Area Served: DeKalb and Fulton counties.
Other Services Offered: Food Pantries.
Homeowner / Homebuyer Education

Sometimes it is hard to know where to start when you are looking to buy a home. Many of these agencies provide homeowner counseling and education services. They offer advice to help you, including how to:

- Understand the home buying process
- Decide how much you can realistically afford
- Review your credit and help you prepare your credit for homeownership
- Develop a savings plan for your down payment
- Decide what kind of mortgage is right for you

Finding a home you like is just the beginning. Learning what is involved in being a homeowner will save you time and unnecessary worry and will probably save you money in the long run.

Even if you are already a homeowner, these agencies can show you how to develop a monthly budget to help you plan for household expenses, improvements, and those “unexpected” bills that sooner or later will need to be paid.

Agencies Listed:

1. 1st Choice Credit Union
2. Catholic Charities of the Archdiocese of Atlanta
3. Center for Pan Asian Community Services, Inc.
4. Clearpoint Credit Counseling Solutions
5. Fulton Atlanta Community Action Authority
6. Help the People Programs, Inc.
7. HomeFree USA - Atlanta
8. HOPE for Homeowners
9. Metro Fair Housing Services, Inc.
10. Money Management International Atlanta
11. Operation Hope – GA
12. Resources for Residents and Communities of Georgia Inc.
13. SUMMECH Community Development Corporation, Inc.
14. Urban League of Greater Atlanta, Inc.
### 1st Choice Credit Union

| 315 Auburn Avenue, NE  
Atlanta, GA 30303  
Phone: 404-832-5800  
Fax: 404-607-8252  
Email: rgrant@1stchoicecu.org  
www.1stchoicecu.org  
Service Hours: Call for an Appointment | **Description:** 1st Choice Credit Union is a not-for-profit financial cooperative. 1st Choice Credit Union is a HUD approved intermediary Home Counseling Agency committed to increasing homeownership, creating affordable housing opportunities for low-income individuals/families; particularly among minorities.  

**Eligibility:** None.  
**Intake:** Phone or Website.  
**Fees:** Varies depending on Service.  
**Foreign Languages:** N/A.  
**Area Served:** Atlanta Metro.  
**Other Services:** Savings, Checking, Mortgage Loans, Auto Loan.

### Catholic Charities of the Archdiocese of Atlanta

| 3669 North Peachtree Road  
Suite 100  
Atlanta, GA 30341  
P: 770-790-3101  
F: 770-792-8002  
E: pmartinez@catholiccharitiesatlanta.org  
catholiccharitiesatlanta.org  
Service Hours: Appointment only. To schedule, please call 770-790-3112 or email housingcounseling@catholiccharitiesatlanta.org | **Description:** This agency provides help and creates hope for those in need through professional services that eliminate barriers to self-sufficiency, stabilize families, and transform lives. Catholic Charities Atlanta Family Stabilization Services helps families move toward self-sufficiency. CCA’s bi-lingual staff helps families to stabilize their current living situation, providing services intended to help them achieve self-sufficiency. One major component of these services is our housing counseling program. This program includes homebuyer education seminars, pre-purchase counseling, financial literacy, mortgage default/delinquency counseling, and foreclosure intervention and prevention.  

**Eligibility:** None.  
**Intake:** Phone or Email.  
**Fees:** None.  
**Foreign Languages:** Spanish.  
**Area Served:** Atlanta Metro.  
**Other Services:** Veteran Services, Counseling Services, Parenting Education, Educational Services, Case Management, Refugee Services and Immigration Legal Services.
**Clearpoint Credit Counseling Solutions**

270 Peachtree Street, NW  
Suite 1800  
Atlanta GA 30303  
P: 404-527-7630  
Toll Free: 800-251-2227  
F: Varies depending on service requested  
E: customer.service@clearpointccs.org  
www.credability.org  

Service Hours:  
Monday—Friday  
7:00am—11:00pm  
Saturday  
8:00am—8:00pm  
Sunday  
Closed

**Description:** This agency provides assistance with consumer budgeting, credit, debt and housing advice. They also conduct personal finance education seminars. The services include credit counseling, debt management programs, housing programs, student loan counseling, Hispanic Center for Financial Excellence and Military Reconnect.

**Eligibility:** No restrictions.

**Intake Procedures:** Telephone, appointment.

**Foreign Languages:** Spanish

**Fees:** Most services are offered at no cost, several services have a flat fee. Call or visit the website for more information.

**Area Served:** Most services offered nationwide.

**Other Services Offered:** Budget and Credit Counseling, Debt Management program (DMP), Housing Programs, Bankruptcy Education, Student Loan Counseling Military Reconnect, Education Seminars, Checkwise.

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**Center for Pan Asian Community Services, Inc.**

3510 Shallowford Road NE  
Atlanta, GA 30341  
P: 770-936-0969 x151  
F: 770-458-9377  
E: chaiwon.kim@cpacs.org  
www.icpacs.org  

Service Hours:  
Appointment only.  
To schedule, call 770-936-0969 or email andy.yoon@cpacs.org or stephen.lee@cpacs.org

**Description:** This private nonprofit agency promotes self-sufficiency and equity for immigrants, refugees, and the underprivileged through comprehensive health and social services, capacity building, and advocacy. CPACS’s Housing Counseling Department provides housing counseling, education, information and referrals to stabilize communities and families, and prevent homelessness. They also provide home-buying educational and foreclosure prevention classes. Services include: Foreclosure prevention counseling, Mortgage and loan modification fraud prevention, Homeownership education and counseling, Rental counseling (homeless at-risk), Homeless prevention counseling.

**Eligibility:** None.

**Intake:** Phone or Email.

**Fees:** Varies depending on service.

**Area Served:** Atlanta Metro.

**Foreign Languages:** Chinese, Korean, Vietnamese, Burmese, Nepali, Spanish, Thai, Hindi.

**Other Services:** Senior Services, Counseling, Advocacy, Social Services, Health, Legal & Immigration, Youth & Children and Community Education.
**Fulton Atlanta Community Action Authority**

| 1690 Chantilly Drive, NE  
Atlanta GA 30324 | **Description:** This agency mobilizes resources through a network of programs and services, educates the community at large to the needs, interests and aspirations of low-income people and provides affordable, safe, decent housing and supportive services to citizens of Fulton County and Atlanta. Along with home-building or rehabilitation, FACAA is a housing counseling agency which also trains youth to become future home builders. The agency seeks projects that enhance the quality of living for low-income citizens and also helps citizens become homeowners or aids them in saving their homes. |
| --- | --- |
| P: 404-320-0166 x236  
F: 404-320-9866  
E: beverlysluke@facaa.org  
www.facaa.org | **Eligibility:** No restrictions. |
| **Service Hours:**  
Monday—Friday  
walk-ins accepted | **Area Served:** Fulton County. |
| **Intake Procedures:** Telephone, appointment. | **Foreign Languages:** None. |
| **Other Services Offered:** Academy 4 Life program, LIHELP and YouthBuild. | **Fees:** Most services are offered at no cost, several services have a flat fee. Call or visit the website for more information. |

**Help the People Programs, Inc.**

| 3567 Covington Highway  
(Rear Building)  
Decatur, Georgia 30032 | **Description:** This organization serves needy families. A housing counseling program is available that offers foreclosure assistance, housing counseling, credit counseling, and first time home buyer workshops. |
| --- | --- |
| P: 404-688-7766  
F: 404-584-7429  
E: helpthepeople@bellsouth.net | **Eligibility:** Residents of service area. |
| **Service Hours:**  
10:00 am—4:00 pm  
Tuesday—Friday  
(First time homebuyer workshops: 4th Saturday of each month) | **Fees:** None. |
| **Intake Procedures:** Telephone, walk-in. | **Other Services Offered:** Food Pantries, Homeowner/Home Purchase Counseling, HUD Counseling Agencies, Mortgage Foreclosure Assistance, Personal Finances/Budget Counseling, Workshops/Symposiums for Housing Issues. |
| **Area Served:** Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Paulding, and Rockdale counties. |
### HomeFree USA - Atlanta

**2221 Peachtree Road NE**  
**Suite X-4**  
**Atlanta, Georgia 30309**

**P:** 404-969-3053  
**F:** 404-969-3056  
**E:** marcusp@homefreeusa.org

**Service Hours:**  
Tuesday—Friday  
(First time homebuyer workshops: 4th Saturday of each month)

**Description:** This organization serves needy families. A housing counseling program is available that offers foreclosure assistance, housing counseling, credit counseling, and first time home buyer workshops.

**Eligibility:** Residents of service area.

**Intake Procedures:** Telephone, walk-in.

**Fees:** None.

### HOPE for Homeowners

**Nationwide**

**P:** 888-995-4673  
**Toll Free:** 1-888-995-HOPE  
**887-304-9709**  
**with TTY device**  
**E:** info@995hope.org

**www.995hope.org**

**Service Hours:**  
24 hours daily

**Description:** Homeownership Preservation Foundation (HPF) is an independent national nonprofit dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health. Through its Homeowner’s HOPE™ Hotline HPF provides comprehensive financial education and confidential foreclosure prevention counseling for FREE, 24 hours a day, 7 days a week, 365 days a year, in over 170 languages.

**Eligibility:** No restrictions.

**Intake Procedures:** Telephone.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** No restrictions.

**Other Services Offered:** Mortgage Foreclosure Counseling, Mortgage SCAM Assistance, Personal Finances/Budget Counseling, Predatory Lending Assistance, Specialized Information and Referral for Personal Finances Issues.
**Metro Fair Housing Services, Inc.**

- **Address:** 215 Lakewood Way SW, Suite 106
- **Phone:** 404-524-0000
- **Website:** www.metrofairhousing.com
- **Service Hours:** Monday - Friday, 9:00 am to noon, 1:30 pm to 4:00 pm

**Description:** This agency addresses issues of housing discrimination. Education and Outreach, Fair Housing Investigation, Landlord-Tenant counseling, predatory lending awareness programs, Mortgage Counseling, Analysis of Impediments, and ramp construction are among the many services offered.

**Eligibility:** No restrictions.

**Intake Procedures:** Telephone, appointment.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** DeKalb and Fulton counties.

**Other Services Offered:** Housing Discrimination Assistance, HUD Counseling Agencies, Predatory Lending Awareness Programs, Ramp Construction.

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**Money Management International Atlanta**

- **Phone:** 866-232-9080
- **Toll Free:** 866-232-9080
- **Fax:** 866-921-5129
- **Email:** counselinginfo@moneymanagement.org
- **Website:** www.moneymanagement.org

**Description:** This agency offers a wide variety of financial services to help improve one’s financial life. No matter what financial situation they can help you establish a plan of action for achieving your financial goals.

**Service Hours:** 24 hours a day, 7 days a week.

**Eligibility:** No restrictions.

**Intake Procedures:** Primarily via telephone or online application. You can interact with MMI in a variety of formats including email, videos, tweets, blog post and pictures.

**Fees:** None.

**Foreign Languages:** Multiple.

**Area Served:** Nationwide.

**Other Services Offered:** Debt Management, Student Loan Counseling, Foreclosure Prevention, Reverse Mortgage Counseling, Pre-Purchase Housing Counseling, Bankruptcy Counseling, bankruptcy Education, Financial Workshops and Representative Payee.
### Education & Counseling

#### Operation Hope – GA

<table>
<thead>
<tr>
<th>Address</th>
<th>Description</th>
<th>Service Hours</th>
<th>Intake Procedures</th>
<th>Other Services Offered</th>
</tr>
</thead>
</table>
| 523 Luckie Street, SW Atlanta, GA 30313 | This agency provides financial literacy empowerment for youth, and financial capability for communities which includes financial and credit counseling. The program offer free credit report, one-on-one consultation with a credit professional, assistance in writing dispute letters, comprehensive budget preparation and Credit and Money Management workshops. All of this is accomplished through its “700 Credit Score Communities” initiative. | Food pantry 9:00 am—3:00 pm Tuesday – Friday  
Counseling services  
By appointment only | Phone and online. Email nationalcallcenter@operationhope.org for more information. | Youth Empowerment Group, Home Buyers Program, Small Business Empowerment Program and Mortgage HOPE Crisis Hotline. |

<table>
<thead>
<tr>
<th>Phone</th>
<th>Email</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>404-825-7879</td>
<td><a href="mailto:joncey.lee@operationhope.org">joncey.lee@operationhope.org</a></td>
<td><a href="http://www.operationhope.org">www.operationhope.org</a></td>
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</tbody>
</table>

#### Resources for Residents and Communities of Georgia, Inc.

<table>
<thead>
<tr>
<th>Address</th>
<th>Description</th>
<th>Eligibility</th>
<th>Fees</th>
<th>Area Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>100 Flat Shoals Avenue, SE Atlanta, GA 30316</td>
<td>This agency offers workshops and counseling for homeowners and homebuyers. Homeowner Education Programs are designed to assist clients with strategies for maximizing the benefits of homeownership. Topics include managing your finances; cost-saving tips; home maintenance; property taxes; insurance; refinancing responsible; avoiding foreclosure and getting involved in your neighborhood.</td>
<td>No restrictions.</td>
<td>Varies depending on service.</td>
<td>Atlanta Metro.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>404-525-4130</td>
<td><a href="http://www.rrc-atl.org">www.rrc-atl.org</a></td>
</tr>
</tbody>
</table>
**SUMMECH Community Development Corporation, Inc.**

<table>
<thead>
<tr>
<th>633 Pryor Street</th>
<th>633 Pryor Street</th>
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<tbody>
<tr>
<td>Atlanta, GA 30312</td>
<td>Atlanta, GA 30312</td>
</tr>
<tr>
<td>P: 404-527-5465 x11</td>
<td>P: 404-527-5465 x11</td>
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<tr>
<td>F: 404-527-5467</td>
<td>F: 404-527-5467</td>
</tr>
<tr>
<td>E: <a href="mailto:jlware@summechcdc.com">jlware@summechcdc.com</a></td>
<td>E: <a href="mailto:jlware@summechcdc.com">jlware@summechcdc.com</a></td>
</tr>
<tr>
<td><a href="http://www.summechcdc.com">www.summechcdc.com</a></td>
<td><a href="http://www.summechcdc.com">www.summechcdc.com</a></td>
</tr>
</tbody>
</table>

**Service Hours:** Appointment only

**Description:** This agency offers workshops and counseling for homeowners and homebuyers. Homeowner Education Programs are designed to assist clients with strategies for maximizing the benefits of homeownership. Topics include managing your finances; cost-saving tips; home maintenance; property taxes; insurance; refinancing responsible; avoiding foreclosure and getting involved in your neighborhood.

**Eligibility:** No restrictions.

**Intake Procedures:** Phone and online.

**Area Served:** Atlanta Metro.

**Other Services Offered:** Rental Housing and Homeownership Opportunities.
### Urban League of Greater Atlanta, Inc.

<table>
<thead>
<tr>
<th>Description: This agency offers workshops and counseling for homeowners and homebuyers. Homeowner Education Programs are designed to assist clients with strategies for maximizing the benefits of homeownership. Topics include managing your finances; cost-saving tips; home maintenance; property taxes; insurance; refinancing responsible; avoiding foreclosure and getting involved in your neighborhood.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility: No restrictions.</td>
</tr>
<tr>
<td>Intake Procedures: Phone and online.</td>
</tr>
<tr>
<td>Fees: N/A.</td>
</tr>
<tr>
<td>Area Served: Atlanta Metro.</td>
</tr>
<tr>
<td>Other Languages: Spanish, French and Creole.</td>
</tr>
<tr>
<td>Other Services Offered: Rental Housing and Homeownership Opportunities.</td>
</tr>
</tbody>
</table>

#### Contact Information

- **Address:** 229 Peachtree Street, NE Suite 300 Atlanta, GA 30303
- **Phone:** 404-659-1150
- **Website:** [www.ulgatl.org](http://www.ulgatl.org)
- **Service Hours:** By appointment only
Mortgage Foreclosure Prevention Counseling

All rent and mortgage assistance agencies listed provide assistance during times of unforeseen economic crisis, including but not limited to: job loss, illness, unpaid medical leave, or family changes. Proof of residence, income, and financial need is required. For each agency you will receive a pledge for the amount of support the agency will provide. In most cases, additional sources of funding will be necessary. This could include personal funds or a pledge from another agency. Once you have secured all necessary funds the agencies will provide a check for payment to the appropriate business entity (landlord, utility company, etc.). Checks are generally never written to clients directly.

In most cases it is recommended that your initial contact be to call and schedule an appointment. Due to high volumes of calls, you may receive a busy signal or voicemail. Do not stop! Keep calling until you reach a live operator. Be persistent. Most assistance is given on a first come first served basis.

Agencies Listed:

1. 1st Choice Credit Union
2. Atlanta Legal Aid Society, Inc.
3. Catholic Charities of the Archdiocese of Atlanta
4. Center for Pan Asian Community Services, Inc.
5. Clearpoint Credit Counseling Solutions
6. Fulton Atlanta Community Action Authority
7. Greenforest Community Development Corporation
8. Help the People Programs, Inc.
9. HomeFree USA - Atlanta
10. The Homeowners Employment Corporation
11. HOPE for Homeowners
12. Metro Fair Housing Services, Inc.
13. Money Management International Atlanta
14. Operation Hope – GA
15. SUMMECH Community Development Corporation, Inc.
16. Urban League of Greater Atlanta, Inc.
### 1st Choice Credit Union

| Description: | 1st Choice Credit Union is a not-for-profit financial cooperative. 1st Choice Credit Union is a HUD approved intermediary Home Counseling Agency committed to increasing homeownership, creating affordable housing opportunities for low-income individuals/families; particularly among minorities. |
| Area Served: | Atlanta Metro. |
| Eligibility: | None. |
| Intake: | Phone or Website. |
| Fees: | Varies depending on Service. |
| Foreign Languages: | N/A. |

315 Auburn Avenue, NE  
Atlanta, GA 30303

Phone: 404-832-5800  
Fax: 404-607-8252  
Email: rgrant@1stchoicecu.org  
www.1stchoicecu.org

Service Hours:  
Call for an Appointment

### Atlanta Legal Aid Society Inc.

| Description: | This agency helps low-income people meet basic needs through free civil legal services. |
| Area Served: | Atlanta Metro. |
| Eligibility: | Income based. |
| Intake: | Appointment and walk-in 9:00am – 12:00pm Monday – Friday  
Call before visiting |
| Fees: | None. |
| Foreign Languages: | Spanish. |

151 Spring Street, NW  
Atlanta, GA 30303

P: 404-524-5811  
F: 404-525-5710  
Spanish Line: 404-377-5381  
www.atlantalegalaid.org

Service Hours: Call for intake hours before visiting.
Catholic Charities of the Archdiocese of Atlanta

3669 North Peachtree Road
Suite 100
Atlanta, GA 30341

P: 770-790-3101
F: 770-792-8002
E: pmartinez@catholiccharitiesatlanta.org
catholiccharitiesatlanta.org

Service Hours: Appointment only. To schedule, please call 770-790-3112 or email housingcounseling@catholiccharitiesatlanta.org

Description: This agency provides help and creates hope for those in need through professional services that eliminate barriers to self-sufficiency, stabilize families, and transform lives. Catholic Charities Atlanta Family Stabilization Services helps families move toward self-sufficiency. CCA's bi-lingual staff helps families to stabilize their current living situation, providing services intended to help them achieve self-sufficiency. One major component of these services is our housing counseling program. This program includes homebuyer education seminars, pre-purchase counseling, financial literacy, mortgage default/delinquency counseling, and foreclosure intervention and prevention.

Eligibility: None.
Intake: Phone or Email.
Fees: None.
Foreign Languages: Spanish.
Area Served: Atlanta Metro.

Other Services: Veteran Services, Counseling Services, Parenting Education, Educational Services, Case Management, Refugee Services and Immigration Legal Services.

Center for Pan Asian Community Services, Inc.

3510 Shallowford Road NE
Atlanta, GA 30341

P: 770-936-0969 x151
F: 770-458-9377
E: chaiwon.kim@cpacs.org
www.icpacs.org

Service Hours: Appointment only. To schedule, call 770-936-0969 or email andy.yoon@cpacs.org or stephen.lee@cpacs.org

Description: This private nonprofit agency promotes self-sufficiency and equity for immigrants, refugees, and the underprivileged through comprehensive health and social services, capacity building, and advocacy. CPACS’s Housing Counseling Department provides housing counseling, education, information and referrals to stabilize communities and families, and prevent homelessness. They also provide home-buying educational and foreclosure prevention classes. Services include: Foreclosure prevention counseling, Mortgage and loan modification fraud prevention, Homeownership education and counseling, Rental counseling (homeless at-risk), Homeless prevention counseling.

Eligibility: None.
Intake: Phone or Email.
Fees: Varies depending on service.
Area Served: Atlanta Metro.

Foreign Languages: Chinese, Korean, Vietnamese, Burmese, Nepali, Spanish, Thai, Hindi.

Other Services: Senior Services, Counseling, Advocacy, Social Services, Health, Legal & Immigration, Youth & Children and Community Education.
Clearpoint Credit Counseling Solutions

270 Peachtree Street, NW
Suite 1800
Atlanta GA 30303

P: 404-527-7630
Toll Free: 800-251-2227
F: Varies depending on service requested
E: customer.service@clearpointccs.org
www.credability.org

Service Hours:
Monday—Friday
7:00am—11:00pm
Saturday
8:00am—8:00pm
Sunday
Closed

Description: This agency provides assistance with consumer budgeting, credit, debt and housing advice. They also conduct personal finance education seminars. The services include credit counseling, debt management programs, housing programs, student loan counseling, Hispanic Center for Financial Excellence and Military Reconnect.

Eligibility: No restrictions.

Intake Procedures: Telephone, appointment.

Foreign Languages: Spanish.

Fees: Most services are offered at no cost, several services have a flat fee. Call or visit the website for more information.

Area Served: Most services offered nationwide.

Other Services Offered: Budget and Credit Counseling, Debt Management program (DMP), Housing Programs, Bankruptcy Education, Student Loan Counseling Military Reconnect, Education Seminars, Checkwise.

Fulton Atlanta Community Action Authority

1690 Chantilly Drive, NE
Atlanta GA 30324

P: 404-320-0166 x236
F: 404-320-9866
E: beverlysluke@facaa.org
www.facaa.org

Service Hours:
Monday—Friday
walk-ins accepted

Description: This agency mobilizes resources through a network of programs and services, educates the community at large to the needs, interests and aspirations of low-income people and provides affordable, safe, decent housing and supportive services to citizens of Fulton County and Atlanta. Along with home-building or rehabilitation, FACAA is a housing counseling agency which also trains youth to become future home builders. The agency seeks projects that enhance the quality of living for low-income citizens and also helps citizens become homeowners or aids them in saving their homes.

Eligibility: No restrictions.

Intake Procedures: Telephone, appointment.

Foreign Languages: None.

Fees: Most services are offered at no cost, several services have a flat fee. Call or visit the website for more information.

Other Services Offered: Academy 4 Life program, LIHELP and YouthBuild.

Area Served: Fulton County.
### Greenforest Community Development Corporation

3299 Rainbow Drive  
Decatur, GA 30034  
P: 404-486-6759  
F: 404-486-5733  
www.gfcdc.org  

**Service Hours:** By appointment only.  

**Description:** This agency provides a variety of community economic development services which include Housing Counseling and Predatory Lending Education, Counseling Families and individuals on homeownership responsibilities and providing personal financial management.  

**Eligibility:** None.  

**Intake:** Phone or Email.  

**Fees:** None.  

**Area Served:** Atlanta Metro.

### Help the People Programs, Inc.

3567 Covington Highway  
(Rear Building)  
Decatur, Georgia 30032  
P: 404-688-7766  
F: 404-584-7429  
E: helpthepeople@bellsouth.net  

**Service Hours:** 10:00 am—4:00 pm  
Tuesday—Friday  
(First time homebuyer workshops: 4th Saturday of each month)  

**Description:** This organization serves needy families. A housing counseling program is available that offers foreclosure assistance, housing counseling, credit counseling, and first time home buyer workshops.  

**Eligibility:** Residents of service area.  

**Intake Procedures:** Telephone, walk-in.  

**Fees:** None.  

**Other Services Offered:** Food Pantries, Homeowner/Home Purchase Counseling, HUD Counseling Agencies, Mortgage Foreclosure Assistance, Personal Finances/Budget Counseling, Workshops/Symposiums for Housing Issues.  

**Area Served:** Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Paulding, and Rockdale counties.
### HomeFree USA - Atlanta

| 2221 Peachtree Road NE |
| Suite X-4 |
| Atlanta, Georgia 30309 |
| P: 404-969-3053 |
| F: 404-969-3056 |
| E: marcusp@homefreeusa.org |

**Service Hours:**
Tuesday—Friday
(First time homebuyer workshops: 4th Saturday of each month)

**Description:** This organization serves needy families. A housing counseling program is available that offers foreclosure assistance, housing counseling, credit counseling, and first time home buyer workshops.

**Eligibility:** Residents of service area.

**Intake Procedures:** Telephone, walk-in.

**Fees:** None.

**Other Services Offered:** Food Pantries, Homeowner/Home Purchase counties

**Area Served:** Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Paulding, and Rockdale counties.

### The Homeowners Employment Corp

| 1530 Georgia Highway 138 SE |
| #200 |
| Conyers, GA 30013 |
| P: 404-492-6554 |
| Toll Free: 1-877-435-7704 |
| www.homeownerscorp.com |

**Service Hours:** Services are by appointment only.

**Description:** This agency is a housing counseling and career services firm designed to assist homeowners in Atlanta, Georgia find and maintain employment and homeownership.

**Eligibility:** None.

**Intake:** Phone.

**Fees:** Varies depending on service provided.

**Area Served:** Atlanta Metro.

**Other Services:** Financial Counseling, Financial Management and Employment.
**HOPE for Homeowners**

**Nationwide**

P: 888-995-4673  
Toll Free: 1-888-995-HOPE  
887-304-9709 with TTY device  
E: info@995hope.org  
www.995hope.org

**Service Hours:**  
24 hours daily

**Description:** Homeownership Preservation Foundation (HPF) is an independent national nonprofit dedicated to guiding consumers onto the path of sustainable homeownership and improving their overall financial health. Through its Homeowner’s HOPE™ Hotline HPF provides comprehensive financial education and confidential foreclosure prevention counseling for FREE, 24 hours a day, 7 days a week, 365 days a year, in over 170 languages.

**Eligibility:** No restrictions.

**Intake Procedures:** Telephone.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** No restrictions.

**Other Services Offered:** Mortgage Foreclosure Counseling, Mortgage SCAM Assistance, Personal Finances/Budget Counseling, Predatory Lending Assistance, Specialized Information and Referral for Personal Finances Issues.

**Metro Fair Housing Services, Inc.**

215 Lakewood Way SW  
Suite 106  
Phone: 404-524-0000  
www.metrofairhousing.com

**Service Hours:**  
Monday - Friday  
9:00 am to noon  
1:30 pm to 4:00 pm

**Description:** This agency addresses issues of housing discrimination. Education and Outreach, Fair Housing Investigation, Landlord-Tenant counseling, predatory lending awareness programs, Mortgage Counseling, Analysis of Impediments and ramp construction are among the many services offered.

**Eligibility:** No restrictions.

**Intake Procedures:** Telephone, appointment.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** DeKalb and Fulton counties.

**Other Services Offered:** Housing Discrimination Assistance, HUD Counseling Agencies, Predatory Lending Awareness Programs, Ramp Construction.
## Money Management International Atlanta

| Description: | This agency offers a wide variety of financial services to help improve one’s financial life. No matter what financial situation they can help you establish a plan of action for achieving your financial goals. |
| Eligibility: | No restrictions. |
| Area Served: | Nationwide. |
| Intake Procedures: | Primarily via telephone or online application. You can interact with MMI in a variety of formats including email, videos, tweets, blog post and pictures. |
| Other Services Offered: | Debt Management, Student Loan Counseling, Foreclosure Prevention, Reverse Mortgage Counseling, Pre-Purchase Housing Counseling, Bankruptcy Counseling, bankruptcy Education, Financial Workshops and Representative Payee. |

| P: 866-232-9080 |
| Toll Free: 866-232-9080 |
| F: 866-921-5129 |
| E: counselinginfo@moneymanagement.org |
| www.moneymanagement.org |
| Service Hours: |
| 24 hours a day |
| 7 days a week |

## Operation Hope – GA

| Description: | This agency provides financial literacy empowerment for youth, and financial capability for communities which includes financial and credit counseling. The program offer free credit report, one-on-one consultation with a credit professional, assistance in writing dispute letters, comprehensive budget preparation and Credit and Money Management workshops. All of this is accomplished through its “700 Credit Score Communities” initiative. |
| Service Hours: |
| Food pantry |
| 9:00 am—3:00 pm |
| Tuesday – Friday |
| Counseling services |
| By appointment only |
| Eligibility: | No restrictions. |
| Area Served: | Atlanta Metro. |
| Fees: | None. |

| 523 Luckie Street, SW |
| Atlanta, GA 30313 |
| Phone: 404-825-7879 |
| Email: joncey.lee@operationhope.org |
| www.operationhope.org |
SUMMECH Community Development Corporation, Inc.

633 Pryor Street
Atlanta, GA 30312

P: 404-527-5465 x11
F: 404-527-5467
E: jware@summechcdc.com
www.summechcdc.com

**Description:** This agency offers workshops and counseling for homeowners and homebuyers. Homeowner Education Programs are designed to assist clients with strategies for maximizing the benefits of homeownership. Topics include managing your finances; cost-saving tips; home maintenance; property taxes; insurance; refinancing responsible; avoiding foreclosure and getting involved in your neighborhood.

**Service Hours:** Appointment only.

**Eligibility:** No restrictions.

**Intake Procedures:** Phone and online.

**Area Served:** Atlanta Metro.

**Other Services Offered:**
Rental Housing and Homeownership Opportunities.

Urban League of Greater Atlanta, Inc.

229 Peachtree Street, NE
Suite 300
Atlanta, GA 30303

Phone: 404-659-1150
www.ulgatl.org

**Description:** This agency offers workshops and counseling for homeowners and homebuyers. Homeowner Education Programs are designed to assist clients with strategies for maximizing the benefits of homeownership. Topics include managing your finances; cost-saving tips; home maintenance; property taxes; insurance; refinancing responsible; avoiding foreclosure and getting involved in your neighborhood.

**Eligibility:** No restrictions.

**Intake Procedures:** Phone and online.

**Fees:** N/A.

**Area Served:** Atlanta Metro.

**Other Services Offered:**
Rental Housing and Homeownership Opportunities.

**Other Languages:** Spanish, French and Creole.
Renter and Landlord Dispute Counseling

If you have disagreement over a rent increase, responsibility for repairs, relocating after your landlord no longer owns the property, or the return of a security deposit, the agencies listed can serve as a first response for resolving a dispute with your landlord.

The agencies support you and your landlord in working out an agreement. The agency serves as a neutral third party, or mediator. Unlike a judge, the mediator has no power to impose a decision, but will simply work to help find a mutually acceptable solution to the dispute. Mediation is available at no cost.

Agencies Listed:

1. Atlanta Legal Aid Society Inc.
2. Atlanta Volunteer Lawyers Foundation, Inc.
3. Georgia Law Center on Homelessness and Poverty
4. Latin American Association
5. Metro Fair Housing Services, Inc.
### Atlanta Legal Aid Society Inc.

| 151 Spring Street, NW  
| Atlanta, GA 30303  
| P: 404-524-5811  
| F: 404-525-5710  
| Spanish Line: 404-377-5381  
| [www.atlantalegalaid.org](http://www.atlantalegalaid.org)  
| **Service Hours:** Call for intake hours before visiting. |

**Description:** This agency helps low-income people meet basic needs through free civil legal services.

**Eligibility:** Income-based.

**Intake:** Appointment and walk-in, 9:00am—12:00pm, Monday—Friday; Call before visiting.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** Atlanta Metro

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### Atlanta Volunteer Lawyers Foundation, Inc.

| 235 Peachtree St.  
| Ste. 1750 North Tower  
| Atlanta, GA 30303  
| P: 404-521-0790  
| F: 404-521-3434  
| [www.avlf.org](http://www.avlf.org)  
| **Service Hours:** 9:00 am-5:00 pm Monday-Friday  
| 9:00 am-11:00 am Saturday |

**Description:** This is a non-profit foundation dedicated to providing legal representation for persons of low income. They arrange pro bono representation in civil matters. Programs offered include, Saturday Lawyer Program, Safe Families Office/Domestic Violence, Standing with Our Neighbors (Housing), Eviction Defense, Dollars for Judgments, Guardian ad Litem and Probate Information Center.

**Eligibility:** Must meet income guidelines and reside in Fulton or Clayton County or have a case pending in Fulton County.

**Intake Procedures:** Telephone, appointment.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** Fulton and Clayton Counties

**Other Services Offered:** General Legal Aid, Legal Counseling, Legal Representation.
Georgia Law Center for the Homeless

One Park Tower
34 Peachtree Street, NW,
Suite 750
Atlanta, GA 30303
P: 404-681-0680
F: 404-681-0681
E: info@galawcenter.org
www.galawcenter.org

Service Hours:
Tuesday 9am—First ten seen
Thursday 9am —First ten seen
Wednesday—Closed to public
Staff also conducts intake at many local shelters.

Description: This organization provides free, quality civil legal services to homeless people and plays a leadership role in addressing the issues underlying homelessness. Areas of expertise include Housing Law and Evictions, Income and Benefits Claims, Family Law and Education Law.

Eligibility: Those who are currently homeless or at risk of becoming homeless.

Intake Procedures: Telephone, walk-in, appointment.

Fees: None.

Foreign Languages: Spanish.

Area Served: Families in Georgia.

Other Services Offered: Housing Discrimination Assistance, Legal Counseling, Legal Representation.

Latin American Association

2750 Buford Hwy.
Atlanta, GA 30324
P: 404-638-1800
F: 404-638-1806
www.thelaac.org

Services include Immigration Legal Services, youth programs, employment services, family services and translation.

Description: This agency provides comprehensive transitional services for Latinos as they strive for self-sufficiency and an enhanced quality of life. They serve the needs of immigrants from Latin America in metro Atlanta with a full spectrum of services and programs that help families adapt to their new country and integrate into the community.

Eligibility: Hispanic and other ethnic minorities.

Intake Procedures: Telephone, walk-in, appointment.

Fees: None.

Foreign Languages: Spanish.


Other Services Offered: Job Banks, Job Fairs, Job Search/Placement.
**Metro Fair Housing Services, Inc.**

| 215 Lakewood Way SW  
| Suite 106  
| Atlanta, GA 30315  
| Phone: 404-524-0000  
| www.metrofairhousing.com  

**Service Hours:**
Monday - Friday  
9:00 am to noon  
1:30 pm to 4:00 pm

**Description:** This agency addresses issues of housing discrimination. Education and Outreach, Fair Housing Investigation, Landlord-Tenant counseling, predatory lending awareness programs, Mortgage Counseling, Analysis of Impediments and ramp construction are among the many services offered.

**Eligibility:** No restrictions.

**Intake Procedures:** Telephone, appointment.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** DeKalb and Fulton counties.

**Other Services Offered:** Housing Discrimination Assistance, HUD Counseling Agencies, Predatory Lending Awareness Programs, Ramp Construction.
“Understanding the relationship between homeownership and community is of vital importance. As a community changes, so do many aspects of homeownership. These workshops will address issues that have often been of concern to homeowners living near and around the Atlanta BeltLine.”

- Tia McCoy, a National HomeOwnership Trainer and Consultant
Home Equity Conversion Mortgage

U. S. Department of Housing and Urban Development (HUD)
Home Equity Conversion (Reverse) Mortgage Program (HECM)
451 7th Street S.W., Washington, D.C. 20410
Phone: 202-708-1112
www.hud.gov

What is a Reverse Mortgage?
A reverse mortgage is a special type of home loan that allows you as a homeowner to convert a portion of the equity in your home into cash. The equity built up over years of home mortgage payments can be paid to you. But unlike a traditional home equity loan or second mortgage, no repayment is required until you sell or no longer use the home as your principal residence. Many seniors use it to supplement social security, meet unexpected medical expenses or make home improvements.

Many seniors avoid the program with the fear of leaving debt for heirs of their estate. Under the HUD HECM program, the remaining equity in your home after the loan, if any, belongs to you or to your heirs. None of your other assets will be affected by the HECM. Since the loan is made against the equity in your home and not a traditional second mortgage, there is no debt to be paid by the estate or passed to heirs.

How do I know if I am eligible?
To be eligible for a HUD reverse mortgage, HUD’s Federal Housing Administration (FHA) requires that you be a homeowner, 62 years of age or older; own your home outright, or have a low mortgage balance that can be paid off at the closing with proceeds from the reverse loan; and must live in the home. You are further required to receive consumer information from HUD-approved counseling sources prior to obtaining the loan.

Your home must be a single family dwelling or a two-to-four unit property that you own and occupy. Townhouses, detached homes, units in condominiums and some manufactured homes are eligible. Condominiums must be FHA-approved.

Who do I contact?
Below is a listing of certified HUD counseling agencies that will assist you in the HECM process. Avoid using estate planning services or other agencies that attempt to charge you a fee for referring you to a lender. The HUD agencies listed below provide this service and counseling for free or at minimal cost.

Clearpoint Credit Counseling Solutions
270 Peachtree Street, NW  800-251-2227
Suite 1800    www.credability.org
Atlanta, GA 30303

Or you can look on HUD.gov for added agencies in the future.
First Mortgage Programs

The first mortgage programs listed are available to first time home buyers or individuals who have not owned a house or have not been listed on a title in the past three calendar years. If you don’t meet either one of those criteria you may still qualify for some programs if you sell your current residence prior to closing on the new property. Be sure to read each program carefully to get a complete listing of options.

First mortgage programs are created to offer an affordable fixed interest rate, and they can be combined with optional second mortgage programs to assist with down payment and closing cost. To qualify for these programs you must meet income and purchase price limits, attend a Homebuyer Education Class and agree not to use the residence as a rental property.

These programs are only a good fit if you plan to purchase and live in the residence for at least 5-10 years. The residence must be your primary residence. If you sell, refinance, or have another primary residence within the duration of the loan period, the loan must immediately be paid in full.

There are programs for second mortgages listed in a separate section. Although the purpose of the second mortgage programs is to offer you financial assistance, both programs require that you provide a minimum contribution from you own funds. In other words, your second mortgage does not take the place of your personal contribution towards your first mortgage.

After receiving acceptance from the programs listed under specific agencies, you must still apply for a conventional loan with one of the agency’s approved lenders.

Agencies Listed:

1. Invest Atlanta
2. Georgia Department of Community Affairs
3. CHARIS
4. Atlanta Habitat for Humanity
Program: Home Atlanta 4.0 (FHA / VA)

Description: Home Atlanta 4.0 mortgage program provides a competitive 30-year fixed interest rate, FHA or VA mortgage with a forgivable 5% grant to help with the down payment and closing costs. The grants portion is fully forgiven at closing.

Eligibility:
- Must qualify for 30-year fixed rate FHA or VA mortgage loan with Invest Atlanta Participating Lender.
- Must have a minimum credit score of 660 and maximum debt-to-income ratio of 45%.

Eligible Properties:
- Single family detached homes, 2-4 units, townhomes and condominiums, newly constructed or existing, are eligible properties.
- Maximum purchase price is $374,268.

Intake Procedures: Telephone, appointment.

INCOME LIMITS:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Income Limits</th>
</tr>
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<tbody>
<tr>
<td>1 person</td>
<td>$66,200</td>
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<tr>
<td>2 people</td>
<td>$75,600</td>
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<tr>
<td>3 people</td>
<td>$85,100</td>
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<tr>
<td>4 people</td>
<td>$94,500</td>
</tr>
<tr>
<td>5 people</td>
<td>$102,100</td>
</tr>
</tbody>
</table>
Program: HFA Preferred (Conventional Loan)

Description: Home Atlanta 4.0 mortgage program provides a competitive 30-year fixed interest rate, Conventional mortgage with a forgivable 5% grant to help with the down payment and closing costs. The grants portion is fully forgiven at closing.

Eligibility:
- Must qualify for 30-year fixed rate Conventional mortgage loan with Invest Atlanta Participating Lender.
- Must have a minimum credit score of 680 with a 3% down payment or 640 with a 5% down payment and maximum debt-to-income ratio of 45%.

Eligible Properties
- Single family detached homes, 2-4 units, townhomes and condominiums, newly constructed or existing, are eligible properties.
- Condominiums eligible at 5% down payment. All other property types are eligible at 3% down payment.
- Maximum purchase price is $374,268.

Intake Procedures: Telephone, appointment.

How to get started:
1. Attend Invest Atlanta Q & A Session.
2. Enroll in a Participating Homebuyer Education class.
3. Contact a Participating Lender to get pre-qualified and secure a first mortgage loan.
4. Find a home within the city limits of Atlanta.
5. Close with a Participating Closing Attorney.

INCOME LIMITS:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Income Limits</th>
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<tr>
<td>5 people</td>
<td>$102,100</td>
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</table>
Eligibility:
- Must qualify for a 30-year fixed rate FHA, VA or Conventional home renovation mortgage loan with Invest Atlanta Participating Lender.
- Must have a minimum credit score of 660 for an FHA mortgage loan, or with a Conventional mortgage a credit score of 680 with a 3% down payment, or 640 with a 5% down payment.
- $1000 Program Fee.
- Homebuyer cannot exceed $10,000 in liquid assets.

Eligible Properties
- Single family detached.
- Single family detached homes, 2-4 units, townhomes and condominiums, newly constructed or existing, are eligible properties.
- Condominiums are eligible with a 5% down payment. All other property types are eligible with a 3% down payment.
- Property must be located within city limits of Atlanta, outside of the Vine City and English Avenue neighborhoods.
- Maximum purchase price is $342,700

Intake Procedures: Telephone, appointment.

How to get started:
1. Attend Invest Atlanta Q & A Session.
2. Enroll in a Participating Homebuyer Education class.
3. Contact a Participating Lender to get pre-qualified and secure a first mortgage loan.
4. Find a home within the city limits of Atlanta.
5. Close with a Participating Closing Attorney.

Income Limits:

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</table>
Program: Georgia Dream

Description: The Georgia Dream Homeownership Program is available to qualified borrowers statewide who meet certain income guidelines and who are purchasing homes within certain purchase price limits. Other criteria like total assets and credit score may impact eligibility.

Eligibility:
You must be a first time homebuyer or not have owned a home in the past three years, or purchase a home in a targeted area to qualify for first mortgage financing. Have liquid assets no more than $20,000 or 20% of the sales price (whichever is greater). Meet mortgage loan credit requirements.

- Target Area Requirements:
  Purchase a home in Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Jasper, Newton, Paulding, Pickens, Pike, Rockdale, Spalding or Walton Counties

- Type of Home: Existing or new single family detached homes, condominiums and town homes within target area.
  Purchase price limit is $250,000 inside of target area and $200,000 outside of target area.

- Income Limits: Inside Target Area: Your total household income based on the number of persons living in the home can be no more than:
  - 1-2 people $69,000
  - 3+ people $79,500

- Outside Target Area: Your total household income based on the number of persons living in the home can be no more than:
  - 1-2 people $59,500
  - 3+ people $68,500

Intake Procedures: Telephone, appointment.

How to get started:
1. Attend homebuyer education to learn more about buying and owning a home. Home buyer education is recommended for all borrowers, but is required for borrowers utilizing the Georgia Dream Second Mortgage Program in conjunction with the Homeownership Program.
2. Contact a Georgia Dream Participating Lender for pre-qualification and to begin the mortgage loan process.
3. The Lender will have you complete a loan application.
4. Once you qualify for the Georgia Dream first mortgage you can place the property under contract.
Program: CHARIS Community Housing

Description: In an effort to create economic, social and culturally diverse neighborhoods, we provide affordable home ownership opportunities to qualifying families.

The Charis Community Affordable Homeownership Program offers qualifying families a twenty year mortgage plan with zero interest.

Eligibility:
- All applicants must be first-time home buyers
- All applicants must have stable employment (minimum of 1 year at current employer)
- All applicants must meet income requirements with proof of compensation history
- Progressive credit will be reviewed (applicants may not have recent judgments or bankruptcies
- Enrollment in a home buyers course is mandatory
- Income requirements

How to get started:
Contact CHARIS (404) 627-4304 to get started

FCS Ministries

P: 404-627-4304
F: 404-624-5299
Email: info@fcsministries.org
Atlanta Habitat for Humanity

824 Memorial Drive SE
Atlanta, GA 30316
P: 404-223-5180
F: 678-705-0586
Email: info@atlantahabitat.org
Service Hours:
8:30am – 5:00pm
Monday – Friday

Description: Atlanta Habitat builds and sells new and like new, no-interest homes to qualified buyers. Homebuyers are expected to invest 250 sweat-equity* hours, make an affordable down payment, lease the home for the first year, and attend classes.

Eligibility:
- Must be a first-time homebuyer or fall within certain exceptions and be a citizen or permanent legal resident of the U.S. who has lived or worked in qualifying counties.
- Must meet income guidelines.
- Meet credit guidelines, and meet a savings requirement (step-up option is available). You must be willing to live in and participate in the communities where Atlanta Habitat is building at the time your application is approved.

Eligible Properties
- Three- and four-bedroom, new or renovated, like-new existing single-family, detached houses.

How to get started:
Register online or via phone and attend an information session
Second Mortgage Programs  
(Down Payment Assistance)

This section provides information regarding agencies and programs that offer down payment assistance through a second mortgage. If you are like most families coming up with a down payment can be extremely difficult, although it is the down payment that enables you to lower your monthly mortgage payment and pay your closing cost. The listed profiles are designed to help you do just that.

Be sure to read this section very carefully. Many of the profiles may look similar and appear the same when they are in fact all different in some way. In some cases you can qualify for multiple programs. For this reason it is very important to read each profile carefully and inform the agency that you wish to apply for all applicable programs.

Take a special note that down payment assistance is indeed a loan. Some programs begin repayment after a period of 5-10 years. All programs require that the loan be paid in full upon sale, transfer, refinancing or when the home is no longer used as your principal residence. These programs are for people seeking to make their home a long term residence.

Agencies Listed:

1. Atlanta Housing Authority
2. Atlanta Neighborhood Development Partnership
3. Invest Atlanta VCRI (Vine City Renaissance Initiative)
4. Invest Atlanta Atlanta Affordable Homeownership Program (AAHOP)
5. Invest Atlanta ATL Home Renovation Advantage
6. DCA Georgia Dream Standard Homeownership Program
7. DCA Georgia Dream Consumer Home Ownership and Independence Choices for Everyone (CHOICE)
8. DCA Georgia Dream Protectors, Educators and Nurses (PEN) Program
## Atlanta Housing Authority

<table>
<thead>
<tr>
<th>Program: AHA’s Down Payment Assistance (DPA) Homeownership Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description: The program provides down payment assistance for homebuyer’s in the City of Atlanta of up to $13,000. If a homebuyer falls within the ‘preference category’ they can receive up to $25,000 in DPA.</td>
</tr>
</tbody>
</table>

### Eligibility:
- Must not have owned a home within the last three years
- Must be owner-occupied and home buyer’s primary residence
- Minimum down payment of 3% and contribute not less than $1500 of own funds towards down payment and/or closing (this does not apply if the loan is VA financing).
- Liquid assets should not exceed $10,000
- Household income cannot exceed 80% of the Area Median Income
- Property purchased in the City of Atlanta
- Qualify for a 30-yr fixed rate loan
- 8-hour homebuyer education and foreclosure prevention classes

### Preference Category:
- Veterans
- Professionals and para-professional in healthcare and education
- First responders/public safety officers (e.g. policeman, fireman, paramedics, etc.)
- Housing Choice Voucher participant who has graduated or will be graduating from a Section 8 Program. (i.e., relinquishing federal housing assistance to become a homeowner)

### How to Apply:
Have your Real Estate Agent or lender contact Deborah Brown-Grisham at 404-685-4346 or email Deborah.brown@atlantahousing.org

### Type of Home:
- Single family detached home, condominiums and town homes
- Purchase limit is $250,000
Program: ANDP Homebuyer Assistance Program (AHAP)

Description: ANDP offers homebuyer assistance to low and moderate income households through their Homebuyer Assistance Program. For qualifying homebuyers the program offers homebuyers assistance with their down payment and/or closing cost expenses. The assistance is in the form of a soft-second mortgage offered at zero percent interest with all payments deferred.

Please refer to website for a more detailed description of program and approved lenders.

General Guidelines:
- Contribute $1,000 toward the purchase of the home
- Complete a homebuyer education course from a HUD-approved agency
- Purchased home must be buyers primary residence
- Own no other property at the time of closing
- No “first-time” homebuyer requirement
- Meet household income limits

Additional guidelines outlined on the website.

How to Apply:
Contact ANDP at (404) 522-2637
ALL INVEST ATLANTA INCENTIVE PROGRAMS HAVE THE FOLLOWING REQUIREMENTS:

- **Homebuyer must attend the Invest Atlanta Q & A Session.**
- **Homebuyers must attend an 8-hour class offered by a Participating Homebuyer Educator.**
- **Homebuyers must use a Participating Lender.**
- **Homebuyers must close with a Participating Attorney at approved location.**
- **Homebuyers must purchase homes in the incorporated City Limits of Atlanta.**
- **Existing properties must be inspected prior to closing.**
- **Homebuyers must contribute $1,500 of their own funds to the transaction (items paid for outside of closing count toward contribution).**
- **No first-time buyer requirements.**
- **Property must be owner-occupied.**
- **Homebuyers cannot own interest in any other property.**
- **No manufactured homes.**
Program: VCRI (Vine City Renaissance Initiative)

Description of Incentive Program: Homebuyers receive $10,000 towards the down payment and/or closing costs that is fully forgiven after living in the home for FIVE years, and can be used with a home renovation mortgage loan.

Homebuyer Requirements:
- Must qualify for 30-year fixed rate FHA, VA or Conventional mortgage loan with Invest Atlanta Participating Lender.
- Acceptable minimum credit score is determined by Invest Atlanta Participating Lender.
- Homebuyer cannot exceed $10,000 in liquid assets.
- $1,000 Program Fee.

Eligible Properties:
- Single family detached homes, 2-4 units, townhomes and condominiums, newly constructed or existing, are eligible properties.
- Property must be located within inventive boundaries: Donald L. Hollowell Pkwy to the north; Northside Drive to the east; Martin Luther King Jr. Drive to the south; Joseph E. Lowery to the west.
- No maximum purchase price cap.

Income Limits:

<table>
<thead>
<tr>
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**Program: Atlanta Affordable Homeownership Program (AAHOP)**

**Description of Incentive Program:** Homebuyers receive up to $10,000 towards the down payment and/or closing costs that is fully forgiven after living in the home for FIVE years.

**Homebuyer Requirements:**
- Must qualify for 30-year fixed rate FHA, VA or Conventional mortgage loan with Invest Atlanta Participating Lender.
- Acceptable minimum credit score is determined by Invest Atlanta Participating Lender.
- Homebuyer cannot exceed $10,000 in liquid assets.

**Eligible Properties:**
- Single family detached homes, 2-4 units, townhomes and condominiums, newly constructed or existing, are eligible properties.
- Maximum purchase price for new and existing homes in DeKalb County is $238,000. In Fulton County, it is $228,000 for new construction and $223,000 for existing homes.
- Home Quality Standards and Environmental Review inspections are required and paid for by the program.

**Income Limits:**

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<td>$54,000</td>
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Program: ATL Home Renovation Advantage

Description of Incentive Program: Homebuyers receive $10,000 towards the down payment and/or closing costs that is fully forgiven after living in the home for 10 years and must be used with a home renovation mortgage loan.

Homebuyer Requirements:
- Must qualify for 30 year fixed rate FHA or Conventional home renovation mortgage loan with Invest Atlanta Participating Lender.
- Acceptable minimum credit score is determined by invest Atlanta Participating Lender.
- $1,200 Program Fee.
- Homebuyer cannot exceed $10,000 in liquid assets.
- Homebuyer must attend special home renovation class.

Eligible Properties:
- Single family detached homes, 2-4 units, townhomes and condominiums, newly constructed or existing, are eligible properties.
- Property must be located within city limits of Atlanta, outside of the Vine City and English Avenue neighborhoods.
- Maximum purchase price is $342,700.

Income Limits:

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Georgia Department of Community Affairs (DCA)

Program: Georgia Dream Standard Homeownership Program

Description: The Georgia Dream Homeownership Program is available to qualified borrowers statewide who meet certain income guidelines and who are purchasing homes within certain purchase price limits. In addition, other criteria like total assets and your credit score may impact eligibility.

Eligibility:
- Be a first time homebuyer or not have owned a home that was your principal residence within the past three years.
- Contribute a minimum of $500 to the purchase transaction.
- Your annual gross household income cannot exceed 80% of the Atlanta Metropolitan Statistical Area (MSA) median income level, as defined by HUD.
- You must complete home buyer education classes provided by the Georgia Department of Community Affairs or a HUD approved education counselor.

Type of Home:
- Existing or newly constructed single family detached home, condominiums and town homes as long as the property is within the state of Georgia.
- Purchase Price limit is $250,000 in Target Area and $200,000 Outside of Target Area.

How to Apply:
1. Contact DCA to attain a list of the participating lenders.
2. Get pre-qualified for Georgia Dream Standard Down Payment Program by contacting one of the participating lenders, and expressing your interest in the Standard Down Payment Program.
3. The Lender will have you complete a loan application which will include all the Standard Down Payment Program required documentation.
4. Complete a home buyer’s education seminar from the Georgia Department of Community Affairs or a HUD approved education counselor. (Must Complete Before Closing)
5. Select a property and execute a valid sales contract and give to loan officer.
6. The lender will approve your loan based on the preferred mortgage company’s guidelines and forward the documentation to the DCA office to be reviewed and approved.

60 Executive Park South, NE
Atlanta, GA 30329
P: 404-679-4940
Toll Free: 1-800-359-4663
TDD – 877-204-1194
www.dca.ga.gov
Eligible Properties:
- First time homebuyer or have not owned a home as your principal residence within the past three years.
- Contribute a minimum of $1,000 to the purchase transaction.
- Your annual gross household income cannot exceed 80% of the Atlanta Metropolitan Statistical Area (MSA) median income level, as defined by HUD.
- You must complete home buyer education classes provided by the Georgia Department of Community Affairs or a HUD approved education counselor.
- You must verify that you meet one the following:
  2. A certified denial of SSI which states that an impairment or disability exists but that you are not currently eligible for funds.
  3. A document from a certified medical source that indicates the existence of impairment listed in the Social Security qualifications.
  4. Additional evidence of dependent status may be required depending on the disability.

Type of Home:
- Existing or newly constructed single family detached home, condominiums and town homes as long as the property is within the state of Georgia.
- Purchase Price limit is $250,000 in targeted area.

How to Apply:
Contact DCA.

Income Limits:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Target Counties</th>
<th>Outside of Target Area</th>
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<tr>
<td>1-2 people</td>
<td>$69,000</td>
<td>$59,000</td>
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<td>3+ people</td>
<td>$79,500</td>
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Program: Georgia Dream Protectors, Educators and Nurses (PEN) Program

Description: The program offers down payment and closing costs assistance in the amount of $7,500 to eligible Protectors, Educators and Health Care professionals. The down payment funds are provided for the purpose of principal reduction, payment of pre-paid items and closing cost. The loan is made in conjunction with a Georgia Dream First Mortgage Loan. You pay no monthly payments, and no interest. The loan must only be repaid when the home is sold, refinanced or no longer used as your personal residence.

You must be an employee of the following to qualify:

**Military** The five branches of the armed forces of the United States of America; the Army National Guard; of the Air National Guard.

**Police department** Sheriff’s department, or other law enforcement agency administered by or in part of the local state or federal government or other political subdivision of a state that is responsible for the enforcement of the penal, traffic, or highways laws or the incarceration or detention of offenders.

**Fire department** (including volunteer firefighters) that is responsible for at least one of the following:
1. Natural disaster response
2. Fire suppression
3. Emergency medical response and patient care
4. Fire and injury prevention
5. Arson investigation
6. Hazardous materials incident response and management
7. Response for acts of terrorism

**Education**
1. Local, city, or county school system that is recognized by the state or accredited by a state or regional accredited association, including: Head Start, Pre-K, Elementary and High School.
2. Private school system that is recognized by the state or accredited by a state or regional accrediting association.
3. State certified teachers of day care providers or school not recognized by the state or accredited.

**Health Care** State licensed health care facility including, but not limited to the following:
1. Hospitals
2. Doctor and dentist offices
3. Health departments
4. Nursing homes
**Additional Requirements**

**Eligible Properties:**
- Be a first time homebuyer or not have owned a home that was their principal residence within the past three years.
- Contribute a minimum of $1,000 to the purchase transaction.
- Your annual gross household income cannot exceed 80% of the Atlanta Metropolitan Statistical Area (MSA) median income level, as defined by HUD.
- You must complete home buyer education classes provided by the Georgia Department of Community Affairs or a HUD approved education counselor.

**Type of Home:**
- Existing or newly constructed single family detached home, condominiums and town homes as long as the property is within the state of Georgia.
- Purchase Price limit is $250,000 in targeted area.

**How to Apply:**
1. Contact DCA to attain a list of the participating lenders.
2. Get pre-qualified for Georgia Dream Standard CHOICE program by contacting one of the participating lenders, and expressing your interest in the CHOICE program.
3. The Lender will have you complete a loan application which will include all the CHOICE program required documentation.
4. Complete a home buyer’s education seminar from the Georgia Department of Community Affairs or a HUD approved education counselor. *(Must Complete Before Closing)*
5. Select a property and execute a valid sales contract and give to loan officer.
6. The lender will approve your loan based on the preferred mortgage company’s guidelines and forward the documentation to the DCA office to be reviewed and approved.
Home Repair and Improvement

This section lists programs that provide home repair services. Generally these repairs include roof repairs, re-decking, plumbing repairs, water-damaged to ceiling and floors, weatherproofing and minor electrical repair. The programs do not rehab you entire home. Rather, necessary repairs are made to bring your home up to code to avoid fines.

Individual program qualifications are primarily based on age and income. Exceptions are generally made for single parent households with children. Each program may require additional qualifications such as basic homeowners or fire insurance.

Agencies Listed:

1. HouseProud Atlanta, Inc.
2. Rebuilding Together Atlanta
3. Repair With Kindness
4. Meals on Wheels Atlanta
5. Vietnam Veterans of America Chapter 883
### HouseProud Atlanta, Inc.

| 410 Englewood Avenue  
Atlanta, GA 30315  
P: 404-464-5950  
F: 404-880-9774  
E: Al.shugart@houseproudatlanta.org  
www.houseproudatlanta.org  
Service Hours:  
8:00 am to 4:00 pm  
Monday - Friday | **Description:** This organization provides home repairs services to keep seniors warm, safe and dry in their homes.  
**Eligibility:** Client must own and live in a house that is located within the designated neighborhoods; be at least 60 years of age or currently receive Social Security Disability Insurance, (SSDI) for a disability; show proof of income; provide a copy of the property deed and show proof of homeowner’s insurance.  
**Area Served:** Neighborhood Planning Units V, T, K, or S which include the following neighborhoods: Adair Park, Mechanicsville, Peoplestown, Pittsburgh, Summerhill, Atlanta University Center, Ashview Heights, Just Us Neighbors, WestEnd, Westview, Bankhead, Hunter Hills, Knights Park/Howell Station, Mozley Park, Washington Park, Bush Mountain, Fort McPherson, Cascade Avenue/Road, Oakland City, Venetian Hills.

### Rebuilding Together Atlanta

| P.O. Box 44884  
Atlanta, GA 30336  
P: 404-505-5599  
F: 404-505-5577  
E: info@rebuildingtogether-atlanta.org  
www.rebuildingtogether-atlanta.org  
Service Hours:  
9:00 am to 5:00 pm  
Monday - Friday | **Description:** This is the local affiliate of the nation’s largest volunteer home repair organization whose mission is to preserve and revitalize houses and communities. This agency makes home repairs and renovation including carpentry, electrical work, plumbing, painting, cleaning, weatherizing, roofing, trash removal and yard work.  
**Eligibility:** Low-income families, elderly, and disabled; must own your own home; homeowner’s taxes must be up to date and in current status; all liens against the home must be satisfied and in current status; you must demonstrate that you have a need for the repairs; your home must be located within the current targeted service area.  
Intake Procedures: Telephone or email to request assistance, an application will be sent by mail.  
**Fees:** None.  
**Area Served:** Targeted area of the City of Atlanta.

### Vietnam Veterans of America Chapter 883

| 917 Oakland Drive, SW  
Atlanta, GA 30310  
E: vvachapter883@yahoo.com  
www.vva.org/chapter/vva-chapter-883  
Service Hours:  
11:00 am to 4:00 pm  
Monday, Tuesday, Thursday, Friday | **Description:** This organization help veterans and their families by offering home rehabilitation serves to help bring homes up to code.  
**Eligibility:** All veterans and their families.  
**Intake Procedures:** Telephone, appointment.  
**Fees:** None.  
**Area Served:** Clayton, Cobb, DeKalb, Douglas, Fulton, Gwinnett, Henry, Paulding and Rockdale Counties.  
**Other Services Offered:** Home Purchase Listings.
**Repair With Kindness**

Atlanta Habitat For Humanity  
Atlanta, GA 30336

P: 404-465-1068  
E: Deanna.Brewster@atlantahabitat.org

www.atlantahabitat.org  
Service Hours:  
By appointment

**Description:** This program helps qualified homeowners make critical home repairs that reduce health or safety hazards or improve weatherization for residents. Repairs may include storm windows and doors, carpentry, roofs, accessibility, painting and yard maintenance.

**Intake Procedures:** Telephone or email to request assistance.

**Fees:** None.

**Area Served:** City of Atlanta and South Fulton County who meet one of the following requirements:
- Honorably discharged U.S. veterans and active military.
- Residents of selected neighborhoods.

**Other Services Offered:**  
Affordable Homeownership.

**Eligibility:**
- Own and live in the home.
- Meet Income requirements.
- Be U.S. citizen or permanent legal resident.
- Have active homeowner’s insurance.
- Be current on mortgage and property tax payments.
- Complete required equity hours.
- Be present during the repairs.

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**Meals on Wheels Atlanta**

1705 Commerce Drive, NW  
Atlanta, GA 30318

P: 404-351-3889  
F: 404-352-0595  
E: homes@mealsonwheelsatlanta.org

www.mealsonwheelsatlanta.org  
Service Hours:  
Monday-Friday 8am-5pm  
Saturday 9am-2pm

**Description:** Through Home Repair Services, Meals on Wheels Atlanta (MOWA) works to provide senior clients with a safe home that is accessible and up to code, with the goal of allowing the senior to remain in their home and be independent for as long as possible. Home Repair Services focuses primarily on minor repairs to areas occupied and utilized by the senior so that each senior has safe and usable access to spaces such as the bathroom, kitchen, living and sleeping areas.

**Intake Procedures:** Applications are sent to any senior requesting repairs. Assistance is provided for seniors who are unable to complete their own applications.

**Fees:** None.

**Foreign Languages:** Spanish.

**Area Served:** Fulton County and surrounding counties.

**Other Services Offered:** Meals On Wheels, Neighborhood Senior Centers, Adult Day Care for Alzheimer’s/dementia, CareShare ride and volunteer placement services, and referral services.

**Eligibility:**
- Must be 62 or older depending on the program.
- Home must be located within Fulton County, City of Atlanta, or be a Military Veteran residing in Metro Atlanta area.
- Must own home and occupy it as their primary residence.
- Must have homeowner’s insurance and keep the property insured.
- Must meet the income guidelines.
- Necessary repairs must fit within the scope of service offered by MOWA.
Rent and Mortgage Payment
Emergency Assistance

All rent and mortgage assistance agencies listed provide assistance during times of unforeseen economic crisis, including but not limited to: job loss, illness, unpaid medical leave, or family changes. Proof of residence, income, and financial need is required. For each agency you will receive a pledge for the amount of support the agency will provide. In most cases, additional sources of funding will be necessary. This could include personal funds or a pledge from another agency. Once you have secured all necessary funds the agencies will provide a check for payment to the appropriate business entity (landlord, utility company, etc.). Checks are generally never written to clients directly.

In most cases it is recommended that your initial contact be to call and schedule an appointment. Due to high volumes of calls, you may receive a busy signal or voicemail. Do not stop! Keep calling until you reach a live operator. Be persistent. Most assistance is given on a first come first served basis.

Agencies Listed:

1. Atlanta Urban Ministries
2. Ben Hill United Methodist Church
3. Buckhead Christian Ministry, Inc. BCM
4. Cascade United Methodist Church
5. Dunwoody Baptist Church
6. Fulton Atlanta Community Action Authority
7. Georgia Transplant Foundation
8. Intown Community Assistance
9. Living Room
10. Midtown Assistance Center
11. Salvation Army
12. St. Martin in the Field Emergency Assistance Fund
14. Sullivan Center
15. Toco Hills
16. United Methodist Children’s Home
Atlanta Urban Ministries

Grace United Methodist Church
458 Ponce de Leon Avenue, NE
Atlanta, GA 30308
P: 404-881-6744
F: 404-881-8133
E: info@atlantaurbanministries.org
www.atlantaurbanministries.org

Service Hours:
8:30am-10:30am
First Tuesday of the month
No walk-ins.

You will be contacted if an appointment slot is available. If you do not receive a call within 48 hours, try again the next month.

Description: This agency offers rent assistance through a check to the landlord as well as a food pantry for residents of the service area.

Eligibility: Only families with children and residents of service area.

Intake Procedure: Telephone, appointment.

Fees: None.

Area Served: Zip codes 30213, 30268, 30291, 30310, 30311, 30314, 30315, 30331, 30336, 30337, 30344, 30349, and 30354.

Ben Hill United Methodist Church

2099 Fairburn Road
Atlanta, GA 30331

Helpline: 404-881-6740
Business: 404-344-0618
F: 404-344-0890
www.benhill-umc.org

Service Hours:
8:30am-10:30am
First Tuesday of the month
No walk-ins.

Description: This agency assists with emergency rent, mortgage and utility payments. Food, Snap and USDA food programs.

Eligibility: Must meet the low income qualifications, live in one of the South Fulton zip codes and have a GA ID.

Intake Procedure: Telephone.

Fees: None.

Areas Served: Zip codes 30213, 30268, 30291, 30310, 30311, 30314, 30315, 30331, 30336, 30337, 30344, 30349, and 30354.

Cascade United Methodist Church

3144 Cascade Road, SW
Atlanta, GA 30331

Helpline: 404-602-0976
P: 404-691-5770
F: 404-691-7961
www.cascadeumc.org

Service Hours: Call the Helpline to find the next date to for available assistance. If you call the Helpline, all the procedures will be explained to you. If you are approved to apply for assistance, they will let you know everything that you need to bring.

Description: This agency provides Rent and Utility Assistance.

Eligibility: Must be a Fulton County resident. Call the Helpline at 404-602-0976 to determine other eligibility requirements.

Intake: Call Helpline at 404-602-0976 for more information.

Areas Served: Fulton County.
Buckhead Christian Ministry, Inc. BCM

2847 Piedmont Road NE
Atlanta, GA 30305
P: 404-239-0038
F: 404-239-0871
E: bcm@bcmatlanta.org
www.buckheadchristianministry.org

Service Hours:
FINANCIAL ASSISTANCE
(Appointment required):
10:00 am-1:00 pm
Monday, Tuesday and Friday
1:00 pm-4:00 pm
Wednesday and Thursday

FINANCIAL ASSISTANCE (Walk-ins welcome):
10:00am-4:00pm
Monday, Tuesday and Friday
1:00pm-4:00pm
Wednesday
1:00pm-7:00pm
Thursday

FOOD, CLOTHING, and NEW WORKER:
10:00 am-noon
Thursday

THrift STORE:
10:00 am-3:00 pm
Monday – Saturday

Description: This agency operates an emergency assistance program, a boutique-style thrift store, a food pantry and a transitional housing program for homeless families. Financial assistance program is dedicated to forestalling eviction and utility shut-offs by providing financial assistance to individuals and families experiencing a crisis such as an illness, death in the family or job loss. BCM will pay a portion of a rent, mortgage or utility bill in order to keep people in a stable, secure environment.

Eligibility: Call BCM’s Helpline for eligibility requirements and appointment. You must live in one of BCM’s zip codes.

Intake Procedure: Telephone, appointment.

Fees: None.

Foreign Languages: Spanish.

Area Served: Zip codes 30305, 30309, 30311, 30318, 30319, 30324, 30326, 30327, 30329, 30331, 30340, 30341, 30342, 30345, 30360.

Other Services Offered: Electric Bill Payment Assistance, Food Pantries, Gas Bill Payment Assistance, Job Listings, Rent Payment Assistance, Transitional Housing/Shelter for Homeless Families, Water Bill Payment Assistance.

Dunwoody Baptist Church

1445 Mt. Vernon Road
Dunwoody, GA 30338
P: 770-280-1240
F: 770-280-1203
E: mwhelchel@dbc.org
http://www.dbc.org

Service Hours:
8:30 am to 5:00 pm
Monday, Wednesday, Friday

Description: This is a church offering a food pantry, job information and counseling, and financial assistance to those in need. Financial Assistance is given in the form of a check payable to the creditor (landlord, bank, utility company, etc.).

Eligibility: Residents of service area only.

Intake Procedure: Call Helpline at 404-602-0976 for more information and to make an appointment.

Fees: None.

Area Served: Zip codes 30328, 30338, 30340, 30341, 30346, 30350, 30360.

Other Services Offered: Career Counseling, Electric Bill Payment Assistance, Food Pantries, Gas Bill Payment Assistance, Individual Counseling, Job Listings and Water Bill Payment Assistance at 404-602-0976 to determine other eligibility requirements.

Areas Served: Fulton County.
**Fulton Atlanta Community Action Authority**

1690 Chantilly Drive, NE  
Atlanta GA 30324

P: 404-320-0166 x236  
F: 404-320-9866  
E: beverlysluke@facaa.org  
www.facaa.org

Service Hours:  
Monday – Friday  
7:00am – 11:00pm  
Saturday  
8:00am – 8:00pm  
Sunday  
Closed

**Description:** This agency mobilizes resources through a network of programs and services, educates the community at large to the needs, interests and aspirations of low-income people and provides affordable, safe, decent housing and supportive services to citizens of Fulton County and Atlanta.

**Eligibility:**
- All individuals seeking assistance must participate in financial planning and counseling.
- Emergency Financial Assistance is provided to citizens who are willing to fully participate in the classes.
- Yearly Income Guidelines apply.

**Intake Procedures:** Telephone, appointment.

**Fees:** Most services are offered at no cost, several services have a straight fee.

**Foreign Languages:** None.

**Area Served:** City of Atlanta and Fulton County.

**Other Services Offered:** Academy 4 Life program, LIHELP and Youthbuild.

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**Georgia Transplant Foundation**

3125 Presidential Pkwy.  
Ste. 210  
Atlanta, GA 30340

P: 866-428-9411  
F: 770-457-7916  
E: gtf@gatransplant.org  
www.gatransplant.org

Service Hours:  
8:30 am to 5:00 pm  
Monday – Friday

**Description:** The mission of this agency is to help meet the needs of organ transplant candidates, recipients, living donors, and their families by granting financial assistance, providing information and education regarding organ transplantation and being an advocate for sustaining and enriching lives everyday.

**Eligibility:** Solid organ transplant recipients (heart, kidney, liver, lung, pancreas), candidates, living donors and their families, must be a Georgia resident.

**Intake Procedure:** Telephone.

**Fees:** None.

**Area Served:** Georgia.

**Other Services Offered:** Electric Bill Payment Assistance for Transplant Patients, Gas Bill Payment Assistance for Transplant Patients, Health Insurance Premium Assistance for Transplant Patients, Job Search/Placement, Prescription Expense Assistance for Transplant Patients, Rent Payment Assistance for Transplant Patients, Water Bill Payment Assistance for Transplant Patients.
**Intown Community Assistance Inc.**

| 670 Seminole Avenue, NE  
Atlanta, GA 30307  
P: 404-872-7644  
F: 404-874-6093  
E:ica670@bellsouth.net  
|  |
|---|---|
| **Description:** This organization provides services to the community including rental assistance, clothing, food pantry, and MARTA Breeze cards. Financial Assistance is given in the form of a check made payable to the creditor (landlord, bank, utility company, etc.). |  |
| **Eligibility:** Residents of service area only. |  |
| **Intake Procedure:** Telephone, walk-in. |  |
| **Fees:** None. |  |
| **Area Served:** Zip codes 30306, 30307. |  |
| **Other Services Offered:** Bus Fare and Food Pantries. |  |

**Living Room**

| 341 Ponce de Leon Ave.  
Atlanta, GA 30308  
P: 404-616-6332  
F: 404-616-8605  
E:info@livingroomatl.org  
|  | www.livingroomatl.org  
<table>
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<tr>
<td><strong>Description:</strong> This organization assists families and individuals affected by HIV/AIDS to find, move into, and maintain affordable housing. They also provide emergency assistance for late rent, mortgages, and utilities. They place and pay for emergency housing for homeless individuals who are sick and unable to stay in shelters.</td>
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<tr>
<td><strong>Eligibility:</strong> Individual or someone in household must be HIV positive (no income limit).</td>
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<tr>
<td><strong>Area Served:</strong> Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Newton, Paulding, Rockdale, Spalding, and Walton counties.</td>
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<tr>
<td><strong>Intake Procedure:</strong> Walk-in, appointments are available only for working and out-of-town clients.</td>
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<tr>
<td><strong>Fee:</strong> None.</td>
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<tr>
<td><strong>Other Services Offered:</strong> Electric Bill Payment Assistance for HIV Infections, Gas Bill Payment Assistance for HIV Infections, Housing Search Assistance for HIV Infections, Rent Payment Assistance for HIV.</td>
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</tbody>
</table>
Midtown Assistance Center (MAC)

Description: The MAC assist with: Rent; Utilities; Groceries; Public transportation; Work shoes; Identification; Counseling and referrals to other organizations.

Eligibility: Call 404-681-5777. MAC can provide rent or utility assistance for those who meet the following criteria:

Intake Procedure: Telephone.

Fees: None.

Foreign Languages: N/A.

Area Served: Live in zip codes; 30303, 30308, 30309, 30312, 30313, and 30314 (and 30315, funding permitted).

Other Services Offered: Assistance with Groceries; Public transportation; Work shoes; Identification; Counseling and referrals to other organizations.

Salvation Army

(Fulton County)
400 Luckie Street, NW
Atlanta, GA 30313
P: 404-352-3597
F: 404-352-0741
www.salvationarmy-georgia.org

Service Hours: call for financial assistance appointment: 8:30 am to 10:00 am Mondays

Description: The Salvation Army provides emergency assistance to persons in a crisis situation in the areas of food, clothing, lodging, rent and utility assistance, counseling, and referrals to other comprehensive crisis centers. Financial assistance is paid directly to the creditor (landlord, bank, utility company, etc.).

Eligibility: Call for details.

Intake Procedure: Telephone, appointment.

Fees: None.

Foreign Languages: Spanish.

Area Served: Fulton County.

Other Services Offered: Electronic Bill Payment Assistance, Food Pantries, Gas Bill Payment Assistance, General Clothing, Prescription Expense Assistance, Rent Payment Assistance, Water Bill Payment Assistance.
St. Marten in the Field Emergency Assistance Fund

3110 Ashford Dunwoody Road
Atlanta, GA 30319
P: 404-261-4292
www.stmartins.org

Service Hours: 10:00 am to 12:00 pm on Tuesdays

Description: This agency provides financial assistance for rent and utilities through payments directly to creditors (landlord, bank, utility company, etc.).

Eligibility: Residents of service area only; services are limited to one time per year.

Intake Procedure: Telephone, walk-in, appointment.

Fees: None.

Area Served: Zip codes 30319, 30341.

St. Vincent de Paul Society Inc.

Confidential Address
Chamblee, GA 30341
P: 770-477-2388
F: 770-576-4086
www.svdpatl.org

Service Hours: 8:30 am to 5:00 pm Monday-Friday

Description: Agency offers financial assistance through making pledges to match funds, and then making contributions payable to creditor (landlord, bank, utility company, etc.)

Eligibility: Based on home visit interview.

Intake Procedure: Telephone, NO WALK-INS.

Fees: None.

Foreign Languages: Spanish.

Area Served: Zip codes 30305, 30306, 30307, 30308, 30309, 30310, 30312, 30318, 30319, 30324, 30327, 30328, 30329, 30331, 30338, 30339, 30340, 30341, 30342, 30345, 30349, 30350, 30360, 30363

Other Service Offered: Electric Bill Payment Assistance, Gas Bill Payment Assistance, Prescription Expense Assistance, Rent Payment Assistance, Telephone Bill Payment Assistance, Water Bill Payment Assistance.
### Sullivan Center, Inc.

**643 Dill Ave., SW**  
Atlanta, GA 30310  
P: 404-753-0531  
F: 404-753-6189  
www.thesullivancenter.org  

**Service Hours:**  
8:00 am to 5:00 pm  
Monday-Thursdays  
8:00 am to noon  
Friday  

**Description:** This organization provides an array of services designed to assist clients to overcome temporary hardships. Financial assistance is paid to creditors not to individuals.  

**Intake Procedure:** Telephone, walk-in, appointment.  

**Fees:** None.  

**Area Served:** City of Atlanta for all services except food assistance, which is for residents who live in zip codes 30310, 30311, and 30315.  

**Eligibility:** To qualify for any financial assistance you must have lived in house or apartment for at least 4 months and attend 4 financial planning classes. Clients paying no rent, reduced rent, or receiving section 8 will not be assisted.

### Toco Hills Community Alliance

**1790 LaVista Road, NE**  
Atlanta, GA 30329  
P: 404-634-3336  
F: 404-634-0505  

**Service Hours:** 1:00 pm to 4:00 pm  
Monday – Thursday  

**Description:** Agency offers several forms of financial assistance through making pledges. After matching funds are attained, agency makes contribution payable to creditor.  

**Eligibility:** Residents of service area only.  

**Intake Procedure:** Walk-in.  

**Fees:** None.  

**Area Served:** Zip codes 30033, 30324, 30329, 30341, 30345.  

**Other Services Offered:** Electric Bill Payment Assistance, Food Pantries, Gas Bill Assistance, Water Bill Payment Assistance.
United Methodist Children's Home

500 South Columbia Drive
Decatur, GA 30030

P: 404-327-5820
F: 404-327-5835

www.umchildrenshome.org

Service Hours:
9:30 am first Tuesday of the month

Description: The agency offers financial assistance that is very limited; therefore, it can only be offered to the first 10 callers during the financial assistance appointment day. Agency offers financial assistance through making pledges to match funds, and then making contributions payable to creditor.

Eligibility: To qualify for financial assistance & transitional housing you must have children in the household 18 years of age and below. Financial assistance is limited to one time only.

Intake Procedure: Telephone.

Fees: None.

Areas served: Metro Atlanta.
Property Tax Exemption Programs

Fulton County Board of Assessors
Fulton County Government Center
235 Peachtree Street, NE Suite #1400
Atlanta, Georgia 30303

P: 404-612-6440
www.fultonassessors.org

A homestead exemption reduces homeowners’ property taxes. To qualify, the homeowner must apply for this exemption on or before April 1st. Once granted, this exemption is automatically renewed each year as long as the homeowner continually occupies the home and makes no changes to the property deed. The home must be your legal residence for all purposes including the registration of your vehicles and the filing of your income tax. To apply for the listed exemptions you must be a legal resident of Fulton County. Residents of other counties need to contact their county tax assessor’s office. You cannot file for homestead exemption on rental property, vacant land or on more than one property. In addition to the basic homestead exemption there are additional exemptions for residents who are age 62 and older and/or disabled, as well as exemptions for disabled veterans. There are several homestead exemptions and you may be eligible for multiple exemptions.

For a person to qualify as disabled, a certificate provided by the Fulton County Board of Assessors Office must be signed by a physician, licensed to practice medicine in Georgia, certifying that the applicant is mentally or physically incapacitated to the extent that such capacity is likely to be permanent.

Income information is required for all senior and disability exemptions. It is important to contact the Fulton County Board of Assessors office directly to find out if your income counts against the income limits. Additionally you are required to present a valid Georgia photo ID and provide a current copy of your Fulton County vehicle registration.

There are no online or phone applications accepted. You must apply for these exemptions in person. For additional information and requirements, please contact the Fulton County Board of Assessors.
Tax Exemption General: Basic Homestead Exemption

Description:
All Fulton County & City of Atlanta homeowners are entitled to the basic homestead exemption.

This exemption applies $30,000 against the assessed value of the home used to calculate the following taxes in the City of Atlanta:
- City Operating
- City Parks
- State QBE
- City Schools

County Operating

This exemption applies $2,000 against the assessed value of the home used to calculate the following taxes:
- State
- County School Operations (for residents of Fulton County outside the City of Atlanta)

To qualify for this exemption you must be a legal resident of City of Atlanta or Fulton County and own and occupy you home as of January 1. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all homeowners in Georgia, you are not automatically granted this exemption. You must apply.

The chart on the following page shows the potential impact this and other exemptions on a house in the City of Atlanta with a market value of $250,000. This chart will not reflect your actual tax bill, but serves only as an example to show the benefit of taking advantage of the various tax exemption programs.

Homestead Exemption (City of Atlanta)
Market Value of Home: 250,000 Assessed Value (40%): 100,000

<table>
<thead>
<tr>
<th></th>
<th>Assessed Value</th>
<th>Exemption</th>
<th>Net Taxable Value</th>
<th>(Millage Rate)</th>
<th>Tax Paid without Exemption</th>
<th>Tax Paid with Exemption</th>
<th>Tax Savings with Exemption</th>
</tr>
</thead>
<tbody>
<tr>
<td>ATL General</td>
<td>100,000</td>
<td>30,000</td>
<td>70,000</td>
<td>.008880</td>
<td>888.00</td>
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<td>266.40</td>
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<td>ATL Bonds</td>
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<td>ATL School Oper.</td>
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<td>.021715</td>
<td>2,171.50</td>
<td>1,520.05</td>
<td>651.45</td>
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<tr>
<td>ATL School Bond</td>
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<td></td>
<td>100,000</td>
<td>.000025</td>
<td>2.50</td>
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<tr>
<td>ATL Parks</td>
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<td>30,000</td>
<td>70,000</td>
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<td>Fulton Oper.</td>
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<td>Fulton Bonds</td>
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<tr>
<td>State</td>
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<tr>
<td>Total</td>
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<td>.04333</td>
<td>$4,330.00</td>
<td>$3,311.18</td>
<td>$1,246.35</td>
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</table>

The Homestead Exemption for City of Atlanta residents is $30,000 for city operating, city parks, city schools, county operating, and a $2,000 reduction in the net assessment for state property taxes. The Green Tax Paid without Exemption column shows the current year tax total without the homestead exemption. The Blue Tax Paid with Exemption column shows the current year tax total with the homestead exemption being deducted. The Orange Tax Savings shows the amount saved as a result of the exemption.
This exemption applies $15,000 against the assessed value of the home used to calculate the following taxes in Fulton County outside the City of Atlanta:

- County Operating
- State QBE

This exemption applies $2,000 against the assessed value of the home used to calculate the following taxes:

- State
- County School Operations (for residents of Fulton County outside the City of Atlanta)

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**Homestead Exemption (Fulton County)**

Market Value of Home: 250,000  Assessed Value (40%): 100,000

<table>
<thead>
<tr>
<th></th>
<th>Assessed Value</th>
<th>Homestead Exemption</th>
<th>Net Taxable Value</th>
<th>(Millage Rate)</th>
<th>Tax Paid without Exemption</th>
<th>Tax Paid with Exemption</th>
<th>Tax Savings with Exemption</th>
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<tbody>
<tr>
<td>Fulton Operating</td>
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<td>30,000</td>
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<td>Fulton Bonds</td>
<td>100,000</td>
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<td>25.00</td>
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<tr>
<td>Fulton School Operations</td>
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<td>Total County Tax</td>
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<td>Fairburn</td>
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<tr>
<td>Total City tax</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State</td>
<td>100,000</td>
<td>2,000</td>
<td>98,000</td>
<td>.000000</td>
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<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Total**

$33.69          $3,891.30       $3,540.83   $350.47

*The Homestead Exemption for Fulton County residents outside of City of Atlanta is $2,000 for county school operations and state taxes and $30,000 towards county operating. The Green Tax Paid without Exemption column shows the current year tax total without the homestead exemption. The Blue Tax Paid with Exemption column shows the current year tax total with the homestead exemption being deducted. The Orange Tax Savings shows the amount saved as a result of the exemption.*
**Tax Exemption for Seniors**

*City of Atlanta $40,000 Exemption*
**Description:** The City of Atlanta $40,000 Tax Exemption is granted to all eligible City of Atlanta residents who will be the age of 65 or older on or before January 1.

This exemption has been increased from $25,000 to $40,000 and applies against the assessed value of the home used to calculate the following taxes:
- City Operating
- City Parks

**To qualify for this exemption** your yearly net income cannot exceed $40,000. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying City of Atlanta homeowners, you are not automatically granted this exemption, you must apply.

*$25,000 City of Atlanta School Exemption*
**Description:** The City of Atlanta School Tax Exemption is granted to all eligible City of Atlanta residents who will be the age of 65 or older on or before January 1 or disabled.

This exemption applies $25,000 against the assessed value of the home used to calculate the following taxes:
- City School Bond
- State QBE
- City School Operating

**To qualify for this exemption** your yearly net income cannot exceed $25,000. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying City of Atlanta homeowners, you are not automatically granted this exemption, you must apply.

*$10,000 Statewide School Tax Exemption*
**Description:** The Statewide School Tax Exemption is granted to all eligible Fulton County residents who will be the age of 62 or older on or before January 1.

For City of Atlanta residents: This exemption applies $10,000 against the assessed value of the home used to calculate the following taxes:
- City School Bond

For Fulton County residents: This exemption applies $10,000 against the assessed value of the home used to calculate the following taxes:
- County Operating
- School Bonds
- State QBE

**To qualify for this exemption** your net income cannot exceed $10,000. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying City of Atlanta and Fulton County homeowners, you are not automatically granted this exemption, you must apply.

*“Homestead Freeze” for Senior Citizens*
**Description:** The Homestead Freeze is granted to all eligible City of Atlanta residents the age of 65 or older on or before January 1.

This Tax Relief Program freezes the assessed value of your residential property based on the previous year’s value. Your frozen value will remain the property’s value as long as the eligible senior occupies the residence. This exemption applies against the assessed value of the home used to calculate the following taxes:
- City Operating
- City Bonds
- City Parks
- County Operating
- County Bonds

**To qualify for this exemption** your annual household income cannot exceed $39,000 for the preceding taxable year. You can only claim this exemption for the property that you use as your primary residence. Although this exemption is offered to all qualifying City of Atlanta homeowners, you are not automatically granted this exemption, you must apply for the exemption.
**Fulton County $10,000 Exemption**

**Description:** The Fulton County Tax Exemption is granted to all eligible City of Atlanta residents who will be the age of 65 or older or disabled on or before January 1.

For City of Atlanta residents: This exemption applies $10,000 against the assessed value of the home used to calculate the following taxes:

- County Operating

For Fulton County residents: This exemption applies $10,000 against the assessed value of the home used to calculate the following taxes:

- County Operating
- County Bonds

**To qualify for this exemption** the applicant’s and spouse’s adjusted income per Federal Income Tax Return cannot exceed the maximum amount a husband and wife receive under Social Security. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying City of Atlanta and Fulton County homeowners, you are not automatically granted this exemption, you must apply.

**$4,000 County Tax Exemption**

**Description:** The County Tax Exemption is granted to all eligible Fulton County residents who will be the age of 65 or older on or before January 1.

This exemption applies $4,000 against the assessed value of the home used to calculate the following taxes:

- County Operating
- State QBE
- State

**To qualify for this exemption** your household net income cannot exceed $10,000. Social Security, Railroad Retirement and pensions count only when exceeding the maximum amount a husband and wife can receive under Social Security. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying Fulton County homeowners outside the City of Atlanta, you are not automatically granted this exemption, you must apply.

**Age 70 Fulton County Full Value Exemption**

**Description:** The County Tax Exemption is granted to all eligible Fulton County residents who will be the age of 65 or older or disabled on or before January 1.

This exemption is a full value exemption and applies against the assessed value of the home used to calculate the following taxes:

- County Operating
- Special Tax District

**To qualify for this exemption** you and your spouse’s adjusted income per Federal Income Tax Return cannot exceed the maximum amount a husband and wife receive under Social Security. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying Fulton County homeowners outside the City of Atlanta, you are not automatically granted this exemption, you must apply.

**$54,000 County Local School Tax Exemption**

**Description:** The County Local School Tax Exemption is granted to all eligible Fulton County residents who will be the age 65 or older or disabled on or before January 1. This exemption does not apply to the City of Atlanta.

This exemption applies $54,000 against the assessed value of the home used to calculate the following taxes:

- School Operations
- State QBE

**To qualify for this exemption** your household net income cannot exceed $30,000. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying Fulton County homeowners outside the City of Atlanta, you are not automatically granted this exemption, you must apply.
**Tax Exemption for Seniors**

**Age 65 Fulton County Exemption**

**Description:** The County Tax Exemption is granted to all eligible Fulton County residents who will be the age of 65 or older or disabled on or before January 1.

This exemption is a two year full value exemption and applies against the assessed value of the home used to calculate the following taxes:

- County Operating

**To qualify for this exemption** your household income cannot exceed 200% of the Federal Poverty Level. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying Fulton County homeowners outside the City of Atlanta, you are not automatically granted this exemption, you must apply. The exemption is only applied for two years. Renewal application shall be made in the same manner as the initial application.

**House Bill 848**

**Description:** House Bill 848 is granted to all eligible Fulton County residents who will be the age of 65 or older or disabled on or before January 1.

This bill approves an exemption from all state property taxes for persons age 65 or older. The exemption is equal to the amount of state tax levy for the residence and up to 10 acres of land surrounding the residence. This exemption is in additional to any existing exemption. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder.

Although this exemption is offered to all qualifying Fulton County homeowners, you are not automatically granted this exemption, you must apply.

**CPI “Homestead Freeze” for Senior Citizens**

**Description:** The CPI Homestead Freeze provides an additional homestead exemption for all taxpayers currently receiving a homestead exemption in Fulton County.

This program limits the increase of your property assessment to 3% per year or the consumer price index, whichever is lower. The base year, or the year to which the exemption takes effect, is the year prior to the year of your Homestead application. This exemption applies to Fulton County and Sandy Springs ad valorem taxes. The exemption applies to no other municipality or school taxes.

You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying Fulton County homeowners receiving a homestead exemption, you are not automatically granted this exemption, you must apply.
Tax Exemption for Veterans

Description:
The Disabled Veterans Tax Exemption is granted to all eligible Georgia homeowners who are disabled veterans and have been approved by the veterans administration as being totally and permanently disabled are entitled to receive benefits for a 100% service connected disability.

This exemption may be extended to the un-remarried widow or minor children of the veteran after his/her death.

If you are approved, you will receive a Homestead Exemption from all ad valorem taxation for state, county, municipal and school purposes. The maximum amount that may be granted varies each year as approved by the Veteran’s administration. Please contact the office to obtain the current amount.

To qualify for this exemption you must provide a letter from the Veterans Administration. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying disabled veterans, you are not automatically granted this exemption, you must apply.

House Bill 81 for Surviving Spouse
Description: House Bill 81 approved an exemption that is granted to all eligible Georgia residents who are un-remarried surviving spouses of peace officers and firefighters killed in the line of duty.

This exemption is a full value exemption and applies against the assessed value of the home used to calculate the following taxes:

- City Operating
- City Bonds
- City Parks
- School Bonds
- State QBE
- City School
- County Operating
- County Bonds
- State

To qualify for this exemption the spouse must have been killed in the line of duty. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying un-remarried surviving spouses, you are not automatically granted this exemption, you must apply.

For Disabled Veterans
Description: The Disabled Veterans Tax Exemption is granted to all eligible Georgia homeowners who are disabled veterans and have been approved by the veterans administration as being totally and permanently disabled are entitled to receive benefits for a 100% service connected disability.

This exemption may be extended to the un-remarried widow or minor children of the veteran after his/her death.

If you are approved, you will receive a Homestead Exemption from all ad valorem taxation for state, county, municipal and school purposes. The maximum amount that may be granted varies each year as approved by the Veteran’s administration. Please contact the office to obtain the current amount.

To qualify for this exemption you must provide a letter from the Veterans Administration.

You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying disabled veterans, you are not automatically granted this exemption, you must apply.

Veterans Surviving Spouse
Description: The Veteran’s Surviving Spouse exemption is granted to all eligible Georgia homeowners who are un-remarried surviving spouses of a United States Veteran and a resident of Georgia.

To qualify for this exemption the veteran must have been killed in any war or armed conflict under United States command or otherwise. If you are approved, you will receive a Homestead Exemption from all ad valorem taxation for state, county, municipal and school purposes. The maximum amount that may be granted to a veteran varies each year as approved by the Veteran’s Administration. Please contact the office to obtain the current amount.

You must provide a letter from the Veterans Administration. You can only claim this exemption for the property that you use as your primary residence. You cannot claim multiple properties even if you are the title holder. Although this exemption is offered to all qualifying un-remarried surviving spouses, you are not automatically granted this exemption, you must apply.
Driven by a legacy of empowerment we remain committed to supporting families and individuals to finding the right homeowner financing plan to fit their lifestyle. As part of this commitment, we offer unique financial opportunities for Community Partners, First-time Homebuyers and Veterans who are thinking of homeownership.

Contact us 678.406.4135. Get Pre-qualified Today.

**FIRST-TIME HOMEBUYERS**

**UP TO $5,000 AVAILABLE FOR HOME PURCHASE**

- Contribute at least $1,000 toward the purchase of the home
- Occupy the home as a primary residence for at least five years
- Complete a homebuyer education and financial literacy course specified by FHLBank Atlanta

*ELIGIBILITY REQUIREMENTS APPLY

**VETERANS PRODUCTS**

**UP TO $7,500 AVAILABLE FOR HOME PURCHASE**

- Contribute at least $1,000 toward the purchase of the home
- Occupy the home as a primary residence
- Complete a homebuyer education and financial literacy course specified by FHLBank Atlanta

*ELIGIBILITY REQUIREMENTS APPLY

**COMMUNITY PARTNERS**

**UP TO $10,000 AVAILABLE FOR HOME PURCHASE**

- Up to $10,000 for the purchase
- Veterans, their spouses, or their surviving spouses who are first-time homebuyers
- Income and other eligibility requirements apply

*ELIGIBILITY REQUIREMENTS APPLY

Visit [www.CTBConnect.com](http://www.CTBConnect.com) to Start Your Pre-qualification:

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4. "SUBMIT" the inquiry;
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