

## Our Partners

**D**eKalb County believes the support of our national and local partners plays an instrumental role in the success of the **ONE DeKalb Lives** initiative.

**The U.S. Department of Housing and Urban Development (HUD)** is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business.

For more than three-quarters of a century **Citizens Trust Bank** has been serving the metropolitan Atlanta community with banking services. The vision of the five founding fathers of the institution continues with a legacy of pride and dedication to the economic empowerment to the people and communities it serves.

**The DeKalb Association of REALTORS®** understands the pulse of today's real estate environment. The association was chartered in 1957 to help members uphold the REALTOR® Code of Ethics; support issues that affect the home-buying public and defend against issues that don't; make property rights a top priority; and work to improve the industry as a whole.

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

## Partners (continued)

**REAL** is a first-class full service Atlanta Real Estate Firm serving buyers and sellers of Real Estate in Metropolitan Atlanta and surrounding areas. Synergy Real Estate assists both buyers and sellers in achieving their Real Estate goals.

**APD Solutions** is a national firm focused on providing comprehensive real estate and community development consulting services, from acquisitions to dispositions.

## For More Information

How does one get started? Contact a licensed professional real estate agent and get pre-qualified by contacting Citizens Trust Bank or your preferred lender.

**DeKalb County Community Development**  
[www.dekalbcountyga.gov](http://www.dekalbcountyga.gov)  
404-286-3308

**HUD**  
[www.HUD.gov](http://www.HUD.gov)

**Citizens Trust Bank**  
[www.ctbconnect.com](http://www.ctbconnect.com)

**ANDP**  
[www.andpi.org](http://www.andpi.org)

**REAL**  
[www.RealHomeOnline.com](http://www.RealHomeOnline.com)

**APD Solutions**  
[www.apdsolutions.com](http://www.apdsolutions.com)



# OneDeKalb LIVES

*Restoring Neighborhoods. Building Hope.*

**DeKalb County CEO Burrell Ellis**



[www.dekalbcountyga.gov/onedekalblives](http://www.dekalbcountyga.gov/onedekalblives)

## ONE DeKalb Lives

To address the housing needs of citizens, DeKalb County has rolled out an innovative program to put teachers, first responders and other citizens into homes in many of DeKalb County's most attractive neighborhoods. **ONE DeKalb Lives** is a public service, housing initiative designed to stabilize communities hardest hit by the foreclosure epidemic and rebuild neighborhoods, one house at a time.

In DeKalb County, we know all too well the effect the downturn in the economy has had on our community, leaving in its wake thousands of homes in neighborhoods across our county that remain unoccupied. These abandoned houses drive down the value of surrounding properties in the neighborhood and in some cases, attract crime to our communities.

**ONE DeKalb Lives** is a proactive, innovative and comprehensive response to this problem and aims to revitalize and stabilize communities devastated by foreclosures. This umbrella program ensures all citizens have an ample opportunity to secure safe and affordable housing.

By bundling DeKalb County's most successful housing programs – Good Neighbor Next Door, Neighborhood Stabilization Program (NSP)1, NSP 3, and Get Home Now! – we will have a greater impact on reducing the number of foreclosed and abandoned properties in our community and increasing the number of new homeowners in our county.

## Programs

### GOOD NEIGHBOR NEXT DOOR

- HUD program geared toward first responders (law enforcement, firefighters and EMT) and teachers, offering them single-family homes at a 50 percent discount in DeKalb County's revitalization areas.
- Eligible participants do not have to be first-time homebuyers; however, they cannot own any other property at the time of purchase or one year prior.
- Revitalization areas include designated communities in Decatur, Lithonia, Ellenwood and Stone Mountain.
- DeKalb County is working with partners to make the program successful, including Citizens Trust Bank, DeKalb Association of Realtors, HUD Asset Managers, and housing counseling agencies.

### NSP 1

- DeKalb County allocated \$18.5 million by HUD in 2008 to acquire and rehabilitate abandoned or foreclosed single-family homes and multi-family properties that would be sold or rented to eligible participants.
- Single family homes offered for sale by the affordable housing partners –Atlanta Neighborhood Development Partnership (ANDP) and Real Estate Alliance (REAL).
- Homebuyer assistance up to \$25,000 may be available.

## Programs

### NSP 3

- DeKalb County was allocated \$5.3 million in 2010 to target NSP activities within an area of greatest need to achieve more impact.
- Hidden Hills community was selected based on data analysis and research.
- NSP 3 homes could be available for sale as early as late summer 2012.

### GET HOME NOW!

- County-wide effort to stimulate affordable vacant home-buying, rehabilitation of distressed homes and home sales.
- Combines new mortgage capital and home renovation products with flexible credit requirements.
- \$20 million commitment of new capital for mortgages and home repairs for new homebuyers and existing homeowners.
- Program launched with APD Solutions, HUD and other partners.

### FIRST-TIME HOMEBUYER DOWN PAYMENT ASSISTANCE PROGRAM

- The program is available to first-time homebuyers who have not owned a home in the last three years.
- Eligible credit-worthy applicants may qualify for up to \$8,000.
- Maximum annual income limits apply.
- Applicants must first attend a workshop with a HUD approved counseling agency.