



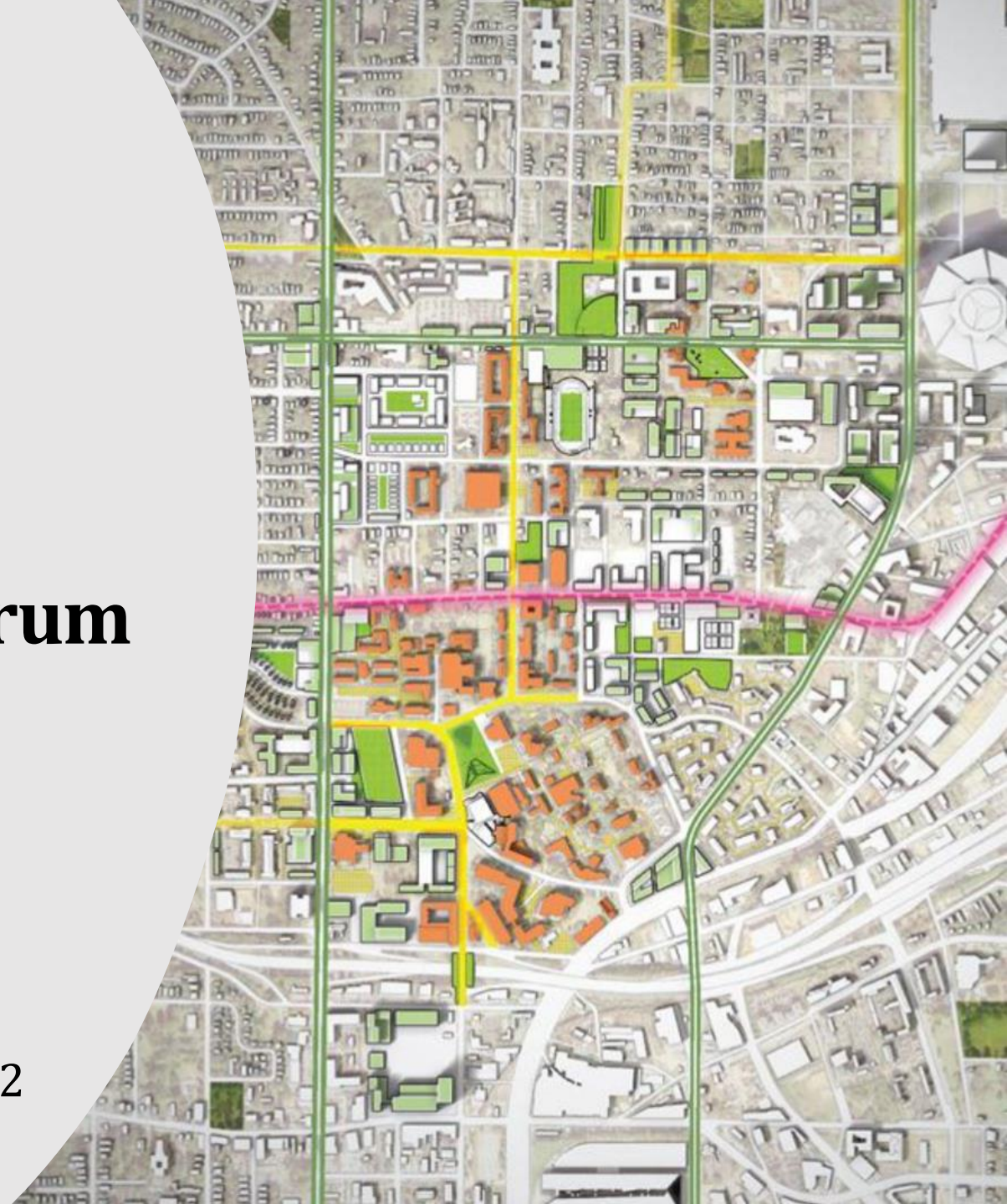
# **Staff/Faculty Housing and Development Forum**

October 28, 2020  
5:00 PM – 6:00 PM

**Via ZOOM**

<https://tinyurl.com/aucc-housing-forum>

Meeting ID: 953 0491 8894 / Passcode: 380112  
+1 929 205 6099 US (New York)







## AGENDA

### Welcome and Context **(5:00 PM)**

#### Part I: What is Happening in the AUC Community? **(5:05 PM)**

- **Selected AUC Developments** Todd Greene, AUCC
- **Atlanta Beltline** Nathan Soldat, Community Engagement Manager
- **Westside Future Fund** Joan Vernon, Director, Neighborhood Engagement
- **Friendship Baptist Church** Lloyd Hawk, Chief Real Estate Development Officer & General Manager at CS Development I LLC
- **West End CID** Nicole M. Hall, CID Administrator
- **Atlanta Housing** Ernestine Garey, SVP Choice Neighborhoods

#### Part II: Housing Incentives **(5:40 PM)**

- **Atlanta Housing** Ernestine Garey, SVP, Choice Neighborhoods
- **Invest Atlanta** Anita Allgood, Director, Homeownership & Single-Family Services
- **Westside Future Fund** Rachel Carey, VP of Project Financing

#### Part III: Financial Readiness **(5:55 PM)**

- Credit Scores & Credit Score Enhancement
- Local Resources

## Questions & Answers



Illustrative Plan

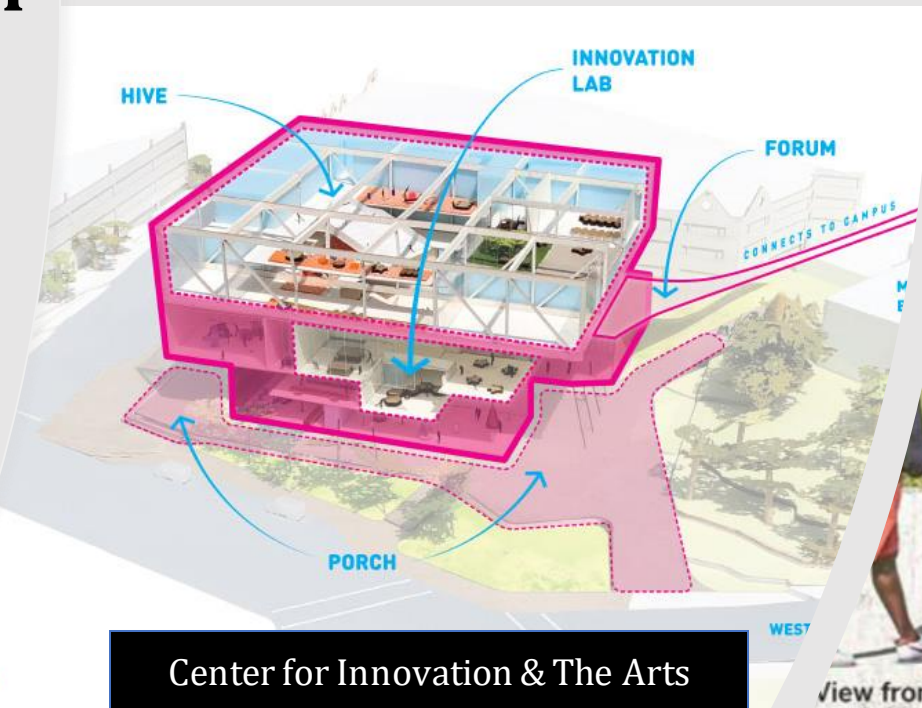
What is Happening in  
the AUC Community?

# Part I:

- 
- POTENTIAL DEVELOPMENT
  - CAMPUS BUILDINGS
  - OPEN SPACE
  - AUC



Selected Development Activity  
within the  
Atlanta University Center





# Project Highlight:

Spelman College

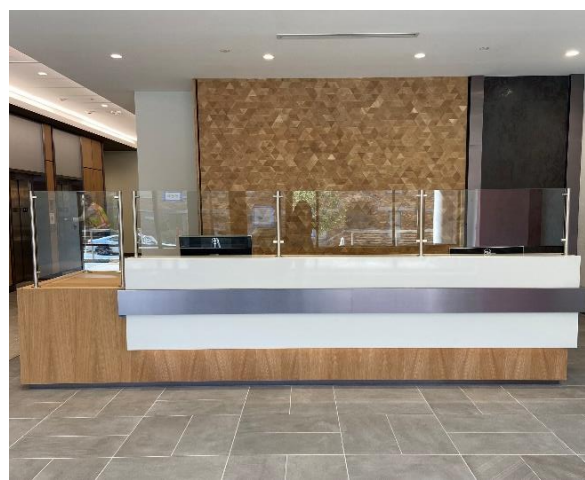
Center for  
Innovation &  
The Arts





# Project Highlight:

## Health & Wellness Center







# Project Highlight:

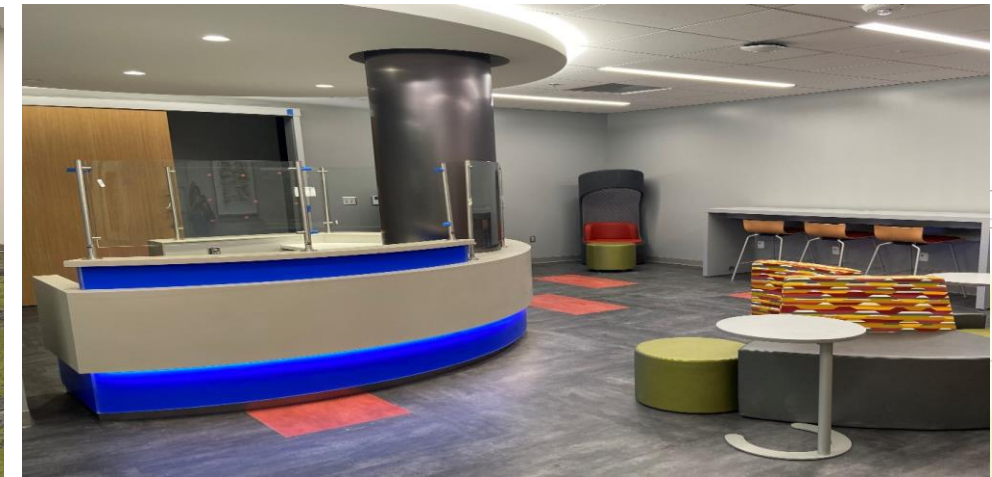
## Health & Wellness Center





# Project Highlight:

## Health & Wellness Center





# Westside Trail

October 28,  
2020

 @atlantabeltline

 @atlantabeltline

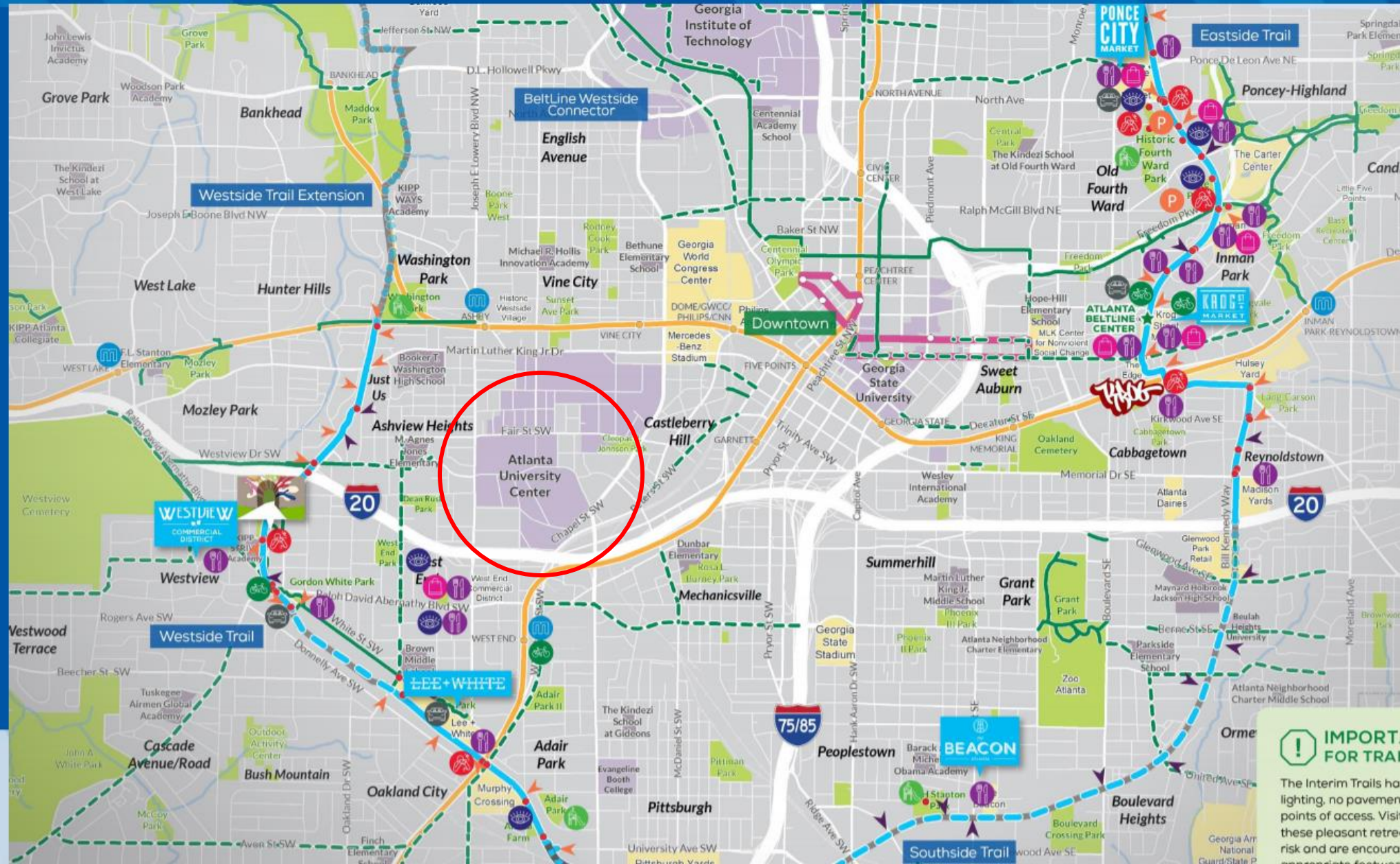
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# Westside Trail

- Washington Park at Lena Street south to University Avenue
- 3-mile multi-use trail
- Opened in September of 2017



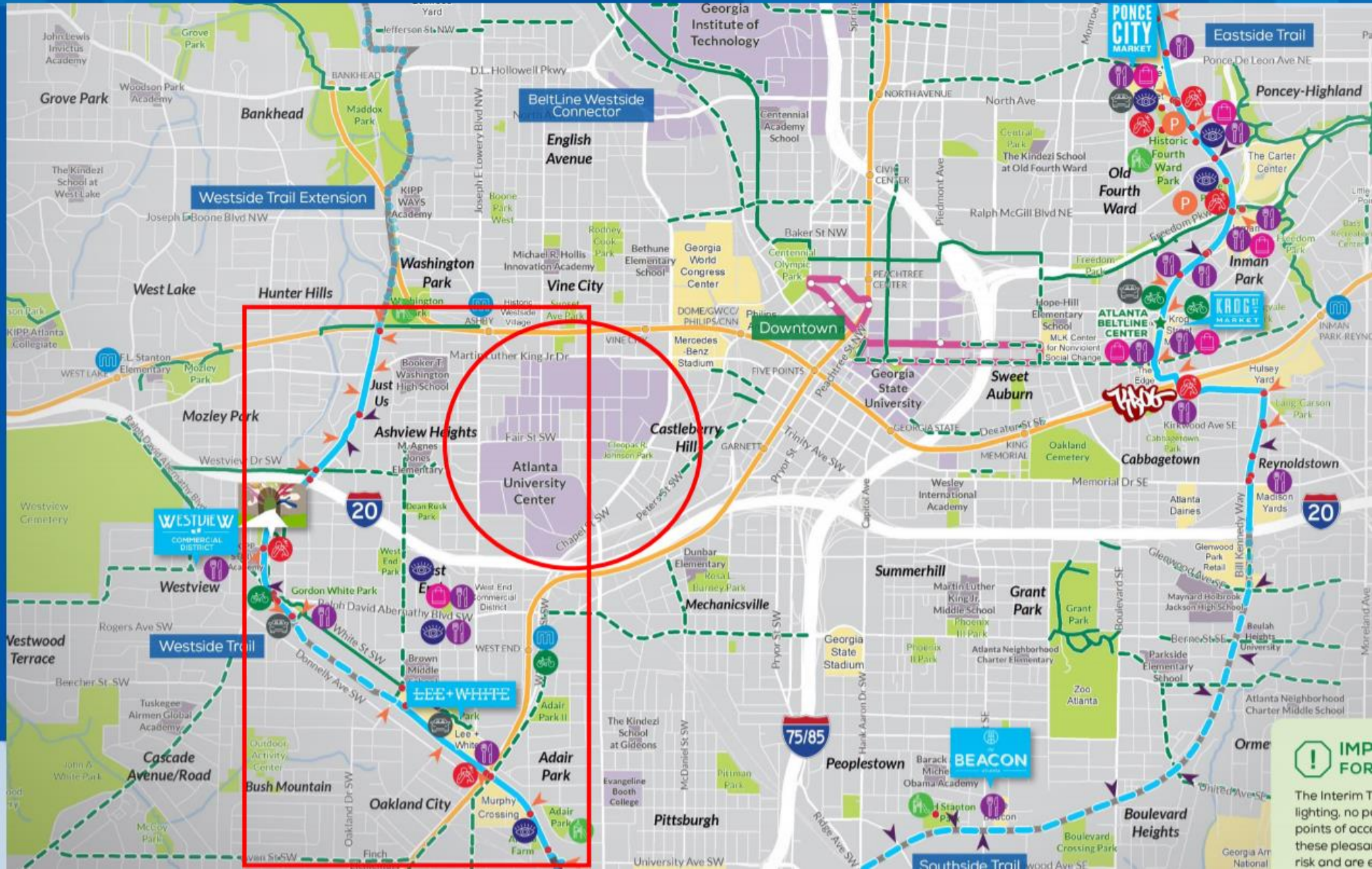
**IMPORTANT FOR TRAIL**

The Interim Trails have no lighting, no pavement, and no points of access. Visitors should use these pleasant retreats with caution and are encouraged to use appropriate footwear.



# Westside Trail

- Washington Park at Lena Street south to University Avenue
- 3-mile multi-use trail
- Opened in September of 2017



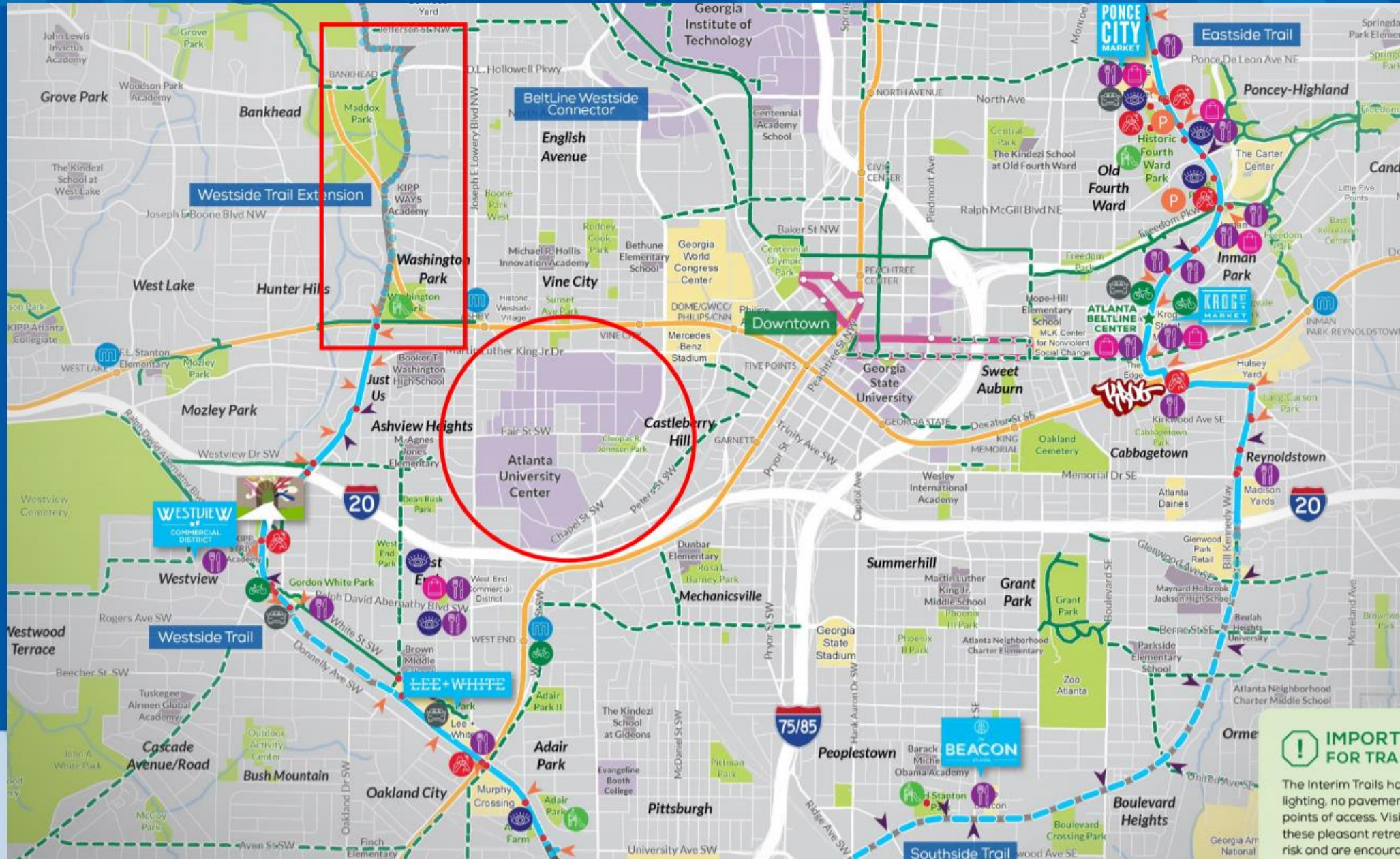


# Westside Trail – North Extension

Washington Park  
at Lena Street to  
Donald Lee  
Hollowell Pkwy  
NW

1.3-mile segment  
under design

Will connect with  
Westside  
Connector Trail  
currently under  
construction



IMPORT FOR TRA

The Interim Trails have lighting, no pavement, points of access. Visit these pleasant retreats risk and are encour



# Thank You!

Nathan Soldat

Community Engagement  
Manager

[nsoldat@atlbeltline.org](mailto:nsoldat@atlbeltline.org)  
404-477-3552

[beltline.org/westsidetrail](https://beltline.org/westsidetrail)





Westside  
Future Fund



# **AUC Housing and Development Forum**

October 28<sup>th</sup>, 2020



# WESTSIDE

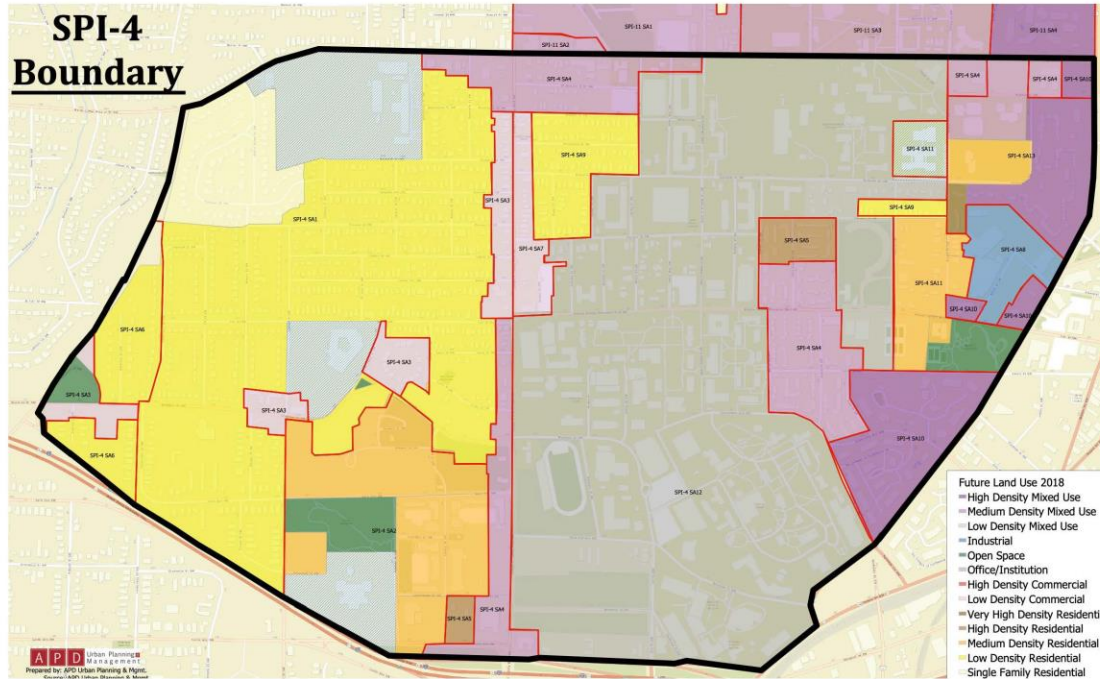
## Land Use Framework Plan

**SPI-4 Zoning and Land Use Adoption**





# New Subarea Boundaries



1. **Ashview Heights/Just Us** – Low Density Residential
2. **Sells** – Medium Density Residential
3. **Westview Drive**– Low Density Mixed Use
4. **Ashby** – Medium Density Mixed Use
5. **Lucille/Parsons** – Very High / High Density Residential
6. **Beltline Napoleon** – Low Density Residential
7. **Lowery**– Low Density Mixed Use
8. **Stonewall** – Industrial Mixed Use
9. **AUC Village** – Low Density Residential
10. **Downtown West** – High Density Mixed Used
11. **Walnut** – Medium Density Residential
12. **AUC Central** – Office Institutional
13. **Friendship Village** – High Density Mixed Use/Medium Density Mixed Use/ High Density Residential





# Anticipated 2020 Fall Timeline

Westside LUFZ Zoning Update																								
	August				September				October				November				December				January			
	W1	W2	W3	W4	9/1 - 9/5	9/7 - 9/12	9/14 - 9/18	9/21 - 9/25	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4	W1	W2	W3	W4
Community Engagement Milestones																								
SPI-4 - Introduced to City Council																								
NPU-T General Body Meeting (2nd Wed)		8/12				9/9				10/14				11/11										
NPU-T Land Use Committee (1st Thur)									10/8				11/5											
Community Wide Meeting (2)								9/22							11/19									
Focus Group Meetings (2)									10/6			10/22												
A.U.C.N.A. Meeting (3rd Thur)			8/20			9/17			10/15															
Ashview Heights N.A. Meeting (1st Sat)	8/1				9/5				10/3				11/7											
ZRB																								
Zoning Committee																								
City of Atlanta - Full City Council																								
Just Us Neighborhood Association			8/19			9/15				10/20					11/17									
Historic BTW																								
Meeting w/ Councilwoman Winslow				8/25																				
MLK Merchants Association								9/21	10/2															
Friendship Church						9/9																		
Flipper Temple AME																								
Area Churches Meeting									10/2	10/15														





# SPI-4 Rezoning HUB

<https://spi4-apdurban1.hub.arcgis.com/>



<https://spi4-apdurban1.hub.arcgis.com/>

Community Wide Report Out, November 19, 2020  
@ 6:30pm

<http://bit.ly/SPI4-ReportOut>





Westside  
Future Fund



Single Family Housing Development



# Single Family Property Development

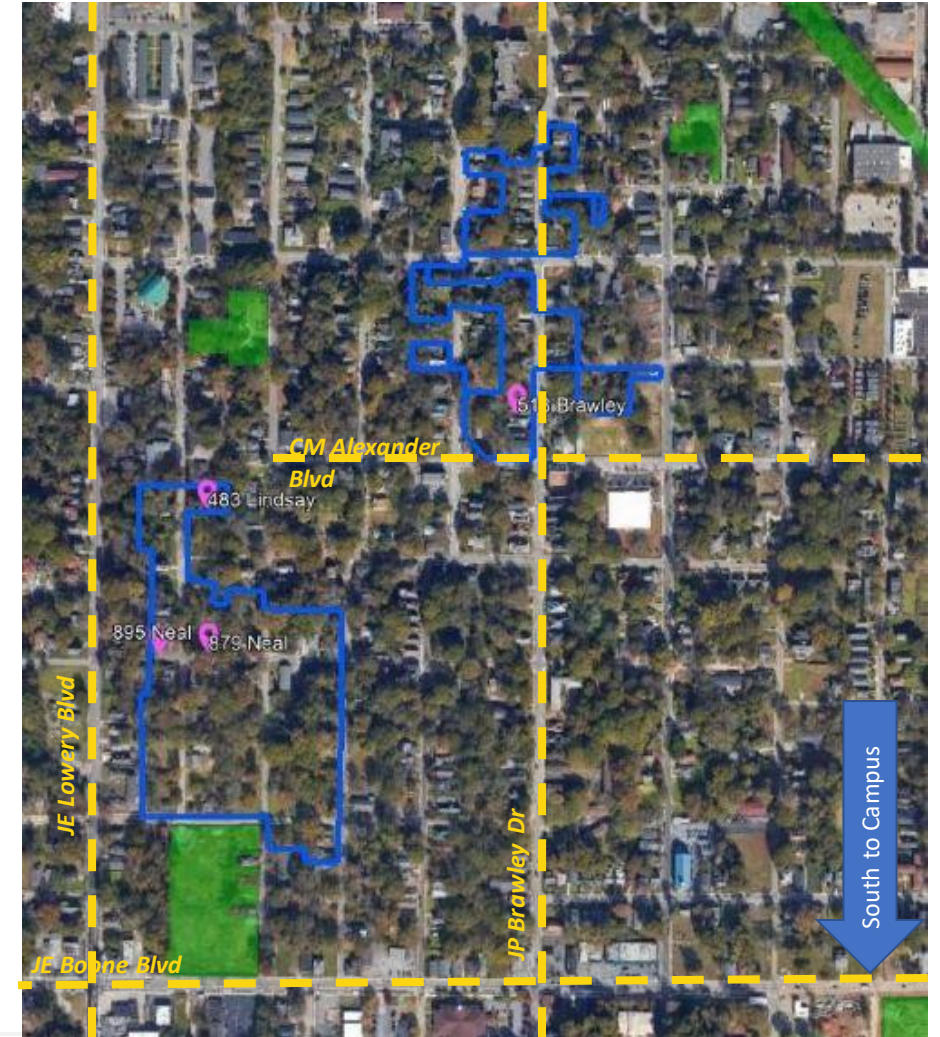
## General Contractor: Atlanta Habitat

Constructing four new homes For Sale:

- 895 Neal Street: home is scheduled for completion in January. A virtual open house will be held for prospective purchasers on November 21st.
- 879 Neal and 518 JP Brawley: plans have been submitted to the City for permitting.
- 483 Lindsay: design is underway.



895 Neal under construction as of October 20





# Single Family Property Development

## Developer: Atlanta Neighborhood Development Partnership

Renovating nine homes and constructing six new homes in the Kahtryn Johnston Memorial Park block as well as 15 historic renovations in the Brawley North Block. Homes will be a mix of For Sale and For Rent:

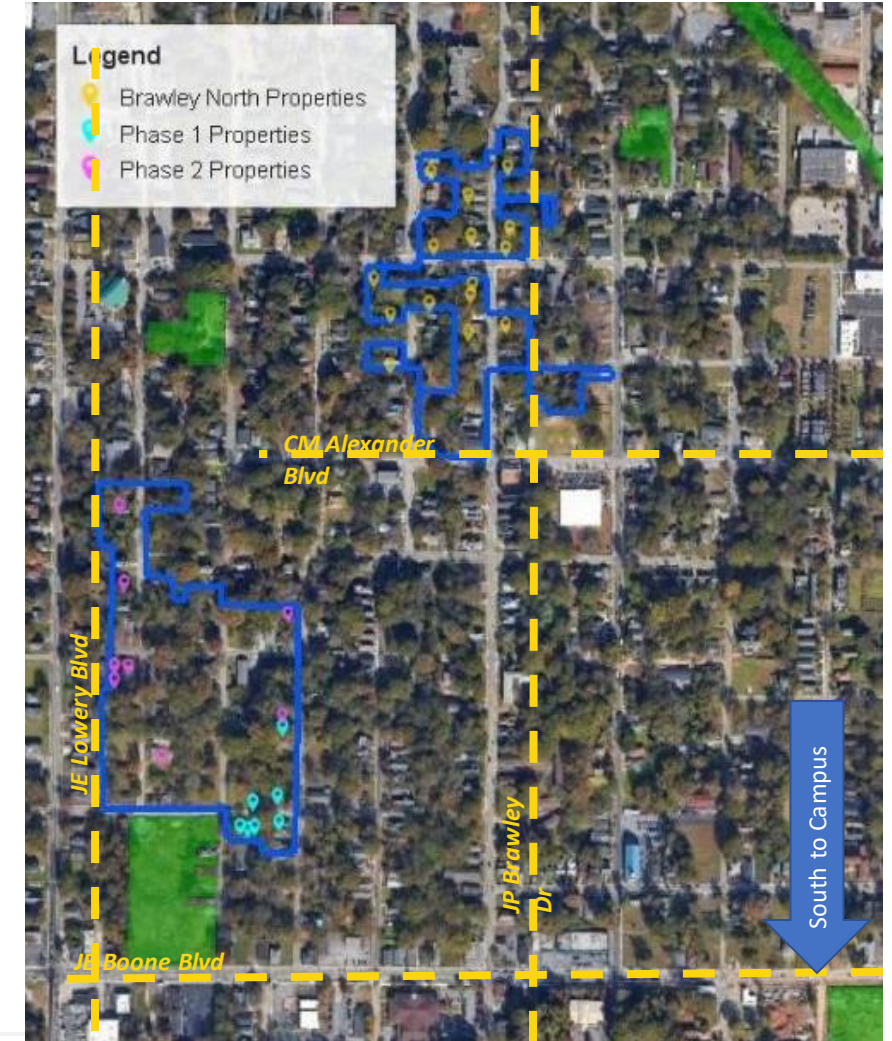
- 374 Paines: renovation underway.
- 406 Paines; 841 & 851 Proctor: renovation plans submitted for permitting at the City.
- 850, 852, 854 Proctor: designs for new homes have been submitted for permitting at the City.
- Design for remaining properties underway.



374 Paines Pre-Renovation



Sample new build



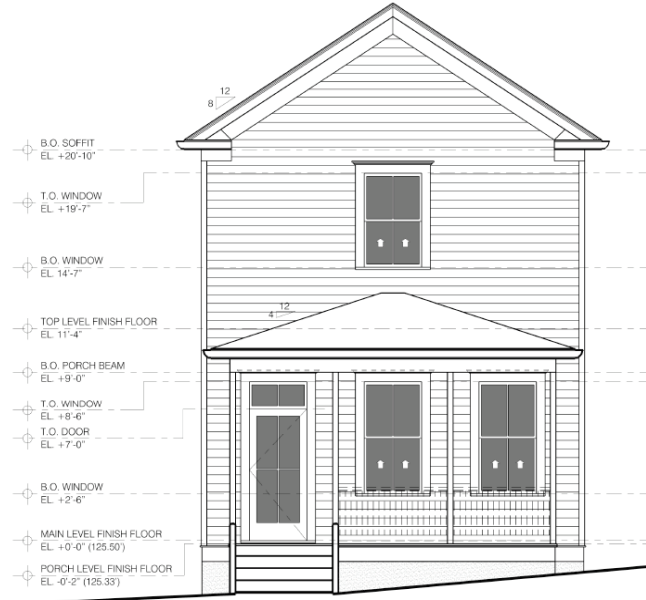


# Single Family Property Development

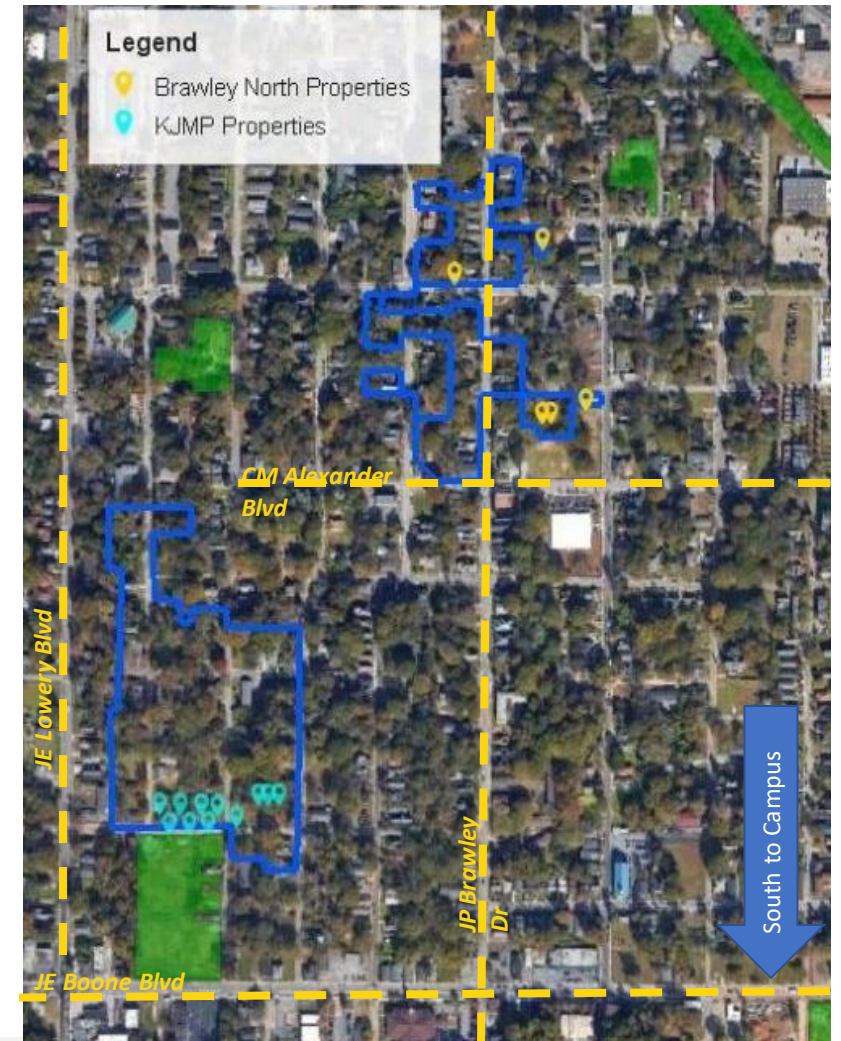
## Developer/Contractor: OaksATL

Constructing five new homes in the Brawley North Block and up to 11 homes in the Kathryn Johnston Block. Homes will be a mix of For Sale and For Rent:

- 752 Dalvigney: plans have been submitted for permitting
- 748/752 Meldrum: design for two duplexes are being finalized and scheduled to go to permitting in late November.
- 526 Griffin and 781 North: design work underway.



752 Dalvigney Street Design



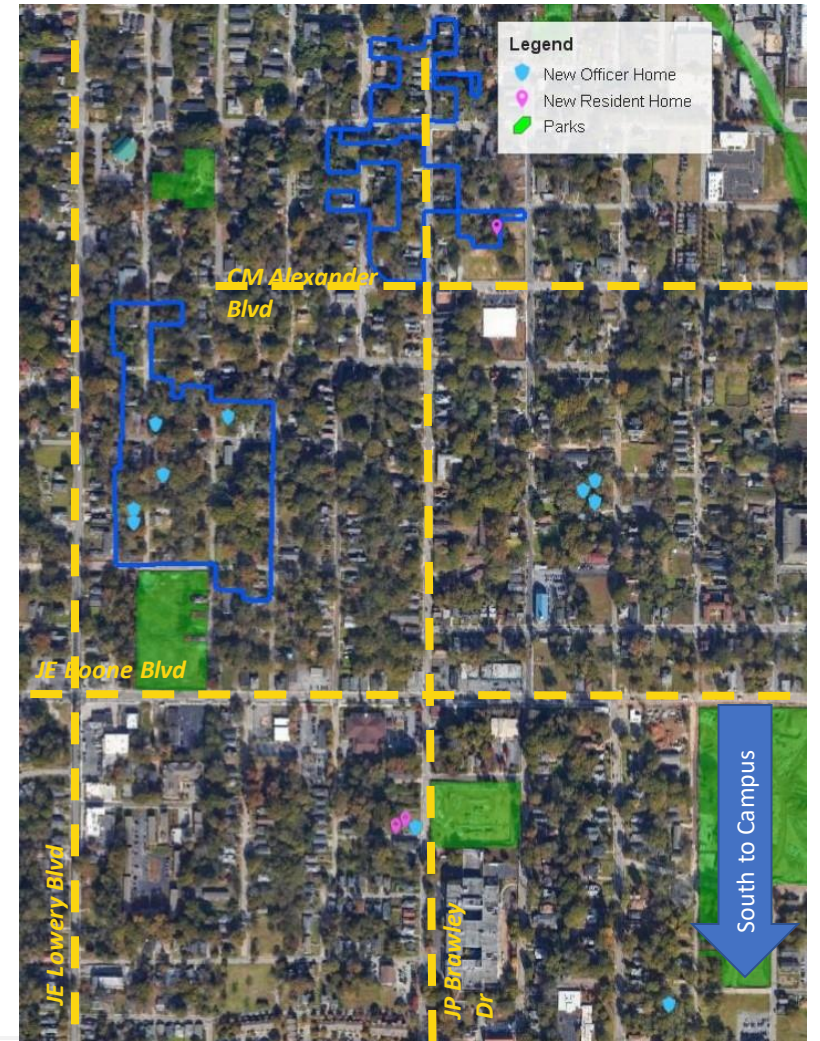


# Update: Single Family Property Development

## Development Partner: Atlanta Police Foundation (APF)

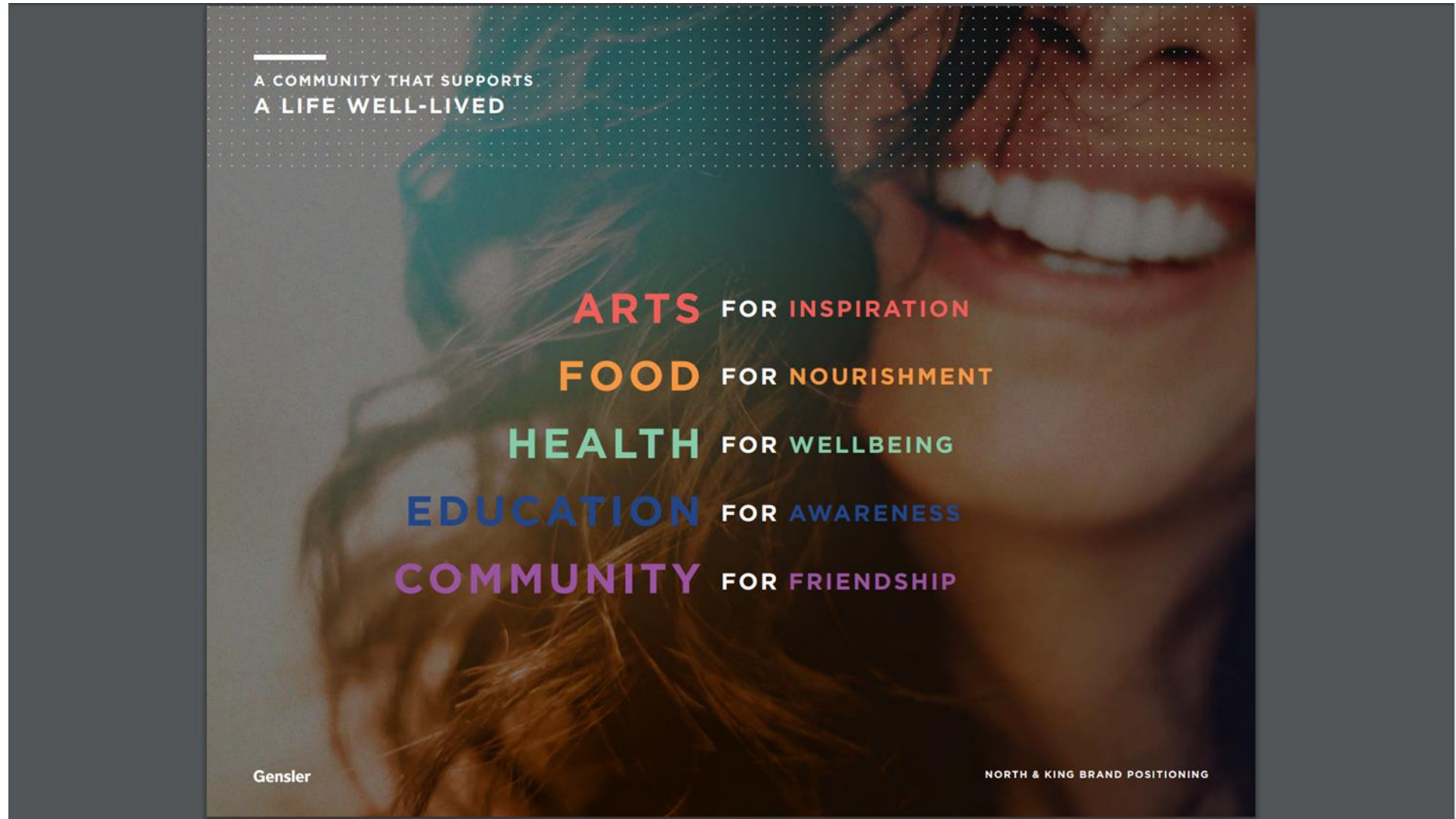
APF has launched Phase 3 of their Officer Home Program which will include 10 new officer homes and four resident homes, all of which will be For Sale:

- Five Officer Homes will be in the KJMP Block.
- One Officer Home will be near Cook Park.
- One Officer Home will be near Kennedy Park.
- Three Officer Homes will be on Sunset Avenue.
- Three Resident Homes will be near Hollis and the third will be near the At Promise Center.
- APF has hired MJV Properties to develop the homes in alignment with the adopted design guidelines.
- Properties are in permitting.





North & King a development by Downtown West an affiliate of Friendship Baptist Church





# Project Highlights

## North & King Development



1,700 Units of housing, including workforce and luxury apartments and for sale townhouses



Retail shopping - Restaurants – National Grocery Store



Immediately adjacent to Mercedes Benz Stadium



Walking distance MARTA Station

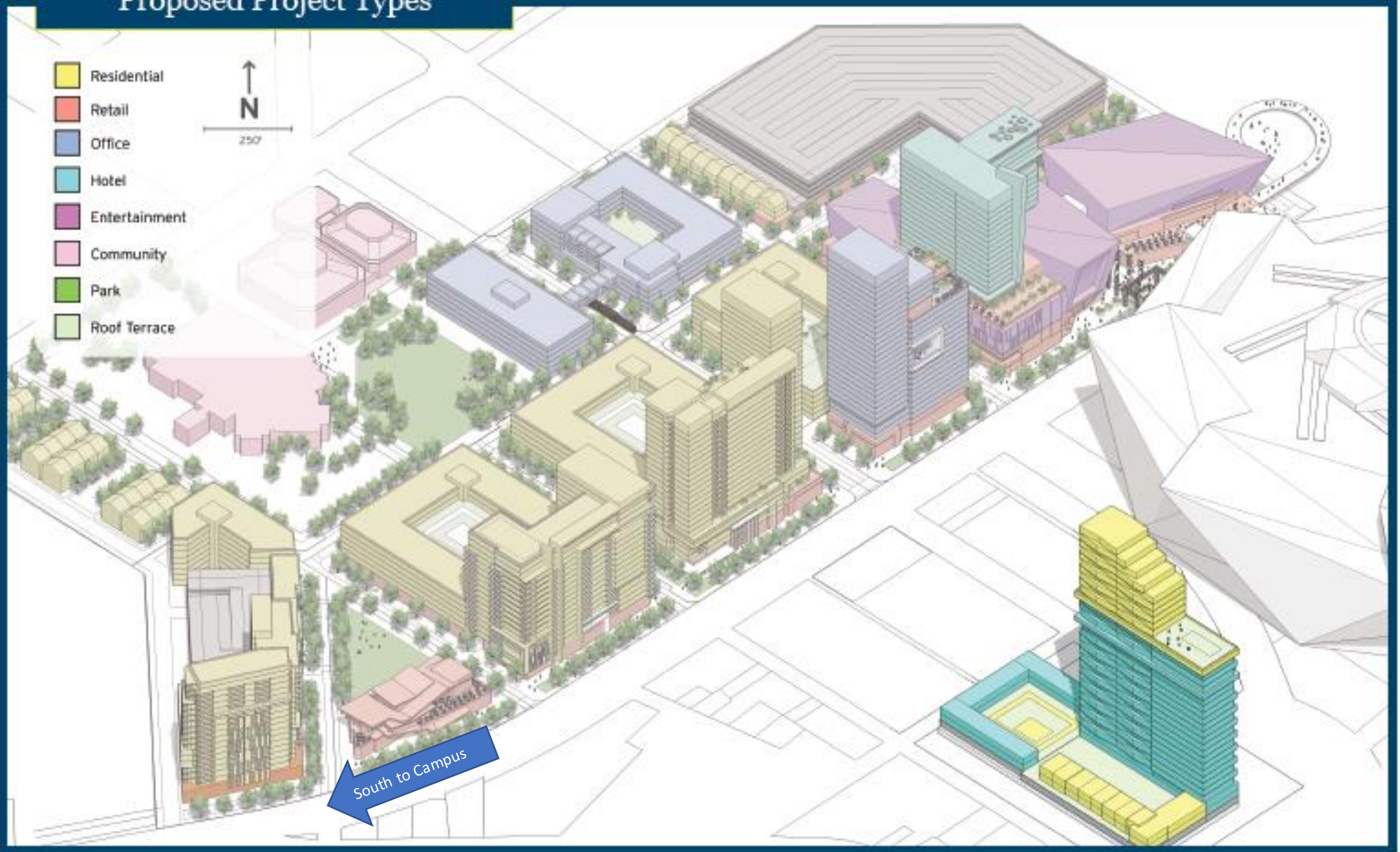
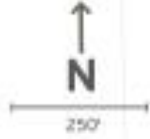


Innovative Office space with business accelerator and maker space

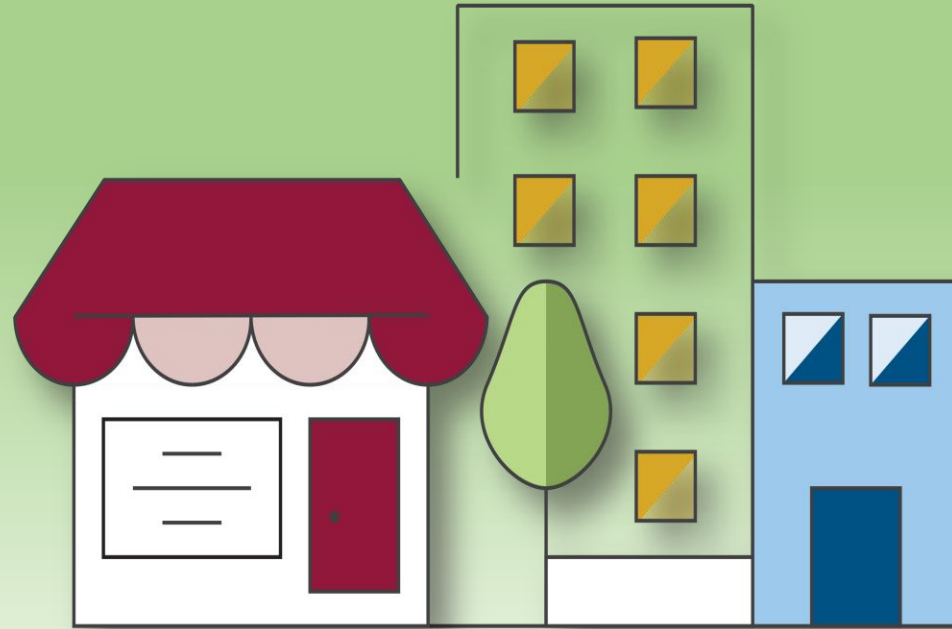


## Proposed Project Types

- Residential
- Retail
- Office
- Hotel
- Entertainment
- Community
- Park
- Roof Terrace







# WEST END

COMMUNITY IMPROVEMENT DISTRICT



[www.westendcid.org](http://www.westendcid.org)



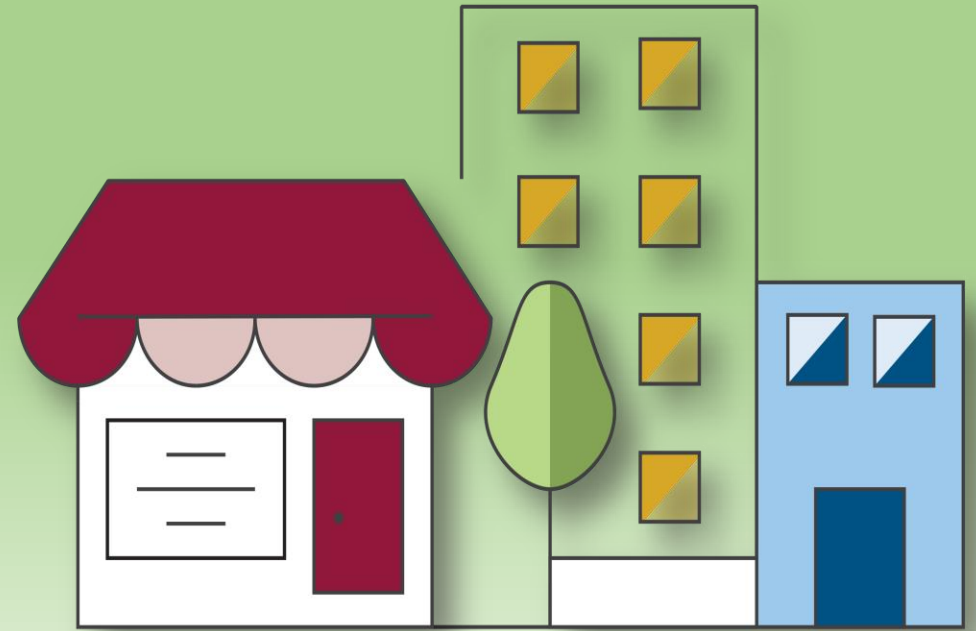
- What is a CID?
  - ✓ Quasi-Government
  - ✓ Economic Development Tool
  - ✓ Public – Private Partnership (P3)
- West End CID Info
  - 128 unique owners | 242 parcels
  - Current revenue: \$ 220,322
- West End CID Priorities
  - Public Safety
  - Beautification
  - Transportation Enhancements
- Chairman of the Board & Staff



Chairman – H. Jerome Russell,  
H.J. Russell & Company

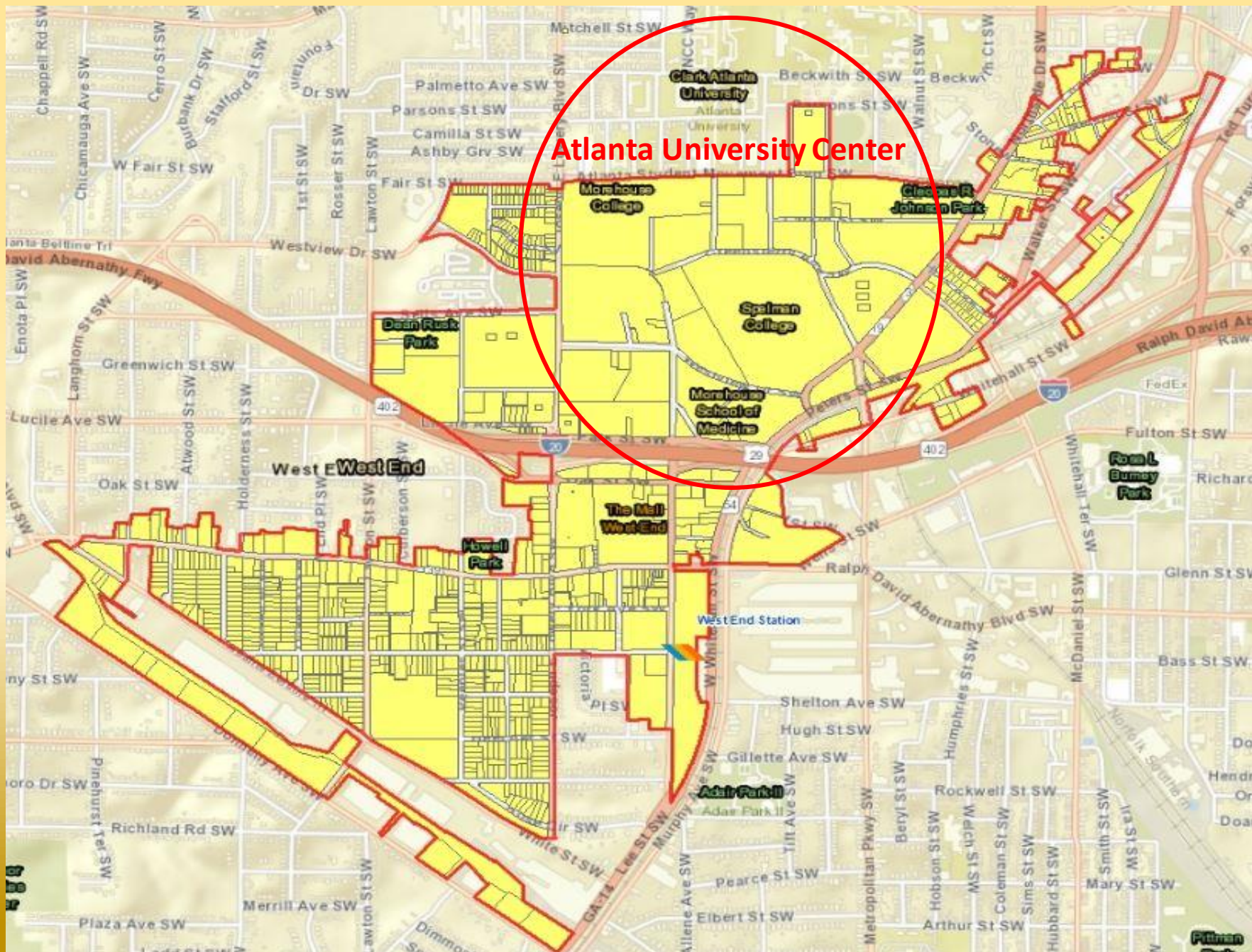


Administrator – Nicole M. Hall,  
Nickel Works Consulting, LLC



**WEST END**  
COMMUNITY IMPROVEMENT DISTRICT

[www.westendcid.org](http://www.westendcid.org)



# Boundary

Main corridors:  
I-20, RDA Blvd, Lee St, Northside Dr

Northern boundary:  
Atlanta Student Movement Blvd  
(within AUC)

Southern boundary:  
Donnelly Ave

Eastern boundary:  
Norfolk Southern Railroad

Western boundary:  
Intersection of Cascade Rd & RDA  
(@Kroger Shopping Center)



# Banner Project:

I-20 Gateway Enhancement @ Lee St & Lowery Blvd



2020 GDOT  
REBC Grant  
Recipient



# Public Safety | Beautification | Transportation

Maintenance of Gateway Enhancement Area



Wayfinding

Installation of License Plate Reader Cameras



CID Expansion



Castleberry Hill On-Street  
Parking







ATLANTA  
HOUSING

CHOICE NEIGHBORHOODS OVERVIEW



# CHOICE CONTEXT

## \$30M Choice Neighborhoods Implementation Grant

- Transformation of former University Homes Public Housing into Scholars Landing Development

Plan Activities	Choice Funding
Housing - New Scholars Landing	\$20.162 million
Neighborhood - Improvements and Placemaking Enhancements	\$2.338 million
People - Education, Workforce Training and Health Enrichments	\$4.5 million
Administration	\$3.0 million
TOTAL	\$30 million



# SCHOLARS LANDING



**SCHOLARS LANDING**  
**MASTER PLAN**  
ATLANTA, GEORGIA  
May 2019

## Proposed Site Plan Notes, as 'Conditions'

- Retaining walls are to be minimized where possible
- Utilities on-site to be placed underground
- Supplemental zones to be landscaped with ground cover and tree plantings
- All sidewalks will conform to UFAS and ADA requirements
- Landscape buffer strip to be placed between building street frontage and sidewalk
- Illumination on site will support safety and security needs of new building
- Bicycle parking to be provided on site as per DCA requirements



# HOUSING PLAN

Phases	Units
Oasis (completed)	60 senior independent living rental
Ashley I A/B (completed)	135 multifamily rental 54 Units Affordable to Residents Paying 30% of Income 54 Units Affordable to Residents at 80-120% of Median Income 27 Market Rate Units For Information/Virtual Tours visit <a href="http://www.AshleyScholarsLanding.com">www.AshleyScholarsLanding.com</a>
Ashley IC	72 multifamily rental (Winter 2020 construction start)
Ashley II	212 multifamily rental (2021 construction start)
Homeownership	<u>33</u> for-sale townhomes (2021 construction start)
Totals	<b>512 total units</b>

Ashley I - Exterior



Ashley I – Workout Area



Ashley I – Lounge Area



Ashley I – Rooftop Lounge





# ROOSEVELT HALL

- Historic former Community Center and Leasing Office
- Adaptive Re-use by FS360 LLC as General Contractor
- \$10 Million Rehab to begin fall 2020; Design Concepts Include:

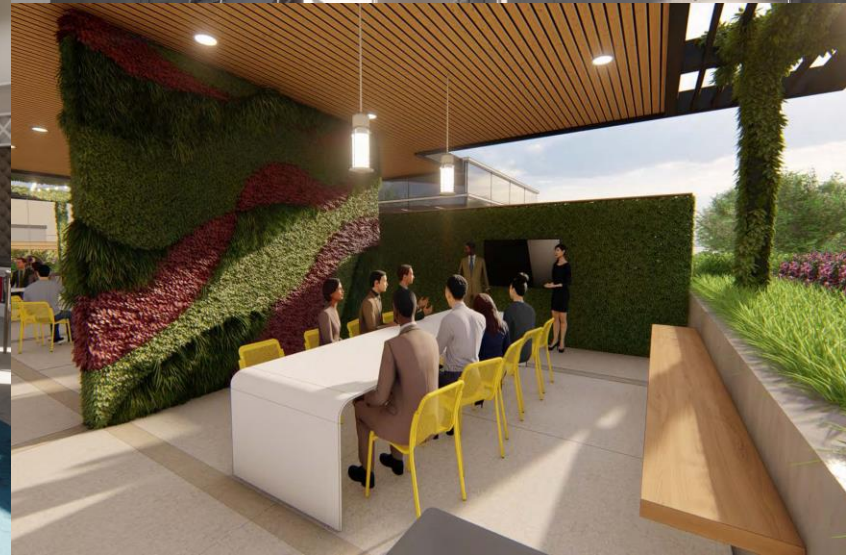
Retail/Café Space

Life-Long Learning Center & Library

Rooftop Special Event Space

Rear Events Lawn/Urban Gardening

Choice Neighborhoods and AUCC  
Offices





Illustrative Plan

What Incentives  
are Available for  
Prospective  
Homebuyers and  
Renters?

# Part II:

An aerial photograph of a city grid with various planning overlays. A thick green line runs vertically on the left side. A yellow line runs horizontally across the middle. A pink line runs diagonally from the top right towards the center. Various colored polygons (green, orange, yellow) are scattered across the map, primarily in the central and lower-left areas. A legend in the bottom right corner defines these symbols.

POTENTIAL  
DEVELOPMENT  
CAMPUS  
BUILDINGS  
OPEN SPACE  
AUC





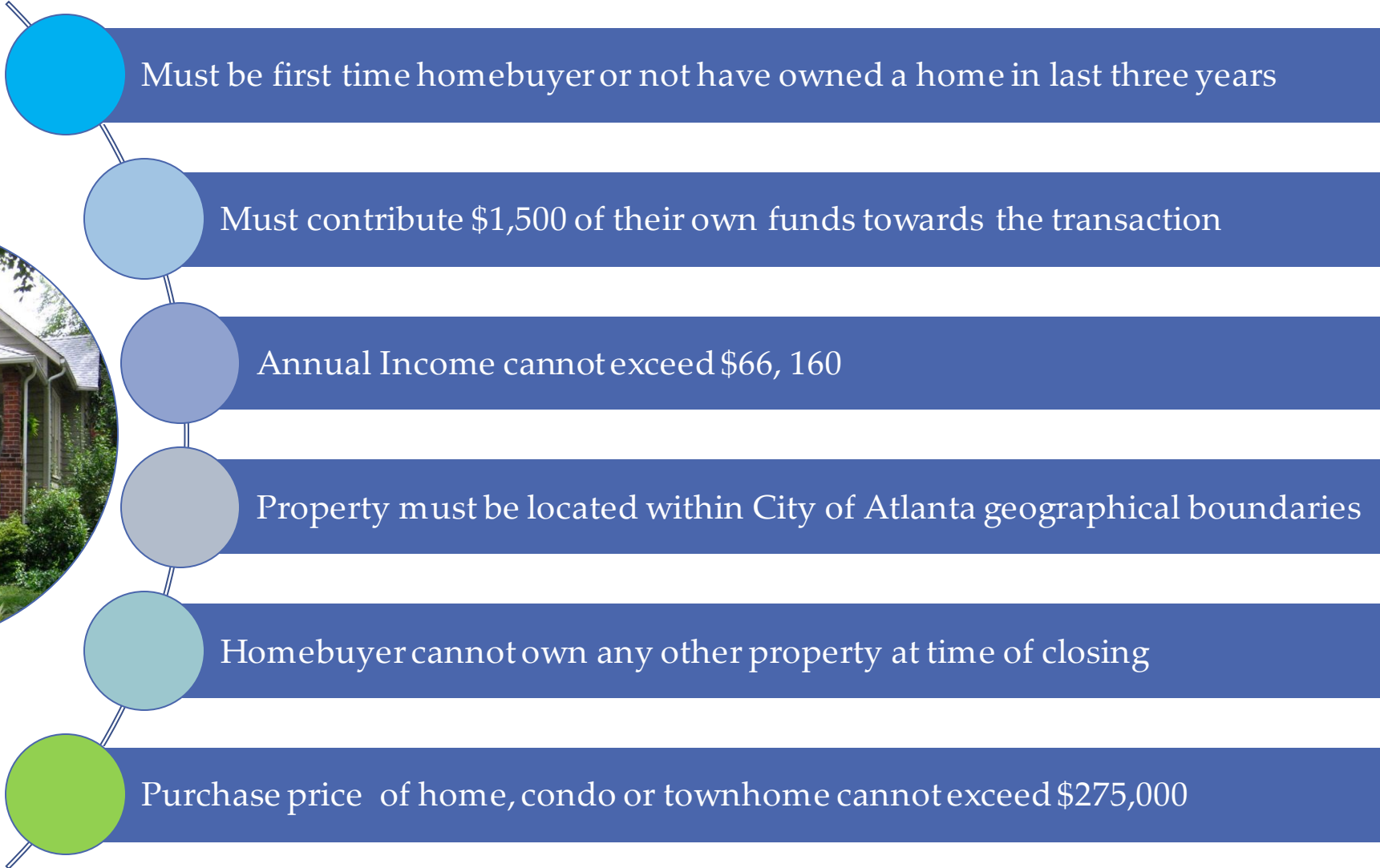
# ATLANTA HOUSING INCENTIVES

AUC Faculty & Staff

October 2020



# DOWNPAYMENT ASSISTANCE – UP TO \$25,000





# OWNER-OCCUPIED REHABILITATION

## Up to \$70,000 Exterior Home Repairs

(Exterior roof, doors, porch, siding,  
fences, gutters, driveway, landscaping,  
etc.)



Must reside in Ashview Heights or  
AUC neighborhoods



Deferred loan forgiven over time



No payments required or  
interest accrued



Must be owner-occupant as of  
Sept. 30 2015 to apply





# Atlanta University Center Consortium

OCTOBER 28, 2020





# INVEST ATLANTA HOMEBUYER INCENTIVES

**HOME Atlanta 4.0**

**Atlanta Affordable Homeownership Program (AAHOP)**

**Vine City Renaissance Initiative (VCRI)**

**ATL Home Renovation Advantage**

**Intown Mortgage Assistance Program (IMAP)**





# HOME BUYER INCENTIVES

## HOME ATLANTA 4.0

HOME Atlanta 4.0 gives you 3.5% of the loan amount and you don't have to pay it back.

Household earning limits for both programs:

- \$81,060 for 1 person
- \$92,680 for 2 people
- \$104,300 for 3 people
- \$115,780 for 4 people
- \$125,160 for 5 people

## VINE CITY RENAISSANCE INITIATIVE (VCRI)

VCRI gives you \$10,000 towards your down payment and closing costs, and is compatible with a home renovation loan.

Household earning limits:

- \$81,060 for 1 person
- \$92,680 for 2 people
- \$104,300 for 3 people
- \$115,780 for 4 people
- \$125,160 for 5 people

## ATLANTA AFFORDABLE HOMEOWNERSHIP PROGRAM (AAHOP)

Get up to \$14,000 for your down payment and closing costs.

Household earning limits:

- \$46,350 for 1 person
- \$52,950 for 2 people
- \$59,550 for 3 people
- \$66,150 for 4 people
- \$71,450 for 5 people

## ATL HOME RENOVATION ADVANTAGE

Get \$10,000 towards your down payment and closing costs to use with a home renovation loan.

Household earning limits:

- \$69,480 for 1 person
- \$79,440 for 2 people
- \$89,400 for 3 people
- \$99,240 for 4 people
- \$107,280 for 5 people

## INTOWN MORTGAGE ASSISTANCE PROGRAM (IMAP)

Get \$10,000 towards your down payment and closing costs.

Household earning limits:

- \$69,480 for 1 person
- \$79,440 for 2 people
- \$89,400 for 3 people
- \$99,240 for 4 people
- \$107,280 for 5 people





# HOMEBUYER INCENTIVE BASICS

- Homebuyers must attend Invest Atlanta Q & A Session
- Homebuyers must attend an 8-hour homebuyer education class offered by participating agency
- Homebuyers purchasing home with renovation loan must attend a special renovation homebuyer education class offered by a participating agency in addition to 8-hour homebuyer education class
- Homebuyers must use a Participating Lender and close with a Participating Closing Attorney
- Existing properties must be inspected prior to closing
- Homebuyers must contribute \$1,500 of their own funds into the transaction (items paid for outside of closing count toward contribution)
- Incentives may be layered if the home and the homebuyer qualify
- Homebuyers may not have any ownership interest in any other property
- Homebuyers must purchase homes in the incorporated City Limits of Atlanta



# **\*STEPS TO HOMEOWNERSHIP WITH INVEST ATLANTA HOMEBUYER INCENTIVES**

- 1. Attend** Invest Atlanta's Homebuyer Q & A Session
- 2. Enroll** in a qualified Homebuyer Education Class
- 3. Contact** a Participating Lender to get prequalified
- 4. Find** a home inside the city limits of Atlanta
- 5. Close** with a Participating Closing Attorney

\*Steps may be completed in any order



# YOUR HOMEOWNERSHIP CENTER TEAM

**Anita Allgood**  
Director, Homeownership & Single-Family Services  
[aallgood@investatlanta.com](mailto:aallgood@investatlanta.com)  
404-614-8317

**Felicia Neal**  
Mortgage Loan Specialist  
[fneal@investatlanta.com](mailto:fneal@investatlanta.com)  
404-614-8339


**Kirsten Ryans**  
Homeownership Coordinator  
[kryansl@investatlanta.com](mailto:kryansl@investatlanta.com)  
404-588-5467

**Renovation Education provided by:**  
**Resources for Residents & Communities - [rrc-atl.org](http://rrc-atl.org)**  
404-525-4130

***Sign up for the Invest Atlanta Newsletter:***  
***<http://insight.investatlanta.com/subscribe-form>***

**Community partners with compatible down payment programs:**  
**Atlanta Housing (AH) – [atlantahousing.org](http://atlantahousing.org)**  
**Atlanta Neighborhood Development Partnership (ANDP) – [andpi.org](http://andpi.org)**  
**Neighborhood Stabilization Program (NSP) – [atlantaga.gov](http://atlantaga.gov)**

Westside  
Future Fund



Housing Incentives





  
**HOME ON THE  
WESTSIDE**

Westside Future Fund created the “Home on the Westside” housing program as part of our commitment to drive equitable and inclusive community retention on the Historic Westside.

Our vision is to cultivate a community Dr. Martin Luther King Jr. would be proud to call home. We want to see a thriving Westside where all residents have the opportunity to live long, healthy lives.

Quality, affordable housing is one of the four impact strategies — including **cradle-to-career education**, **safety and security**, and **community health and wellness** — that we are supporting to fulfill this vision for current and future generations.

[www.westsidefuturefund.org/homeonthewestside](http://www.westsidefuturefund.org/homeonthewestside)





## OUR COMMITMENT TO COMMUNITY RETENTION

Westside Future Fund (WFF) created the Home on the Westside program as part of our commitment to community retention. The program is in alignment with the Westside Land Use Framework Plan, developed to ensure that long-time residents can benefit from revitalization efforts in the historic community.

In collaboration with the City of Atlanta under the leadership of Mayor Keisha Lance Bottoms, and the support of philanthropic, corporate and community partners, we want to provide safe, quality housing that is attainable for all residents.

Through the Home on the Westside program, WFF is:

- (1) Providing renters with permanently affordable housing to counter steep rent increases
- (2) Constructing new single-family homes, available for purchase and for rent-to-own, accompanied by down payment assistance
- (3) Covering increases in legacy homeowners' property taxes
- (4) Incentivizing homeownership with financial coaching and counseling in partnership with On the Rise Financial Center.



## HOME ON THE WESTSIDE COMMUNITY RETENTION GUIDELINES

Westside Future Fund's Board of Directors has adopted community retention guidelines that prioritize individuals and families with ties to these historic neighborhoods – including people who live and work in the community, or have children enrolled in the Booker T. Washington School Cluster, graduates of the Atlanta University Center (AUC) member institutions or Booker T. Washington High School alumni – to be first in line for housing offered by Westside Future Fund.

Using these guidelines, Home on the Westside focuses on creating housing opportunities to serve renters and homebuyers within the geographic footprint of WFF target neighborhoods of English Avenue, Vine City, Atlanta University Center, Ashview Heights, Booker T. Washington, and Just Us neighborhoods.







  
**HOME ON THE  
WESTSIDE**



### THE ANTI-DISPLACEMENT TAX FUND FOR LEGACY HOMEOWNERS

Home on the Westside is helping to disrupt the displacement of legacy homeowners due to rising property taxes. As part of the Home on the Westside initiative, legacy homeowners can apply to the Anti-Displacement Tax Fund (ADTF) program. Sourced from philanthropic contributions, the program operates as a grant to individuals and does not require participants to pay back any funds.

Once enrolled, the homeowner will have any increases in their existing property taxes paid by the ADTF program for up to 20 years. ADTF covers qualifying legacy homeowners in the English Avenue, Vine City, Ashview Heights, Atlanta University Center, Just Us and Booker T. Washington communities.





## RENTAL HOUSING

Westside Future Fund wants to meet rising demand for more affordable, safe and quality housing on the Westside.

- ◆ Our goal is to support community retention for residents whose incomes simply cannot keep up with climbing rent increases – from the hard-working mom who is earning minimum wage, to the retiree on a fixed income and the nurse or police officer who want to live in the community where they work.
- ◆ Rental options include:
  - Renovated multi-family apartment units ranging from 1-, 2-, and 3-bedrooms
  - Newly constructed single-family 2- and 3-bedroom residences to fit different household sizes.

Westside Future Fund accepts Housing Choice vouchers in accordance with Atlanta Housing's voucher policies.

### REQUIREMENTS FOR PROSPECTIVE HOME OWNERS ON THE WESTSIDE RENTERS INCLUDE:

- ◆ Proof of income which can include pay stubs, benefits payment, student financial aid, or other sources of verifiable income;
- ◆ A records check covering credit history and criminal background
- ◆ Ability to pay a security deposit



English Avenue residents, The Canty Family

## PAVING THE RENTER-TO-HOMEOWNER PATHWAY

We've partnered with On the Rise Financial Center (OTRFC) to support people who currently rent and want to own a home in the future. You will have access to a broad range of financial literacy classes and individualized financial coaching to help you meet your financial goals and qualify for a home you love and can afford.

With the help of OTRFC's financial coaches, you can get on track to achieve your financial goals:

- ◆ Build a more favorable credit score
- ◆ Save for a down payment
- ◆ Learn about the long-term cost of owning a home







### HOMEOWNERSHIP

The Home on the Westside homeownership program will feature newly constructed single-family homes for sale and rent-to-purchase in the Vine City and English Avenue neighborhoods.

- ◆ Ranging from 2- and 3-bedrooms, the homes will be constructed to reflect the character of these historic neighborhoods.
- ◆ Development of the homes will occur in phases, with approximately 20 homes slated for occupancy in mid 2020.

We want to help more individuals and families with a connection to the Westside achieve their dreams of homeownership.

Whether you are interested in homeownership in the next few months or a year from now, we encourage you to apply to see if you qualify for Westside Future Fund's homeownership program.

### FINANCING SUPPORT FOR HOMEBUYERS

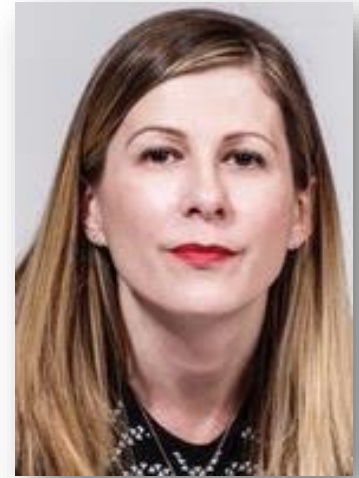
Thanks to support from corporate and private donors, Westside Future Fund is providing financing support to help lower the cost of homeownership.

For applicants who qualify for financing under Westside Future Fund's community retention guidelines, benefits of the Home on the Westside can include:

- ◆ Down payment assistance from Westside Future Fund, AND
- ◆ Down payment assistance traditionally provided by Invest Atlanta and Atlanta Housing.

The amount of financial assistance from Westside Future Fund is based on your household's annual income.

[www.westsidefuturefund.org/homeonthewestside](http://www.westsidefuturefund.org/homeonthewestside)



**Rachel Carey**  
VP of Project Financing

# HOME ON THE WESTSIDE

## *HOMEBUYER SUBSIDY*

- WFF offers “last-dollar” assistance to help families with low to moderate incomes purchase WFF-sponsored homes.
  - Purchasers must first secure any public sources of down payment assistance available to them before calculation of WFF assistance
- The amount of WFF assistance is based on purchaser’s annual household income:

### Maximum WFF assistance (as of June 2019)

Less than \$63,760 (80% AMI) – up to \$60,000

\$63,761- \$71,730 (80-90% AMI) – up to \$40,000

\$71,731- \$79,700 (90-100% AMI) – up to \$20,000

\$79,701- \$95,640 (100-120% AMI) – up to \$10,000





# HOME ON THE WESTSIDE

## *HOMEBUYER SUBSIDY*

- The WFF assistance is structured as a 10-year, 0% interest loan secured by a deed.
- No principal payments are due unless the home is sold or transferred before the WFF loan term matures. The principal balance is reduced by 10% each year until it fully amortizes or there is a sale.
  - For example, a purchaser receiving \$40,000 in WFF assistance who sells after 5 years would have to repay \$20,000 on the loan.
- The deed requires that the home must remain the primary residence of the owner and prohibits renting of the home .
- WFF also reserves a right of first offer should the purchaser desire or need to sell the home within the 10-year period.



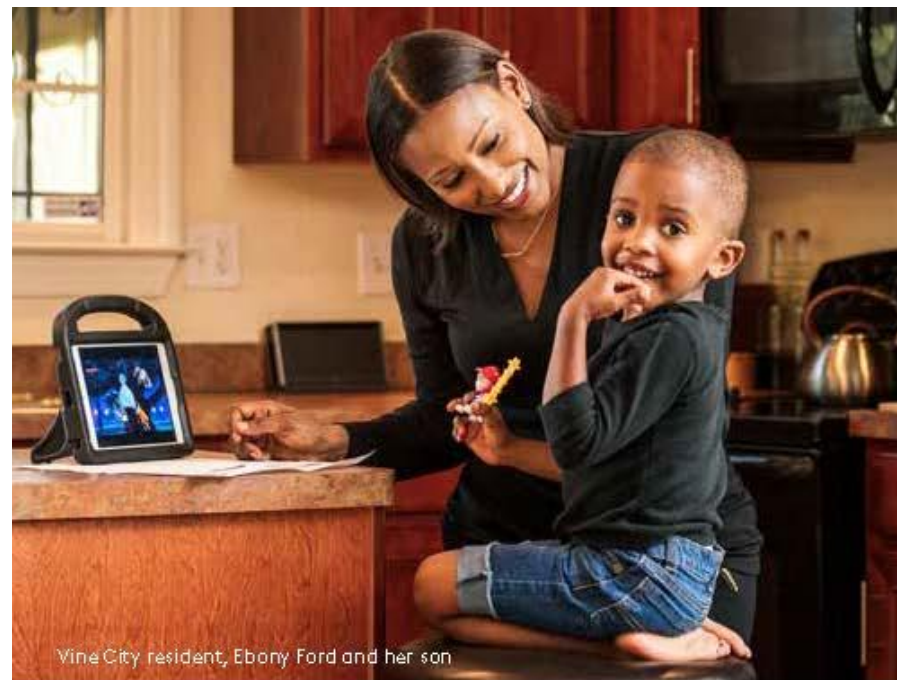
# Home on the Westside

(470) 377- 1696

<https://www.westsidefuturefund.org/homeonthewestside/>

[Joan@westsidefuturefund.org](mailto:Joan@westsidefuturefund.org)

[Rachel@westsidefuturefund.org](mailto:Rachel@westsidefuturefund.org)



Vine City resident, Ebony Ford and her son

## LEARN MORE AND APPLY

Whether you are interested in buying or renting, contact us to find out how we can help you.

- ♦ Online: [westsidefuturefund.org/homeonthewestside](https://www.westsidefuturefund.org/homeonthewestside)
- ♦ Via phone: **470-377-1696**
- ♦ In person: **Westside Future Fund Leasing office** at Villas at the Dome in Vine City (515 Rhodes Street NW); Hours: 9AM – 5:00 PM, Monday – Friday
- ♦ Email: [home@westsidefuturefund.org](mailto:home@westsidefuturefund.org)





Illustrative Plan

Financial  
Preparedness

# Part III:

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- The background is an aerial photograph of a city grid. Overlaid on the map are several colored lines and shapes: a thick green line runs vertically on the left side; a yellow line runs horizontally across the middle; a pink line runs horizontally across the middle, slightly below the yellow one; and a green line runs vertically on the right side. There are also various colored polygons (green, yellow, pink) scattered across the map, likely representing different land use zones or project areas. In the bottom right corner, there is a legend with four items: a black outline, an orange rectangle, a green rectangle, and a yellow rectangle, each followed by a text label.
- POTENTIAL DEVELOPMENT
  - CAMPUS BUILDINGS
  - OPEN SPACE
  - AUC



# Financial Readiness

1. Establish Credit
2. Know Your Credit Score
3. Calculate Your Debt-to Income Ratio
4. Pay Down Your Debt/Fix Delinquencies
5. Increase Your Savings







## Contact Information

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Agency	Phone Number	Website
Atlanta Housing	(404) 892-4700	<a href="http://atlantahousing.org">atlantahousing.org</a>
Atlanta Beltline	(404) 477-3003	<a href="http://beltline.org">beltline.org</a>
Invest Atlanta	(404) 880-4100	<a href="http://investatlanta.com">investatlanta.com</a>
Westside Future Fund	(404) 793-2670	<a href="http://westsidefuturefund.org">westsidefuturefund.org</a>
West End CID	(678) 525-2500	<a href="http://westendcid.org">westendcid.org</a>