



GEORGIA'S OWN
CREDIT UNION

Housing Finance

Michael Stone

Senior Vice President – Commercial Lending

Georgia's Own Credit Union





88 Year History - Established 1934 as the Georgia TELCO Credit Union

Who We Are:

Georgia's Own is a not-for-profit financial institution providing personal and business solutions.



210,000+ members

530+ employees

\$3.4 billion in assets

How We Help Georgia's Economy:

Georgia's Own fuels the state's economy by providing affordable access to credit to help people achieve their goals.



2.54 billion in loans

515 million in auto loans

338 million in first mortgages

218 million in member business loans

Lending Guidelines

Minimum Equity (New Construction)	25%
Maximum Equity (Existing Property)	20%
Maximum Loan To Value	75%
Minimum Debt Service Coverage	1.25x
Maximum Term	20 years
Maximum Amortization	30 years

Recommended Diligence

Market Data

- Rental Rates at Competing Properties
- Occupancy Levels at Competing Properties
- Anticipated new construction

Market Studies

Environmental Concerns

Cost Estimates

English Avenue Redevelopment



Ready for Move In



Pittsburg Housing Redevelopment





GEORGIA'S OWN
CREDIT UNION

Questions?

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Faith-Based Development Initiative- Brownfield Programs

June 30, 2022



CITY OF ATLANTA
BROWNFIELDS
PROGRAM



Department of
CITY PLANNING

What is a Brownfield?

- A brownfield is a property, whose expansion, redevelopment, or reuse may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant.



The City of Atlanta Brownfield Program is funded with EPA grants:

- **Assessment Grants** provides funding for brownfield inventories, environmental site assessments and site-specific cleanup plans.
- **Revolving Loan Fund (RLF) Grants** provides loans to private property owners and grants to non-profits to clean up brownfield sites.
- The recipient can't be responsible for the contamination.

FY 20 Assessment Grant

- 3 year -October 1, 2020 - September 30, 2023
- Contract with Wood EIS to conduct assessments



Phase I Environmental Site Assessment

- Conducted as part of a property transfer or the closing of a real-estate transactions.
- It includes commonly known and reasonably ascertainable information through a site inspection, historical records search, interviews of owners, previous owners, adjacent property owners and government officials.
- Determine if recognized environmental conditions (RECs) exist on a property.
- It provides appropriate inquiry into the current and previous use of a property consistent with good commercial and customary practice in an effort to reduce liability.

Phase II Environmental Site Assessment-

- A Phase II ESA is completed if the Phase I ESA reveals potential or actual environmental contamination due to a Recognized Environmental Condition.
- Physical environmental samples are collected and analyzed to characterize the type, distribution and extent of regulated substances associated with a specific property.



Assessment Nomination

- Site must be a Brownfield
- Preference for sites in Target Areas:
 - Groundwork Atlanta
 - Proctor Creek
 - Atlanta Area Wide
 - Jonesboro Road
- Preference to sites with previous use as:
 - Gas station
 - Dry cleaners
 - Industrial use
- Redevelopment in 1-2 years
- EPA approval needed for a Phase II



City of Atlanta
2020 Brownfield Assessment Nomination Form
EPA Grant Number: # 01D11420

The City of Atlanta has been awarded a 2020 Brownfields Assessment Grant by the US Environmental Protection Agency (EPA) to promote the redevelopment of brownfields sites by providing no-cost Phase I and Phase II Environmental Site Assessments (ESAs) of select Brownfield properties with the potential for petroleum and hazardous contamination.

Please use this form to nominate a site for possible inclusion in the City of Atlanta's EPA-funded brownfield assessment program. Please provide as much information as you can about your site.

SITE ELIGIBILITY

To be eligible for this program, the parcel must meet the definition of a Brownfield Site: "...real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant" including sites contaminated by petroleum or petroleum products. Other factors that will be considered when selecting a site for an ESA include:

- A site access agreement signed by the property owner,
- Location of the parcel with preference for those in Target Areas,
- Past use of the parcel,
- Proposed use of the parcel,
- Redevelopment time frame, among others.

Target Areas for the Assessment grant are shown in a map and listed below:

- Groundwork Atlanta (NPU's D and G),
- Proctor Creek Watershed,
- Atlanta Area-Wide Plan (AWP)/Murphy Triangle area, and
- Jonesboro Road rail corridor.

Sites that are not eligible for ESA are:

- Facilities listed or proposed for listing on the National Priorities List (NPL),
- Facilities subject to unilateral administrative orders, court orders and administrative orders on consent of judicial consent decree issued to or entered by parties under CERCLA,
- Facilities that are subject to the jurisdiction, custody of control of the US government, and
- A site excluded from the definition of a brownfield site for which EPA has not made a property-specific funding determination.

For consideration, please provide the information requested on the following pages to the best of your ability.



Site Access Agreement

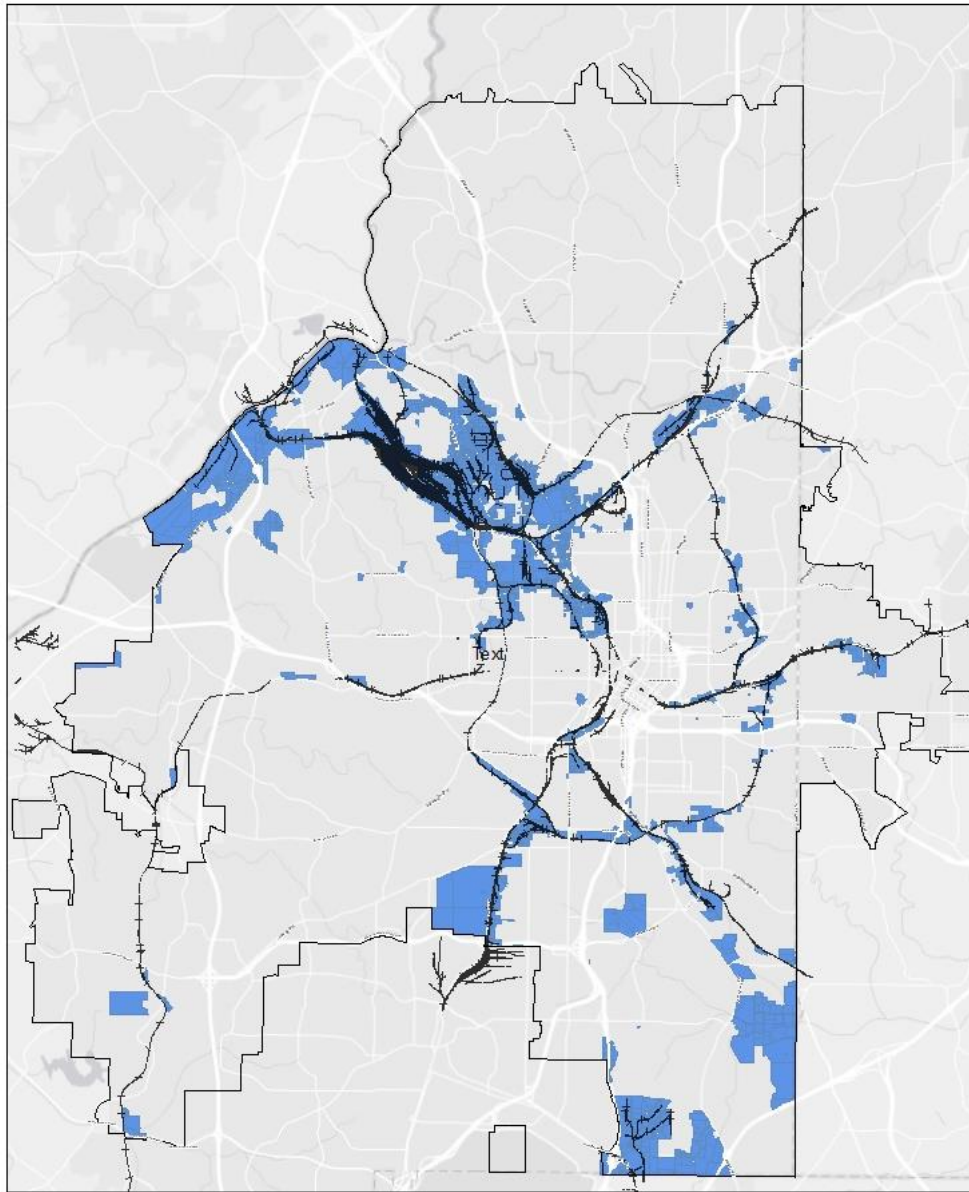


SITE ACCESS AGREEMENT

CITY OF ATLANTA EPA BROWNFIELDS ASSESSMENT PROGRAM EPA GRANT NUMBER BF 01D11420

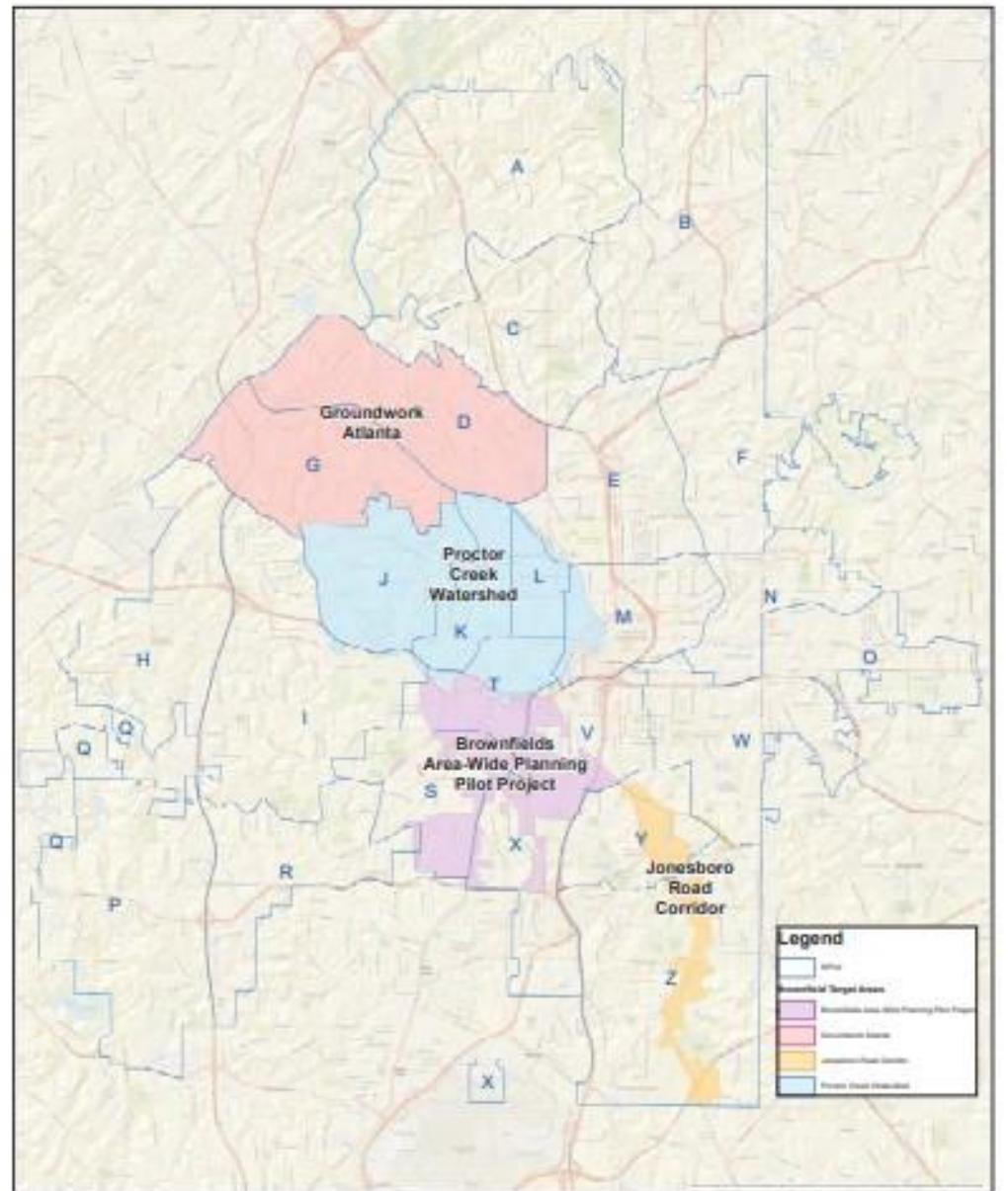
- Site access approval from the property owner is needed to conduct the Environmental Site Assessment.
- ESAs are subject to Open Records and aren't confidential.

1. This Site Access Agreement ("Agreement") is made and entered into this ____ day of _____, 20____, by and between _____ or his/her agent ("Undersigned" or "Owner"), and the **CITY OF ATLANTA**, its agents, representatives, or contractors ("City") (Undersigned or Owner and City, collectively, the "Parties").
2. The Owner is the owner of real property located at _____, Atlanta, Georgia 303____, Tax Parcel ID Number _____, as depicted in **Attachment A** (the "Property").
3. The Owner hereby grants permission to the City, its agents, representatives or contractors to perform the following activities, as necessary and agreed to by the Parties:
 - a) Perform a Phase I Environmental Site Assessment, and/or
 - b) Perform a Phase II Environmental Site Assessment including investigating soil and groundwater including, but not limited to, the installation of groundwater monitoring wells, the use of geophysical equipment, the use of an auger for collection of soil and sediment samples, the logging of existing wells, videotaping, preparation of site sketches, taking photographs, any testing or sampling of groundwater, soil, surface water, sediments, air, and other materials deemed appropriate by the City and the like;
 - c) Have access to areas where contamination may exist; and
 - d) Remove, treat and/or dispose of contaminated soil and water, which may include the installation of recovery wells or other treatment systems. The City and its agents, representatives or contractors are not considered "generators of hazardous waste".(individually, and/or collectively, "Inspection")
3. Upon completion of the Inspection, the City, its agents, representatives or contractors will restore the property as near as practicable to its condition immediately prior to the commencement of the Inspection.
4. The access granted by the Undersigned is not intended, nor should it be construed, as an admission of liability on the part of the Undersigned or the Undersigned's successors and assigns for any contamination discovered on the property.



**City of Atlanta -
Rail Roads and Industrial Zoning**

2020 Brownfield Target Assessment Areas



Next Steps after a Phase II

- If a Phase II identifies contamination above established levels, remediation will be needed.
- The parcel should be enrolled in Georgia Environmental Division Brownfield Program.
- The program provides liability protections that takes effect on the day of purchase or acquisition of a property by a prospective purchaser,
- The application and Correction Action Plan need to be submitted to EPD within 30 days of such acquisition and the application approved by the Brownfield program director.

Revolving Loan Fund

- Partnership with Invest Atlanta & EPA
- Provides grants up to \$200K to non-profits and loans to private property owners for brownfield cleanup.
- Approval by Invest Atlanta Board
- Federal requirements
 - Davis Bacon
 - Community Involvement with 30-day comment period

Recent subgrants- Conservation Fund and Trees Atlanta



For More Information

Visit

www.atlantaga.gov/brownfields

- Fact Sheet
- Application
- Site Access Agreement
- Target Area Map

Contact:

Jessica Lavandier

jlavandier@atlantaga.gov

404-450-6442



FACT SHEET

CITY OF ATLANTA BROWNFIELDS ASSESSMENT PROGRAM

Program Goals
The goals of the City of Atlanta's Brownfields Program are to:

- Improve the quality of life
- Revitalize neighborhoods
- Increase the City's tax base
- Encourage the redevelopment of brownfield sites
- Protect human health, natural resources and the environment
- Support the retention and attraction of jobs and services
- Maximize the effectiveness of the Brownfield Program through collaborative efforts that educate and engage the community about the Brownfield redevelopment
- Invest EPA Brownfields grant funds in Targeted Communities.

More specifically, the City of Atlanta Brownfield Assessment Program seeks to promote the redevelopment of brownfield sites in Target Areas by providing no-cost Phase I and Phase I Environmental Site Assessments (ESAs) for select brownfield properties.

Sites to be assessed are expected to come primarily from the following Target Areas in the City: Grandview Atlanta (GVA) (D and G), the Proctor Creek Watershed, the Atlanta Area-Wide Plan (AAWP)/Murphy Triangle area and the Jonesboro Road rail corridor. These areas have been identified through previous brownfield grant-funded programs, community input, economic development plans, and strategic planning efforts.

What is a brownfield?
A brownfield is a real property whose operation, redevelopment, or reuse may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. Examples include former industrial sites, gas stations, dry cleaning establishments, and other industrial uses.

Historic Fourth Ward Park, and the BeltLine are examples of successful brownfield cleanup and redevelopment projects in the City.

Do I need a Phase One ESA (Phase I)?
Most commercial real estate transactions will require the completion of a Phase I ESA.

This program provides a Phase I and in some cases a Phase II ESA at no cost to the property owner or potential purchaser.

Who can nominate a site?
Anyone can nominate a property for assessment under this voluntary program. However, before the City and its consultant can move forward with a Phase I or Phase II ESA, the current property owner must submit a signed site access agreement.

ESAs are subject to open records and are not confidential. Nomination forms may be found on the City of Atlanta's Brownfield website.

What is a Phase I ESA?
Environmental Site Assessments are typically conducted as part of a property transfer or the closing of a real-estate transactions to determine if recognized environmental conditions (RECs) exist on a property.

ESAs take into account commonly known and reasonably ascertainable information through a site inspection, historical records search, interviews of owners, previous owners, adjacent property owners and government officials. ESAs are intended primarily as an approach for conducting an inquiry designed to identify recognized environmental conditions in connection with a property.

Environmental Site Assessments cover the requirements for All Appropriate Inquiries rule (AAI) to obtain certain protections from liability under the Federal Superfund Law.

What is a Phase II ESA?
A Phase II ESA is completed if the Phase I ESA reveals potential or actual environmental contamination or a REC. During a Phase II ESA, physical environmental samples are collected and analyzed to characterize the type, distribution and extent of hazardous substances associated with a specific property.

What makes a site a good candidate for an ESA?

- A site that meets the definition of a Brownfield that is located in one of the target areas.
- A site that that will be redeveloped in the near term (1-2 years)

This program is funded with an EPA Brownfield Assessment Grant and it will be available until September 2023, or until funds are expended.

How Can I be considered for a Phase I or Phase II ESA?

- Complete and submit an application
- Submit an access agreement form signed by the property owner.

For more information, visit www.atlantaga.gov/brownfields or contact jlavandier@atlantaga.gov

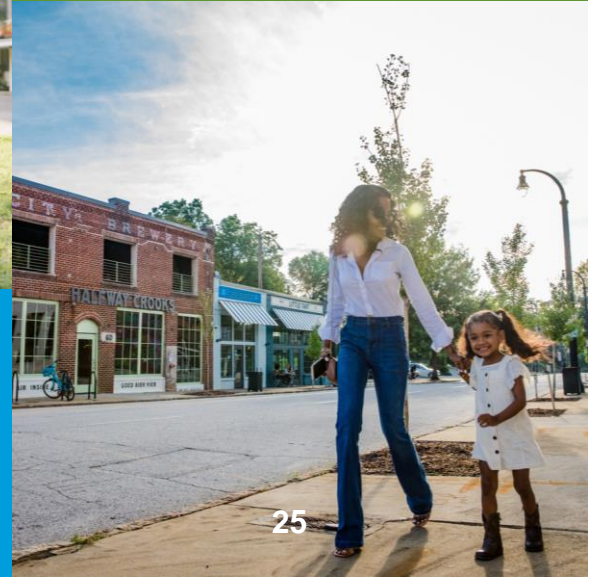
Though this project has been funded wholly or in part, by EPA, the contents of this document do not necessarily reflect the views and policies of EPA.

Department of CITY PLANNING



2022 AFFORDABLE HOUSING TOOLKIT

Faith-Based Land Summit
June 30, 2022
Technical Workshops
St. Luke's Episcopal Church





MISSION, VISION AND EQUITY STATEMENT

OUR VISION

To Make Atlanta the Most Economically Dynamic and Competitive City in the World.

MISSION

To Advance Atlanta's Global Competitiveness by Growing a Strong Economy, Building Vibrant Communities and Increasing Economic Prosperity for All Atlantans.

EQUITY STATEMENT

Economic Prosperity and Competitiveness in Atlanta Starts With Equity – Equitable Access to Opportunity and Pathways to Wealth Creation. It is More Than a Goal, It is a Guiding Principle That Drives Us. We Advance Our Work Through This Lens to Ensure That All Atlantans Are Positioned to Benefit From Economic Investments, Regardless of Their Zip Code.

EQUITY CORE VALUE

We Believe Economic Prosperity and Competitiveness Starts With Equity for All Atlantans.

- TAX-EXEMPT BONDS
- HOUSING OPPORTUNITY BONDS
- TAX ALLOCATION DISTRICT FINANCING
- VINE CITY HOUSING TRUST FUND
- LEASE PURCHASE BONDS
- ATLANTA DELETION EXCESS TAX INCREMENT

Multifamily Rental Incentives for Developers



TAX-EXEMPT BONDS

- \$95MM+ available annually
- Below market interest rate
- Up to 100% financing
- Leverage 4% LIHTC
- Minimum 15 years affordability
- 20/50 or 40/60
- 15% market rate units
- Income averaging acceptable
- Developer must have experience with TEB/LIHTC financing
- Developer must have financial capacity



HOUSING OPPORTUNITY BONDS - MULTIFAMILY

- \$11MM Available
- 2nd mortgage loans
- Funds used to finance acquisition,
- > 70 Units
- Up to 45-year amortization
- Low interest rate (1%-5%)
- Up to 50% of project cost (less developer fee)
- Maximum amount up to \$2M
- Minimum 15-year affordability
- Special Terms for Nonprofits
- Minimum 30% of units at 60% AMI



HOUSING OPPORTUNITY BONDS - SMALL MULTIFAMILY

- 5.6MM Available
- 2nd mortgage loans
- < 70 units
- Up to 45-year amortization
- Low interest rate (1%-5%)
- Up to 50% of project cost (less developer fee)
- Maximum amount up to \$700K
- Minimum 15-year affordability
- Special Terms for Nonprofits
- Minimum 30% of units at 60% AMI



HOUSING OPPORTUNITY BONDS - PERMANENT SUPPORTIVE HOUSING

- \$10MM Available
- 2nd mortgage loans or grants
- Permanent Supportive Housing
- Target homeless at <50% AMI
- Up to 45-year amortization
- Low interest rate (1%-5%)
- Up to 50% of project cost (less developer fee)
- Maximum amount up to \$1.5M
- Minimum 15-year affordability
- Maximum 50% of units for PSH

Multifamily Rental Incentives for Developers



HOUSING OPPORTUNITY BONDS NON-PROFIT SET-ASIDE

- \$13M Available
- 2nd mortgage loans
- Non-profit must be owner, developer or Project Sponsor
- Up to 45-year amortization
- Low interest rate (1%-5%)
- Up to 50% of project cost (less developer fee)
- Maximum amount up to \$2M
- Minimum 15-year affordability
- Minimum 30% of units at 60% AMI
- Funds used to finance acquisition, construction, renovation, predevelopment



TAX ALLOCATION DISTRICT PREDEVELOPMENT FUND

- Predevelopment Loans Up to \$250K
- Ten or more multifamily units
- Project located in Beltline, Campbellton Road, Eastside, Westside, Perry Bolton TADs
- Full recourse loans to borrower entity; Personal guarantees required in some cases
- <24-month loan term
- 20% of Units @ < 60% AMI
- Minimum 15-year affordability
- Eligible Use of funds - architectural, engineering, appraisal, market study, environmental & physical needs assessments, legal/insurance, title/survey



TAX ALLOCATION DISTRICT ASCENSION FUND

- Minimum project size \$7.5M
- Must create minimum 20 units
- Project located within boundary of Eastside, Westside & Perry Bolton TAD
- Grant funding
- Up to 10% of project cost (less developer fee)
- Maximum amount per project \$1M-\$3M (depending capital stack & # of units)



TAX ALLOCATION DISTRICT RESURGENS FUND

- Minimum project size \$100K and a maximum of \$7.5M
- Project located within boundary of Eastside, Westside & Perry Bolton TAD
- Grant funding
- Up to 25% of project cost (less developer fee)
- Maximum amount per project \$750K

Multifamily Rental Incentives for Developers



BELTLINE TAD INCREMENT

- Minimum project size \$7.5M
- Must create minimum 20 units
- Project located within boundaries of Beltline TAD
- Grant funding
- Up to 10% of project cost (less developer fee)
- Maximum amount per project \$1M-\$2M (depending on capital stack & # of affordable units)
- \$50K-\$70K per unit (depending on population served)



VINE CITY TRUST FUND

- 2nd Mortgage Loan
- Low Interest Rate (1%-4%)
- Must be in Vine City or English Avenue Communities
- Up to 50% of project cost (less developer fee)
- Maximum amount per project \$1M-\$3M (depending on capital stack & # of affordable units)
- \$50K-\$70K per unit (depending on population served)
- 20/80 or 15/60



LEASE PURCHASE BONDS

- For new capital investment leading to workforce housing
- 10-year Graduated Tax Incentive
- \$10MM minimum project costs
- No maximum per project
- Up to 30% of project cost
- 10-year affordability
- At least 10% of units at 60% AMI or 15% at 80% AMI (per HUD income limits)
- Tenants shall not pay more than 30% of income for rent, inclusive of all mandatory fees



AREA MEDIAN INCOME CHART

Invest Atlanta Workforce Housing Income Limits and Maximums								
FY 2022 Multifamily Tax Subsidy Project (MTSP) Income Limit Area								
Atlanta-Sandy Springs-Roswell, GA HUD Metro FMR Area Median Income \$96,400								
Effective Date April 18, 2022								
Area Median Income (AMI)	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% AMI	\$20,250	\$23,160	\$26,040	\$28,920	\$31,260	\$33,570	\$35,880	\$38,190
50% AMI	\$33,750	\$38,600	\$43,400	\$48,200	\$52,100	\$55,950	\$59,800	\$63,650
60% AMI	\$40,500	\$46,320	\$52,080	\$57,840	\$62,520	\$67,140	\$71,760	\$76,380
80% AMI	\$54,000	\$61,760	\$69,440	\$77,120	\$83,360	\$89,520	\$95,680	\$101,840
100% AMI	\$67,500	\$77,200	\$86,800	\$96,400	\$104,200	\$111,900	\$119,600	\$127,300
115% AMI	\$77,625	\$88,780	\$99,820	\$110,860	\$119,830	\$128,685	\$137,540	\$146,395
120% AMI	\$81,000	\$92,640	\$104,160	\$115,680	\$125,040	\$134,280	\$143,520	\$152,760
140% AMI	\$94,500	\$108,080	\$121,520	\$134,960	\$145,880	\$156,660	\$167,440	\$178,220
2022 Workforce Rental Housing Maximums								
	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom			
Max Rent at 30% AMI	\$506	\$542	\$651	\$752	\$839			
Max Rent at 50% AMI	\$843	\$904	\$1,085	\$1,253	\$1,398			
Max Rent at 60% AMI	\$1,012	\$1,085	\$1,302	\$1,504	\$1,678			
Max Rent at 80% AMI	\$1,350	\$1,447	\$1,736	\$2,006	\$2,238			
2022 Workforce Owner Housing Maximums								
	Efficiency	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom			
Max Sale Price at 60% AMI	\$121,500	\$130,230	\$156,240	\$180,540	\$201,420			
Max Sale Price at 80% AMI	\$162,000	\$173,640	\$208,320	\$240,720	\$268,560			
Max Sale Price at 100% AMI	\$202,500	\$217,050	\$260,400	\$300,900	\$335,700			
Max Sale Price at 120% AMI	\$243,000	\$260,460	\$312,480	\$361,080	\$402,840			
Max Sale Price at 140% AMI	\$243,180	\$260,610	\$312,900	\$361,410	\$403,200			

Step One:

Developer completes preapplication

Applications are submitted through our Neighborly Portal here: <https://portal.neighborlysoftware.com/INVESTATLANTA/participant>

When you are ready, use the simple steps below :

1. Create an account in Neighborly
2. Submit a preliminary application when ready
3. An Invest Atlanta Program Manager will set up a meeting to discuss the details of the project and available funding sources
4. Submit a complete application when ready

- Pre-application is reviewed by Project Lead
- Project Lead meets with Developer to discuss project
- Developer submits full application
- Project Lead underwrites application
- Internal Review
- Housing Committee Review and Approval (\$1.5M and below)
- Tax Allocation District Committee Recommendation
- Finance Committee Review and Recommendation
- Board Review and Approval

Items to Include with Submission

- Phase I environmental report
- Market study (must be less than 6 months old)
- Appraisal (must be less than 3 months old)
- Physical needs assessment (for Acquisition and/or Rehabilitation)
- Commitment letters from other financing sources detailing transaction
- Evidence of site control
- Letter from CHDO board supporting the request for funds (if applicable)
- Two years, audited financial statements of the developer(s)/sponsor(s)
- Resumes of individuals listed as the development team
- Neighborhood Planning Unit letter of support or denial
- Ownership Entity Registration with the Secretary of State
- Site plan, development renderings, existing site photos, elevations, landscape plans, floor plan for a typical floor
- Construction contract (can be submitted post-application)
- Executed architecture agreement (can be submitted post-application)
- 1/4 Size architectural drawings (at a min. to a schematic level of detail)
- Map showing development location
- Sustainability certification
- Zoning compliance statement
- BAHTF ONLY: Verification of Design Review Committee pre-application meeting (signed letter stating date and attendees of meeting)
- BAHTF ONLY: Verification of Design Review Committee application submittal (copy of submitted application)



Invest Atlanta funding creates a unique opportunity to bridge the gap between developers and the community

- We've embedded a process within our application process to facilitate this
- Invest Atlanta wants to create a pathway for engagement between the developer and the community
- This is a requirement for all projects desiring IA funding (except Small Business Improvement Grants)
- Formal written requirements are now available for the developer

Benefits to the community

- Opportunity to better understand what is being proposed for their community
- Opportunity to hear project details and ask questions directly from the developer
- Opportunity to provide feedback on the project
- Builds confidence in the city's commitment to the community
- Creates the opportunity to develop trust with the development community

All projects seeking Invest Atlanta funding, except for Small Business Improvement Grants, will require an NPU presentation and recommendation letter.

Use this link to request a presentation date with the appropriate NPU for your project.

<https://docs.google.com/forms/d/e/1FAIpQLSd4ry7EEOgaOfx2drOY3VMTyUWptJxtE1WEFEHa8FkZrBwUhg/viewform>

Written correspondence from the respective NPU (letter/email) must be received prior to project approval. NPU correspondence must:

- Clearly reference the submitted project and date presented to the NPU;
- Include key project details (e.g., design, use, affordable units, etc.);
- Document a recommendation by NPU general membership identifying one of the following outcomes:
 1. NPU Recommendation of Project Support
 2. NPU Recommendation of Project Opposition
 3. NPU Recommendation of Project Conditional/Contingent Support*
- Contain acknowledgment that the project owner intends to apply for Invest Atlanta funding (while the project owner should indicate in their presentation, that they plan to apply to Invest Atlanta for grants/financing, the NPU will not be asked to contemplate the merits of or level of Invest Atlanta funding); and
- Be dated within 12 months of application submission. NPU correspondence dated more than 12 months prior to application submission must be renewed by the applicant or accompanied by correspondence from the NPU leadership indicating the previous correspondence remains valid. Such affirmations must be received within 30 days of receipt of application.

*If NPU correspondence indicates conditions/contingent support, the application must include a brief summary or outline of the conditions/contingencies and the applicant's plan to address this feedback.

Please communicate any challenges getting onto an NPU agenda to your project lead.



Step Two:

- Internal Meeting
- Org Meeting
- Due Diligence Items Collected
- examples
- Closing Scheduled

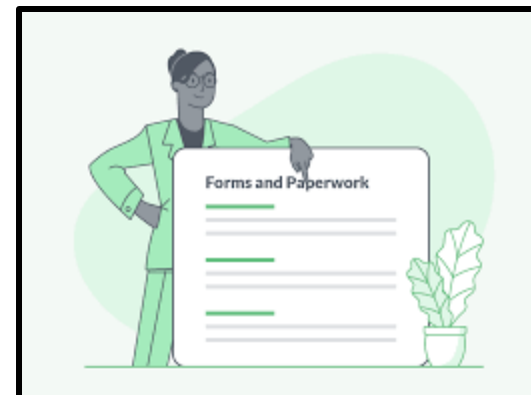
❑ How does the developer receive the funding to pay the contractor?

- Requisitions



❑ What happens when the construction is complete and occupied?

- Compliance – What does this mean?



Affirmatively Furthering Fair
Housing



Mark 3:25

“If a house is
divided against
itself, that house
cannot stand.”

History

- Direct Discrimination
 - Overt and covert
- Systemic Discrimination
 - Disparate impact
 - Policies and practices that perpetuate segregation

What is Fair Housing?

- Title VIII of the Civil Rights Acts OR The Fair Housing Act, also known as “affirmatively further fair housing” or “AFFH”, requires recipients of HUD funds to take meaningful actions to further affirmatively policies with the purpose of combating discrimination, seeking to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.

Who is Cover?

- Race
- Color
- National Origin
- Religion
- Sex (including sexual orientation and gender identity)
- Familial Status
- Disability

Who Must Follow AFFH?

- The Department of Housing and Urban Development (HUD)
- Recipients of Federal Funds
- YOU!



WHY You?

Rooted in Faith:

Galatians 3:28, "There is neither Jew nor Greek, there is neither slave nor free, there is no male and female, for you are all one in Christ Jesus."

Matthew 7:12 "So whatever you wish that others would do to you, do also to them, for this is the Law..."

What is Prohibited?

If based on a home seeker's race, color, national origin, sex, religion, familial status, or disability, then the following are prohibited:

- Refusing to rent or sell a house.
- Falsely denying that a house is available for inspection, sale, or rent.
- Offering different terms, conditions, or privileges for certain people.
- Intimidating, interfering with, or coercing someone to prevent them from buying or leasing a dwelling.
- Advertising or posting notices, sale or rental, that indicate a preference, limitation, or discrimination.
- Discriminating through financing or broker's services.
- "Steering" of clients by real estate agents to or from certain neighborhoods and of tenants by landlords to or from certain areas of the complex.

Examples

- Treating a person differently because of a protected characteristic
- Harassing a tenant or neighbor because of sex or another protected characteristic,
- Making a discriminatory statement about an applicant or tenant.
- Refusing to make a change or exception to a rule, policy, practice, or service that an applicant or tenant may need because of a disability (called a reasonable accommodation).
- Applying a policy that harms a group of people with a particular protected characteristic more than it harms others who are not in that same group, if the policy does not serve a substantial legitimate purpose or where the policy's purpose could be accomplished in another, less discriminatory way.

How?

- Determine who lacks access to opportunity and address any inequity among protected class groups
- Promote integration and reduce segregation
- Transform racially or ethnically concentrated areas of poverty into areas of opportunity

Questions?

Contact Us

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Atlanta, GA 30306

678-732-0449

pdortch@dortchlaw.com

