

Affordable Housing · Affordable Rental · Advocacy · Awareness · Code Enforcement · Community Land Trust · Contractor Fraud Prevention · Down Payment Assistance · Economic Development · Financial Literacy · Foreclosure Acquisition & Rehabilitation · Foreclosure Prevention · Foreclosure Registry · Foreclosure Sales · Home Rehabilitation & Repair · Homeownership Counseling · Job Readiness · Land Banking · Lease-to-Own · Education · Legal Assistance · Loan Modifications · Mortgage Fraud Prevention · Neighborhood Revitalization · Neighborhood Stabilization Program · Rehab Mortgage Products · Research & Data · Senior Housing · Short-Term Financial Products · Supportive & Transitional Housing · Tenant Rights

Foreclosure Response

American Real Estate University · Antioch Baptist Church · Antwine Vision Foundation · APD Solutions · Association of County Commissioners of Georgia · Atlanta Beltline, Inc. · Atlanta BeltLine Partnership · Atlanta Board of REALTORS · Atlanta Development Authority · Atlanta Habitat for Humanity · Atlanta Housing Association of Neighborhood-based Developers · Atlanta Land Trust Collaborative · Atlanta Neighborhood Development Partnership, Inc. · Atlanta Police Foundation · Atlanta Regional Commission · Atlanta REO Brokers, Inc. · Atlanta Urban League · Atlanta Volunteer Lawyers Foundation, Inc. · Best Bank · Buckhead Community Improvement District · Carter · Center for Community Progress · Central Atlanta Progress · Charis Community Housing, Inc. · Charitable Connections, Inc. · City of Atlanta, DPCD Office of Housing · City of Fairburn · City of McDonough · Clayton County Neighborhood Stabilization Program · Community Housing Initiatives · Community Revitalization Enterprises · CredAbility · Disciples On The Walk, Inc. · DeKalb Association of REALTORS · DeKalb County Community Development Department · DeKalb Habitat for Humanity · DeKalb Metro Housing Counseling Center · DeKalb Workforce Housing Initiative Program · Delmar Custom Homes · Douglas County Piece by Piece · Emory University Office of University and Community Partnerships · Empire Board of Realtists, Inc. · Enterprise Community Partners · EpiCity Real Estate Services · Epstein Becker Green, PC · Executive Realty & Development Co., Inc. · Faith And The City · Families First, Inc. · Family Community Housing Association, Inc. · Fannie Mae · Federal Home Loan Bank of Atlanta · Federal Reserve Bank of Atlanta · Fifth Third Bank · First American Financial Mortgage · Fulton County/Atlanta Land Bank Authority · Georgia State Trade Association of Nonprofit Developers · Georgia Affordable Housing Coalition · Georgia Bankers Association · Georgia Conservancy · Georgia Department of Community Affairs · Georgia Real Estate Fraud Prevention & Awareness Coalition · Georgia STAND-UP · Georgia Watch · Greater Atlanta Home Builders Association · Gwinnett County Community Development · Habitat for Humanity International · Happy Home Communities · Hedgewood Properties, Inc. · Housing Partnership Network · Initiative for Affordable Housing · John Wieland Homes & Neighborhoods · JP Morgan Chase · Latimer Consulting · Lens On Atlanta – PBA · Livable Communities Coalition · Marable Home Retention Foundation, Inc. · Melanie Manor · Pierce Road Homeowners Association · Mercy Housing · Mercy Portfolio Services · Metro Fair Housing Services, Inc. · Morris J. Kaplan Communities · National Association of Hispanic Real Estate Professionals – Atlanta · National Center for Prevention of Home Improvement Fraud · National Community Stabilization Trust · National Housing Conference · National Housing Counseling Agency · NeighborWorks America · No Limits Community · Development Corporation · Norsouth · Noval & Associates · Novare · OneDeKalb · Pittsburgh Community Improvement Association · Pro Bono Partnership of Atlanta · Progressive Redevelopment, Inc. · Robert Charles Lesser & Company · Rebuilding Together Atlanta · RedBrick Homes & Development, Inc. · Regional Council of Churches of Atlanta, Inc. · Rockdale County NSP · Round Here Holdings, LLC · Regions · Resources for Residents & Communities · Senior Connections · Southern Crescent Habitat for Humanity · Southface · Southpoint Financial Services · STING, Inc. · Summech Community Development Corporation · Sunrise ADA Foundation · Sustainable Atlanta · Sustainable Neighborhood Development Strategies, Inc. · Tapestry Development Group · The Arthur M. Blank Family Foundation · The Beltline Team, Inc. · The Center for Community Self-Help · The Center for Family Resources · The Center for Working Families, Inc. · The Civic Institute · Regional Atlanta · The Community Foundation for Greater Atlanta · The Fuller Center for Housing · The Home Depot Foundation · The Macallan Group, LLC · The Neighborhood Fund · Treva · Metropolitan Atlanta · University Community Development Institute – Atlanta · Wells FargoWestside Home · Windom Construction · Resource, LLC · www.KidsOfForeclosure.com · Task Force · American



PIECE BY PIECE

A REGIONAL FORECLOSURE INITIATIVE

Piece by Piece Partner Commitment Report

Affordable Housing · Affordable Rental · Advocacy · Awareness · Code Enforcement · Community Land Trust · Contractor Fraud Prevention · Down Payment Assistance · Economic Development · Financial Literacy · Foreclosure Acquisition & Rehabilitation · Foreclosure Prevention · Foreclosure Registry · Foreclosure Sales · Home Rehabilitation & Repair · Homeownership Counseling · Job Readiness · Land Banking · Lease-to-Own · Education · Legal Assistance · Loan Modifications · Mortgage Fraud Prevention · Neighborhood Revitalization · Neighborhood Stabilization Program · Rehab Mortgage Products · Research & Data · Senior Housing · Short-Term Financial Products · Supportive & Transitional Housing · Tenant Rights

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Dear Friends,

Launched in November, 2010, Piece by Piece – A Regional Foreclosure Initiative is an unprecedented strategy that harnesses the collective force of more than 140 public and private sector partners to combat Metro Atlanta’s devastating foreclosure crisis. The Initiative was conceived and is being directed by a leadership team comprised of Atlanta Neighborhood Development Partnership (ANDP), the Atlanta Regional Commission, CredAbility, Enterprise Community Partners, the Federal Reserve Bank of Atlanta, the Greater Atlanta Home Builders Association, The Home Depot Foundation, the National Housing Conference and NeighborWorks America.

Inspired to take action to protect Metro Atlanta residents and communities, Piece by Piece partners include housing counselors and servicers, local governments, real estate professionals, homebuilders and remodelers, lenders, employers, neighborhood groups, policy leaders, non-profits, researchers, funders, and many others. Partners are required to take the issue of foreclosure seriously and participate actively in the regional dialogue; and give careful consideration to making a public commitment as an independent organization or as part of a collaborative effort to stem the tide of foreclosure.

Piece by Piece partners are united under a common mission to keep people in their homes and reoccupy the scores of vacant properties across Metro Atlanta. Metro Atlanta has been devastated by the housing crisis and explosion of foreclosure filings and related vacancies. But our region has a powerful network of stakeholders willing to roll up their sleeves and contribute their best effort to keep people from losing their homes and to repopulate vacant properties. It will take many organizations working together to complete the foreclosure puzzle, but we are confident in our region’s long history and spirit of collaboration in addressing our most pressing societal challenges.

The Piece by Piece leadership team sounded the call to a broad spectrum of stakeholders in the crisis to join as partners in a regional foreclosure response initiative. Partners are asked to take the issue of foreclosure seriously and engage in thoughtful discussion and consideration about solutions. Most importantly, partner organizations are asked to make a public commitment outlining their current or planned efforts to combat the crisis. This report reflects those commitments as submitted by Piece by Piece partners. It is not designed to be an exhaustive list of all regional (and national) activities addressing foreclosure – that would be virtually impossible to compile. Rather, this report is intended to inform; inspire other organizations to get involved; provide a reference resource of contacts; and encourage unique and unprecedented collaborations among partners.

As Piece by Piece continues to grow, this report will evolve and change. It is not a static document. The online version at www.atlantaregionalhousing.org/pbp, will be updated regularly, and will include a search function to help the user navigate the information more easily. As more partners submit commitments and additional partners join the Initiative, they will be added to the online database. Partners and others interested in addressing foreclosure are encouraged to use the report as an active tool. Contact organizations with complementary missions or commitments to share challenges and explore partnerships. Reach out to a Piece by Piece partner for technical advice. Share a best practice that could help partners working on similar efforts. Blend your knowledge and expertise with others. Creating a powerful network of connected, engaged and informed partners is a critical outcome of Piece by Piece.

In addition, this report does not include all Piece by Piece partners (not all submissions were received by print deadline) but it offers an overview of the breadth and diversity of our partner organizations.

Our thanks to The Home Depot Foundation and Enterprise Community Partners for their lead sponsorship support of the Initiative that makes this report possible. *Please Note: Information has been published as it was submitted to Piece by Piece by partner organizations. In limited cases, submitted content may have been edited for space accommodations.*

Sincerely,

Susan Adams
Piece By Piece Coordinator

Piece by Piece Activity to Date

The Piece by Piece launch event on November 30, 2010 ignited activity across all sectors of the Initiative. At the launch, former HUD Secretary Henry Cisneros commended the Atlanta region for “building a war room” to combat foreclosure. While challenging us to lead so other regions can follow, he acknowledged that the foreclosure crisis is complex and solutions will not be easy. Working together – piece by piece – we are committed to meeting the challenge.

The following provides some brief highlights of foreclosure response activities at the sector level:

Local Government Sector: From the outset of PBP, we felt very strongly that support and engagement from local-elected officials would be critical. We had to raise awareness at the top levels of county government and create opportunities to provide assistance, best practice sharing, and feedback to housing/community development county staff.

The Atlanta Regional Commission (ARC) is an integral part of the PBP leadership team and they have played an instrumental role in convening local governments on a monthly basis to report on foreclosure recovery activities. PBP Initiative goals call for each Metro county to develop its own PBP-like strategy. Engagement on this topic at the highest level of county leadership has already produced results.

- At the Piece by Piece mid-year update in May 2011, ARC’s Land Use Division Chief Dan Reuter moderated a foreclosure response roundtable discussion including Clayton Chairman Eldrin Bell, DeKalb CEO Burrell Ellis, Fulton Chairman John Eaves, Gwinnett Chairman Charlotte Nash, and Rockdale Chairman & CEO Richard Oden. County leaders shared their counties’ challenges and strategies in addressing the foreclosure crisis.

- Clayton County, under the leadership of Chairman Eldrin Bell, hosted a two-day Regional Housing Summit in May 2011 modeled after Piece by Piece that addressed a wide-range of housing topics with foreclosure as a focus. More than 250 housing representatives attended the event. Senator Johnny Isakson, HUD Deputy Secretary Ron Sims, and Atlanta Housing Authority Executive Director Renee Glover were keynote speakers. Summit working groups prepared specific recommendations for county leaders to pursue in addressing Clayton’s unique housing challenges.

- DeKalb County has just launched a new county-based land bank to help address the inventory of vacant homes. The DeKalb Land Bank is being established with technical assistance from PBP partners The Center for Community Progress and the Livable Communities Coalition. CCP and LCC have also worked with Georgia legislators to introduce legislation at the Georgia General Assembly to improve and enhance Georgia’s existing land bank governing statute. In addition, DeKalb has introduced a county Foreclosure Registry established to protect neighborhoods from blight. In DeKalb, creditors or mortgagees who foreclose on a property are required by law to register the property with DeKalb County and pay a fee of \$175 or face fines in the amount of \$500 per month.

- Douglas County, under the leadership of the Westside Home Builders Association, has created a Piece by Piece Douglas initiative that includes a diverse spectrum of local stakeholders. Piece by Piece Douglas is organized



^ Clayton County student Darrielle McCray recognized for her Kids of Foreclosure website.



The Honorable Henry Cisneros, former HUD Secretary >



< HUD Region IV, Regional Administrator Ed Jennings, Jr.



^ Metro Leaders (R to L) Richard Oden, Charlotte Nash, Burrell Ellis, John Eaves, and Eldrin Bell at PBP Midyear Update.

into three distinct task forces: (1) the “keeping people in their homes” task force has hosted numerous workshops at local churches and schools led by representatives from CredAbility; (2) the “foreclosure sales” task force offers a highly innovative approach that links PBP real estate, builder and lending partners (offering 203K loan products) to consumers interested in purchasing foreclosed properties in Douglas; and (3) The “economic development” task force is focused on attracting new jobs to the county and includes engagement from the County Chamber and elected officials.

•Gwinnett County Chairman Charlotte Nash is working with county staff to plan county-wide foreclosure prevention workshops for struggling homeowners. The county has also produced a series of programs aired on local Gwinnett cable to educate first-time home buyers about County assistance programs. In addition, the County Chamber of Commerce has established a housing task force to address foreclosures and declining property values.

•Enterprise Community Partners in partnership with PBP and ARC is hosting WebEx sessions for local government representatives every other month. The first WebEx – held in August – featured Rockdale County’s unique strategies in working with local real estate professionals to sell NSP properties. The next session focused on code enforcement with best practices from Cobb County.

Counseling Sector: In July 2011, PBP convened a meeting of more than 40 representatives of local HUD-approved housing counseling agencies. HUD’s Regional Administrator for the Southeast Ed Jennings, Jr. participated in the meeting and encouraged the counselors to collaborate and speak with a unified voice particularly during this era of federal budget cuts.

A sub-set of the counselors volunteered to move forward on a strategy to establish a metro-wide counseling coalition, an umbrella group for HUD-approved counseling agencies.

Lending Sector: PBP partners, including the Atlanta Board of Realtors, ANDP, Bank of America, the Greater Atlanta Home Builders Association, NeighborWorks America, Wells Fargo, the Westside Home Builders Association, the Westside Realtors and HUD, jointly sponsored an awareness building event in May 2011 for metro housing professionals on rehab mortgage lending products (203K, HomePath Renovation and HomeStyle). These under-utilized tools could help reoccupy the existing stock of vacant homes. More than 150 housing professionals attended. PBP is considering strategies to boost volume of rehab mortgage lending in the metro area. Federal regulatory agencies including the Federal Home Loan Bank, Comptroller of the Currency, Federal Reserve Bank of Atlanta, Federal Deposit Insurance Corporation, and Office of Thrift Supervision are working with area lenders and affordable housing stakeholders to address the foreclosure crisis by developing coordinated plans to better provide access to capital, increase awareness in the media and among policy makers, enhance financial literacy and identify data collection needs.

Policy Sector: Advocacy continues to be an important part of the PBP

work. PBP has alerted the network to opportunities for action, including: responding during the comment period for the Qualified Residential Mortgage (QRM) rule and encouraging restored funding for housing counseling in the HUD Appropriations budget. PBP partners are leading the legislative effort to improve Georgia’s land bank statute and create more county-based land banks. Protection for tenant victims of foreclosure is an ongoing priority for PBP partner the Georgia Volunteer Lawyers Foundation.

Research/Data Sector: Metro Atlanta is very fortunate to have some great academic minds examining the foreclosure issue ---- Dr. Frank Alexander (Emory University School of Law), Dr. Dan Immergluck (Georgia Tech), and Dr. Michael Rich (Emory University) are some of the leading researchers and experts on the topic. All have been engaged in and contributed to the Piece by Piece Initiative.

PBP, in close coordination with the Federal Home Loan Bank’s affordable housing data committee, is reviewing opportunities to link data providers and end users through a conference or ongoing web-based series. These discussions include PBP partners National Community Stabilization Trust (NCST), Enterprise, the Federal Reserve Bank of Atlanta, Emory University, Neighborhood Nexus, ARC, ANDP private data providers, HUD, etc. The primary goal is to identify key data needs (and the costs for that data) that will effectively inform the work of public and private organizations engaged in neighborhood redevelopment.



^PBP convenes educational event on rehab mortgages available through Fannie Mae and HUD.



<The Honorable Shaun Donovan at Piece by Piece Midyear Update.



Piece by Piece Partners

| | | |
|---|---|--|
| American Real Estate University | Executive Realty & Development Co., Inc. | Noval & Associates |
| Antioch Baptist Church | Faith And The City | Novare |
| Antwine Vision Foundation | Families First, Inc. | OneDeKalb |
| APD Solutions | Family Community Housing Association, Inc. | Pittsburgh Community Improvement Association |
| Association of County Commissioners of Georgia | Fannie Mae | Pro Bono Partnership of Atlanta |
| Atlanta Beltline, Inc. | Federal Home Loan Bank of Atlanta | Progressive Redevelopment, Inc. |
| Atlanta BeltLine Partnership | Federal Reserve Bank of Atlanta | Robert Charles Lesser & Company |
| Atlanta Board of REALTORS | Fifth Third Bank | Rebuilding Together Atlanta |
| Atlanta Development Authority | First American Financial Mortgage | RedBrick Homes & Development, Inc. |
| Atlanta Habitat for Humanity | Fulton County/Atlanta Land Bank Authority | Regional Council of Churches of Atlanta, Inc. |
| Atlanta Housing Association of Neighborhood-based Developers | Georgia State Trade Association of Nonprofit Developers | Rockdale County NSP |
| Atlanta Land Trust Collaborative | Georgia Affordable Housing Coalition | Round Here Holdings, LLC |
| Atlanta Neighborhood Development Partnership, Inc. | Georgia Bankers Association | Regions |
| Atlanta Police Foundation | Georgia Conservancy | Resources for Residents & Communities |
| Atlanta Regional Commission | Georgia Department of Community Affairs | Senior Connections |
| Atlanta REO Brokers, Inc. | Georgia Real Estate Fraud Prevention & Awareness Coalition | Southern Crescent Habitat for Humanity |
| Atlanta Urban League | Georgia STAND-UP | Southface |
| Atlanta Volunteer Lawyers Foundation, Inc. | Georgia Watch | Southpoint Financial Services |
| Best Bank | Greater Atlanta Home Builders Association | STING, Inc. |
| Buckhead Community Improvement District | Gwinnett County Community Development | Summech Community Development Corporation |
| Carter | Habitat for Humanity International | Sunrise ADA Foundation |
| Center for Community Progress | Happy Home Communities | Sustainable Atlanta |
| Central Atlanta Progress | Hedgewood Properties, Inc. | Sustainable Neighborhood Development Strategies, Inc. |
| Charis Community Housing, Inc. | Housing Partnership Network | Tapestry Development Group |
| Charitable Connections, Inc. | Initiative for Affordable Housing | The Arthur M. Blank Family Foundation |
| City of Atlanta, DPCD Office of Housing | John Wieland Homes & Neighborhoods | The Beltline Team, Inc. |
| City of Fairburn | JP Morgan Chase | The Center for Community Self-Help |
| City of McDonough | Latimer Consulting | The Center for Family Resources |
| Clayton County Neighborhood Stabilization Program | Lens On Atlanta - PBA | The Center for Working Families, Inc. |
| Community Housing Initiatives | Livable Communities Coalition | The Civic League for Regional Atlanta |
| Community Revitalization Enterprises | Marable Home Retention Foundation, Inc. | The Community Foundation for Greater Atlanta |
| CredAbility | Melanie Manor - Pierce Road Homeowners Association | The D&E Group |
| Disciples On The Walk, Inc. | Mercy Housing | The Fuller Center for Housing |
| DeKalb Association of REALTORS | Mercy Portfolio Services | The Home Depot Foundation |
| DeKalb County Community Development Department | Metro Fair Housing Services, Inc. | The IMPACT Group |
| DeKalb Habitat for Humanity | Morris J. Kaplan Communities | The Macallan Group, LLC |
| DeKalb Metro Housing Counseling Center | National Association of Hispanic Real Estate Professionals - Atlanta | The Neighborhood Fund |
| DeKalb Workforce Housing Initiative Program | National Center for Prevention of Home Improvement Fraud | Trees Atlanta |
| Delmar Custom Homes | National Community Stabilization Trust | United Way of Metropolitan Atlanta |
| Douglas County Piece by Piece | National Housing Conference | University Community Development Corporation |
| Emory University Office of University and Community Partnerships | National Housing Counseling Agency | Urban Land Institute – Atlanta |
| Empire Board of Realtists, Inc. | NeighborWorks America | Wells Fargo |
| Enterprise Community Partners | Newton County Home Builders Association | Westside Home Builders Association |
| EpiCity Real Estate Services | No Limits Community Development Corporation | West Georgia Board of REALTORS |
| Epstein Becker Green, PC | Norsouth | Windom Construction Company, Inc. |
| | | Workforce Resource, LLC |
| | | www.KidsOffForeclosure.com |
| | | Zip Code 30310 Mortgage Fraud Task Force |

Partner Commitments to Foreclosure Response

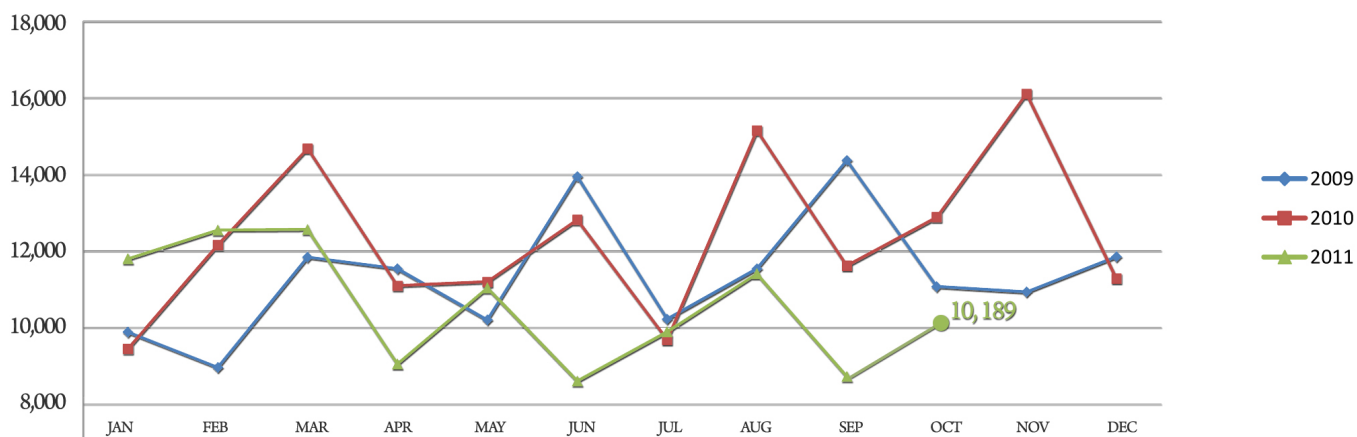
In this section of the report, we share the Partner Commitment responses we received from Piece by Piece Initiative Partners. Information provided includes the: name of the organization; the name and contact information of a designated representative; website of the organization; description or mission statement; and detailed commitment of planned or current foreclosure response activity.

Note that of the 140+ partners of the Initiative, only those who submitted responses by press time were included. However, the online version of this report will include those who provided content after the deadline - as well as ongoing updates of those presented here.



THERE'S MORE - In addition to a detailed listing of foreclosure response and prevention commitments being made by our Partners, this section will also include important statistics, resources, and photos of efforts currently underway in our region.

20- COUNTY FORECLOSURE FILINGS: JAN 2009 - OCT 2011



Atlanta Housing Association of Neighborhood-based Developers



Andy Schneggenburger
Executive Director
633 Pryor Street, SW
Atlanta, GA 30312
404-586-0808
email@ahand.org
www.ahand.org

DESCRIPTION: The Atlanta Housing Association of Neighborhood-based Developers (AHAND) is a not-for-profit organization formed in 1988 as a coalition of Atlanta-area community-based organizations advocating for, and dedicated to, improving the quality of life in under-served neighborhoods through the support of community economic development and affordable housing activities.

community stabilization through effective and equitable re-disposition of vacant and foreclosed homes. In AHAND's opinion, this plan should provide dedicated resources (to enable the continuation of stabilization work after NSP funds expire), specific benchmarks, and aggressive but realistic goals. In order to maximize efficiency and impact with limited resources, the plan should also synchronize investments and programs strategically to create revitalized hot spots from which future market-based revitalization can pick up and continue.

The resource gap created by the soon-to-expire NSP funds must be filled by a new resource. AHAND's advocacy will include the creation of a trust fund that leverages City of Atlanta Housing Opportunity Bond proceeds to bring in additional investment from other public, private and philanthropic partners, for the purpose of post-foreclosure neighborhood stabilization and transformation work.

COMMITMENT: AHAND commits to advocating for and assisting the City of Atlanta to create a 5-10 year Neighborhood Transformation plan, focused on

Cathy McDaniel
American Real Estate University
2965 Shady Woods Circle
Lawrenceville, GA 30044
404-550-0775
cathymcdaniel3@gmail.com
www.AmericanREU.com

DESCRIPTION: The American Real Estate University/Georgia Training Center is a fully licensed real estate school through the Georgia Real Estate Commission since 1999. AREU provides a fully staffed – cobranded real estate education engine that is turn-key that

connects to the real estate industry and community. We currently market to thousands of agents throughout many states, have relationships with real estate boards, associations, federal, state and local governments, HUD non-profit organizations and have taught over 50,000 agents since 2007. AREU offers over 200 continuing education courses approved through various real estate commission organizations and hosts many community events regarding homeownership. Our mission is to promote, protect and sustain homeownership. The role of a real estate professional and loan originator has changed. We now must act as a counselor, a salesman and be solution oriented with our clients and customers. Many new laws and regulations are in place now to protect the consumer. It is critical that both industries work together and be on the same level of education to provide superior services to the community and consumer. American Real Estate University's pledge is to promote, protect, and sustain homeownership and rebuild communities.

COMMITMENT: Our unique educational and outreach programs have created a pool of committed, knowledgeable real estate professionals through a training and certification program in today's hot topics such as foreclosure

prevention, short sales, REOs, financing, new laws and regulations, rental and property management among other topics in developing 'trusted advisors' in the community. AREU has support from many associations, attorneys, government agencies and non-profit organizations. We are committed to offering a broad selection of topics with superior training and personal service at a cost that provides access to everyone while maintaining the highest quality of course content and instructional variety. AREU has tools, relationships and together we bring a wealth of skills and services that are invaluable to the community in a variety of homeownership initiatives including, housing counseling, foreclosure prevention, credit fitness and building, budgeting and much more. As a strategic partner in education, community service, solutions, innovative products, distinguished certificates, and designations we set standards of excellence throughout the real estate and mortgage industry. Our alliances and partnerships are designed to link the mortgage/banking community with real estate professionals in connecting to the community and consumer to influence, guide and serve in unity. We believe in building strong partnerships that make a difference. AREU takes the lead in education across the nation and hosts quarterly industry day events and assists and participate in many community service programs.

AREU provides free foreclosure prevention information at several websites for the industry to organize and host community events. At www.GRACEInitiative.com, www.GRACE.AmericanREU.com, and Cathy-McDaniel.com, free information is available. You can order "A Road Map to Saving Your Home" free to the consumer through AREU which has been on the National Association of Realtors bookshelf since 2007.

APD Solutions, Inc.



Ebony Ramsey
Business Development Specialist
171 17th Street, NW
Atlanta, GA 30363
404-935-9173
eramsey@apdsolutions.com
www.apdsolutions.com

DESCRIPTION: Asset Property Disposition Solutions (APDS) is a for-profit national neighborhood revitalization firm providing services and strategies that impact community development. APDS was established in 1990 through a partnership between the FDIC and the Resolution Trust Corporation (RTC). In the over two decades of our work the firm has enjoyed a stellar reputation and long history of creating success in communities. As a small minority-owned business enterprise APDS is committed to using culturally diverse

firms that are representative of the communities served. The company's mission is to design strategies and assemble partners that influence socially responsible housing activities and invest in the communities we serve. To ensure the firm is effectively fulfilling its mission, APDS has a two-fold approach:

Community Development Consulting Services – APDS designs and implements innovative housing initiatives, provides technical assistance/compliance/oversight for federal, state or local housing programs, develops cutting edge outreach strategies, and structures alliances that provide needed resources for clients.

Comprehensive Real Estate Services – APDS provides cost-effective real estate services for local governments, lenders, institutional investors and community stakeholders handling their acquisition, asset management, construction management, rehabilitation property management, due diligence and disposition needs.

APDS has a staff of nearly 30 team members with a combined 250 years of experience in administering a variety of federally funded programs. The APDS Team has an extensive track record of working in neighborhoods that have experienced blight and neglect.

COMMITMENT: APDS is involved in several programmatic initiatives that are aimed at mitigating and repairing the impact of the foreclosure crisis. These initiatives include the following:

Neighborhood Stabilization Program - APDS has a 21-year track record of working in distressed communities that extends back to a long-term contract with the Resolution Trust Corporation and present-day contracts for eleven (11) Federal Neighborhood Stabilization Program (NSP) initiatives totaling over \$20 million dollars. Currently, APDS is involved in Atlanta Metro NSP initiatives in the City of Atlanta, Fulton, Henry and Rockdale counties.

City of Atlanta - APDS provides construction monitoring and inspection services for the City of Atlanta's Rehabilitation Programs, which include NSP. APDS identifies deficiencies and potential solutions, develops innovative and

cost-effective solutions for enhancing awareness, creates streamlined business operations, and improves Atlanta's image and recognition within local regions by monitoring and overseeing various construction projects in and around the City of Atlanta.

Fulton County - Fulton County received \$10.3 million under the Housing and Economic Recovery Act of 2008 (HERA) and \$2.3 million from the Georgia Department of Community Affairs for the Neighborhood Stabilization Program (NSP). APDS was selected as a manager of their NSP initiative. During each phase of the NSP, APDS has a goal of completing 21-30 units. After successfully completing Phase I within 5 months, the team began Phase II acquisition activity in the Fall of 2010. Due to this outstanding outcome, Fulton County simultaneously doubled the APDS contract.

Rockdale County - In 2009, Rockdale was awarded a Neighborhood Stabilization Program (NSP) grant in the amount of \$2.7 million from the Georgia Department of Community Affairs. APDS serves as a Program Manager for the Rockdale County NSP and is charged with implementing a single-family revitalization effort. As a result of our work, we created the nation's first NSP "Model Block" Project through acquiring all foreclosures in one neighborhood.

Get Home Now! - Under the APDS Neighborhood Revitalization umbrella, we are introducing "Get Home Now!", a new project that will continue to rejuvenate America's neighborhoods. In the United States there is a need for large-scale neighborhood renovation to take place. Federally funded programs such as the Neighborhood Stabilization Program are a needed component but are not adequate to meet the need alone. The most efficient means of facilitating that is through the offering of renovation mortgages.

This initiative will assemble a group of collaborators which will provide a federally insured renovation mortgage option for working families. This will be facilitated using the 203k loan product structure enhanced with capabilities for today's market, helping families Get Home Now! The GHN! initiative will be offered to the broader marketplace as a "Turnkey" solution, providing credit flexibility to assist today's first-time homebuyers, flexible financing that will

allow for rehabilitation needs to occur in a single transaction, centralized project management that will provide all construction management and oversight and best in class home renovation services.

Local Government Agencies and qualified nonprofits will collaborate with APDS to establish local support systems for this initiative by making buyer assistance, counseling/preparation and marketing support available. First Guarantee Mortgage Corporation (FGMC) and GMFS (both Ginnie Mae Approved Seller/Serviceers) will originate the mortgages to the prospective homebuyers. Local licensed general contractors will provide all home renovation services, warranties and after completion service needs. APDS as a qualified community development consulting firm (Member of the National Association of Home Builders and NAHB Renovators Council) will provide all initiative coordination, construction monitoring and administrative oversight support.

It is anticipated that this will generate as much as \$500 million in renovation activity happening simultaneously in distressed communities stimulating more real estate sales and recovery activity throughout the nation.

Atlanta Habitat for Humanity



Larrie Del Martin
President/CEO
519 Memorial Drive, SE
Atlanta, GA 30312
404-223-5180 x127
larrie.martin@atlantahabitat.org
www.atlantahabitat.org

DESCRIPTION: Atlanta Habitat for Humanity partners with working families, sponsors, and communities to build affordable, green, quality homes and to provide support services that promote successful home purchase and ownership.

COMMITMENT: Atlanta Habitat fills a specific need for affordable housing in the metro area as the primary service provider for homebuyers whose incomes fall within 25-60% of area median income (AMI).

Atlanta Habitat constructs homes with

these homebuyers, offers no-interest loans to them, services the mortgages, and provides homeowner education to promote successful homeownership.

From 1983 to date, we have built more than 1,100 houses. While the economic downturn has had direct, measurable impacts on available

resources, Atlanta Habitat remains committed to serving a minimum of 60 families with affordable, energy-efficient houses in 2011, a 13% increase over 2010.

Atlanta Habitat has been able to address the foreclosure crisis in the broader community in a significant way by purchasing the most deteriorated properties, demolishing those uninhabitable structures, and utilizing the buildable lots to construct quality, green, affordable houses. Equally important, these new homes then go on the property tax rolls. Challenged neighborhoods lose blighted structures and benefit from newly built homes.

Through its partnerships with other Habitat affiliates in the metro area, Atlanta Habitat also has bridged service area boundaries. As a result, Atlanta Habitat is able to offer homeownership opportunities to homebuyers in the 10-county Atlanta service area, ultimately serving more working families. Our affiliate continues to build primarily in the City of Atlanta, Fulton County and in The Avery subdivision located in Clayton County, in collaboration with Southern Crescent Habitat.

ATLANTA LAND TRUST COLLABORATIVE

Tony Pickett
Executive Director
50 Hurt Plaza, Suite 900
Atlanta, GA 30303
404-376-4717
tonypickettmc@bellsouth.net

DESCRIPTION: In 2008, with the leadership of The BeltLine Partnership, Inc., the Atlanta Housing Association of Neighborhood-based Developers (AHAND) and the Annie E. Casey Foundation – Atlanta Civic Site, a group of more than 30 public, private, nonprofit and community organizations created the Atlanta Land Trust Collaborative (ALTC) to maintain affordability in neighborhoods at risk of gentrification and displacement due to the BeltLine and throughout the City of Atlanta.

The ALTC is spearheading the creation of multiple Community Land Trusts (CLTs) in order to:

- Provide access to land and housing for low- and moderate-income residents;
- Increase long-term community control of neighborhood resources;
- Empower residents through involvement and participation in the organization; and
- Preserve the affordability of housing permanently.

The CLT model helps low- and moderate-income families benefit from the equity built through homeownership, and at the same time preserves the affordability of these homes so that future residents will have the same affordable homeownership opportunities

COMMITMENT: The creation of the ALTC has attracted national attention for its unique hybrid organizational structure; combining neighborhood-based, resident-controlled Community Land Trusts (CLTs) with the ALTC functioning as a “Central Server” organization that can support the development and operation of permanently affordable housing initiatives by independent CLTs along the Atlanta BeltLine and throughout the City. Efforts are currently in progress to raise awareness of, advocate for and implement neighborhood based CLTs. Key elements are now in place to launch Atlanta’s first active CLT during 2011 in the Pittsburgh neighborhood.

The ALTC will focus on three strategic goals during its first three years:

- Create a favorable climate for CLT development by promoting public policy, community engagement and fund-raising;
- Perform the stewardship functions of a CLT in any neighborhoods where the local capacity does not currently exist to carry out these functions; and
- Encourage the formation of at least two neighborhood-based, resident-controlled CLTs.

There are three unique programmatic aspects of the Atlanta Land Trust Collaborative that position it to serve as a national model for creating permanently affordable housing:

- It implements an economically sustainable affordable housing solution on the front end of a large-scale urban TOD redevelopment project like the Atlanta BeltLine.
- The cross-section of Atlanta’s public, private, non-profit and community partners engaged in the ALTC formation is unprecedented.
- ALTC, acting as a “Central Server” supporting multiple local neighborhood

organizations, creates an innovative model for CLTs that balances the principle of community empowerment and the need for economies of scale and efficiency.

The formation of the ALTC and local CLT’s in Atlanta neighborhoods will extend the impact of existing sources of public investment in affordable housing creation, including municipal bond financing such as TAD Bonds, the BeltLine Affordable Housing Trust Fund, the Atlanta Development Authority’s home-ownership programs, as well as “NSP” “CDBG” and “HOME” funds. The production and preservation of permanently affordable housing, particularly in Atlanta BeltLine neighborhoods, will have profound economic development implications. The Atlanta BeltLine Redevelopment Plan estimated that 30,000 new jobs will be created along the Atlanta BeltLine over the next 20-25 years in addition to the 48,000 projected construction jobs that will support the development of transit, trails, parks and housing. Permanently affordable housing near the Atlanta BeltLine is necessary to ensure that these jobs are accessible to existing residents, as well as to other low and moderate-income Atlantans that want to participate in our City’s efforts to remake its core.

Homeowners in community land trusts (CLTs) across the nation continue to have substantially lower delinquency and foreclosure rates than owners of market-rate homes, according to survey results released in 2010 by an independent researcher at Vanderbilt University working in partnership with the National Community Land Trust Network. Results from the survey found that conventional homeowners were 8 times more likely to be in the process of foreclosure than CLT homeowners at the end of the 4th quarter of 2009. According to the Mortgage Bankers Association (MBA) survey of market-rate mortgages, 4.6% were in the process of foreclosure, compared to only 0.6% of CLT mortgages. This represents a widening of the gap as compared to 2008, when market-rate homeowners were 6 times more likely to be in the process of foreclosure as compared to their CLT counterparts.

Community land trusts offer low-to-moderate income households the opportunity to buy homes at prices substantially below market rates, utilizing a combination of public and private subsidies. CLT organizations provide pre-purchase education and support that prepare families for homeownership, and after purchase, CLTs provide ongoing stewardship services to support homeowners for as long as they own their homes. In exchange, homeowners agree to limit the financial appreciation they receive when they sell their home to keep it permanently affordable for future generations of homebuyers.

The current post economic recession recovery period has provided a brief window of relief from demand inflated residential property values in Atlanta neighborhoods impacted by the Atlanta Beltline and other urban redevelopment efforts. The ALTC and its partners are well positioned to take full advantage of this opportunity to secure residential property at a reasonable cost basis, for future development as permanently affordable housing, based on the traditional CLT shared equity model. Currently, several additional neighborhood partners beyond the planned Pittsburgh CLT program have requested assistance from the ALTC to form active CLT housing programs and/or new non-profit CLT organizations including Reynoldstown, Grove Park and the Southwest Community Partners (residents from four neighboring communities—Beecher Donnelly, Oakland City, Westridge-Sandtown, and Cascade Circle).

Atlanta Neighborhood Development Partnership, Inc.



John O'Callaghan
President & CEO
235 Peachtree Street, Suite 2000
Atlanta, GA 30303
404-420-1591
jocallaghan@andpi.org
www.andpi.org

DESCRIPTION: Atlanta Neighborhood Development Partnership (ANDP) is a nonprofit housing organization with a 20-year history of serving its mission to provide affordable and mixed income housing opportunities through direct real estate development, lending and policy research, advocacy and convening efforts. In early 2008, ANDP's Board voted unanimously to serve its mission by focusing its work on Metro Atlanta's emerging foreclosure crisis. Prior to the

launch of the federal Neighborhood Stabilization Program (NSP), ANDP initiated a six-home pilot to develop foreclosure acquisition, rehab and sale systems. ANDP successfully competed for \$17.3 million in NSP contracts with five local governments. To date, ANDP has utilized NSP to successfully reoccupy 133 single family homes.

COMMITMENT:

Housing Development: ANDP will directly acquire, rehab and repopulate (or enable financing for) 450 vacant foreclosed homes between 2010 and 2014. Going forward, we will develop NSP lease purchase and rental models and new non-NSP financing models for homeownership, lease purchase and rental. To pursue this strategy, we will utilize a broad array of collaborative partnerships to increase impact and share best practices. With the NSP program moving to program income and a smaller NSP 3 fund, we have reached a critical transition point. ANDP is securing philanthropic and other new debt and equity financing sources to expand our program and provide leadership in addressing the region's foreclosure crisis beyond the federal NSP program.

Policy and Advocacy: As the central staff coordinator for the 140-partner Piece by Piece Initiative, ANDP will continue to play a key role in providing

staff support for sector meetings and other Piece by Piece educational opportunities and significant events. To date, ANDP, working with ARC, has helped to convene the local government sector on a monthly basis to share best practices and challenges in addressing the foreclosure crisis. In addition, we are working with the counseling sector to explore the formation of a metro-wide housing counseling coalition to help housing counseling agencies continue to serve their mission in an era of reduced federal funding. In May, 2011, we helped to convene the Piece by Piece Midyear Update featuring US HUD

Secretary
Shaun
Donovan and
a roundtable
discussion
of county
chairmen
and CEOs.
ANDP also
worked with
PBP partners
to organize
a 203K/
mortgage

rehab products symposium to educate housing professionals about an under-utilized tool in reoccupying vacant properties. ANDP will continue to maintain the Piece by Piece Regional Response database and send regular e-news features to network partners, and we will also continue to work with the leadership team to help shape the focus for year two of the Initiative. ANDP will engage other PBP partners to better leverage capital sources to help for-profit and nonprofit developers offer longer-term rentals and lease purchase disposition.



Atlanta-Metro Help Foundation, Inc.

Wendell Phillips, Founder
P.O. Box 360672
Decatur, GA 30036
678-596-3499
info@atlmetrohelp.org
www.atlmetrohelp.org

DESCRIPTION: Our organization is created specifically for the housing and unemployment epidemics we are facing in our region and nation. Four years of research and development have been invested to provide a solution that communities nationwide can use

as a tool to reclaim a basic need in any society, which is housing. We are in the final stages of developing our program which is extremely unique and "unprecedented". Our organization's program is designed for the very people who are being victimized and robbed of the "American Dream", namely, "working class" people. Our ongoing research is a testament to the fact that if working class people around the nation fail to unite and make a stand

against the housing and unemployment issues, we will all be forced to face consequences we've never experienced in our lifetimes.

COMMITMENT: We plan to acquire properties in the 7-county area around Metro-Atlanta that has been hit hardest by foreclosure and unemployment (Clayton, Cobb, Dekalb, Fulton, Gwinnett, Henry, Rockdale) and donate them back to the community through our 3-year homeownership program. Our program is designed to create job and housing opportunities for the masses, and in turn, provide an avenue to restore vacant properties and return them to a productive state. Seeing that the "American People" are being denied a "bail-out", our program is designed for us to bail ourselves out and create a new and sustainable standard of living.



Stephanie Cruse
Housing Program Manager
127 Peachtree Street NE, Suite 201
Atlanta, GA 30303
404-586-0180
scruse@atlantapolicefoundation.org
www.AtlantaPoliceFoundation.org

DESCRIPTION: The Atlanta Police Foundation (APF) was established in 2003 to provide vital support to the Mayor, the Chief of Police and the Atlanta Police Department (APD) in the shared commitment to make Atlanta the safest and most inviting city for all its citizens, workers and visitors. Our organization is based on a public-private partnership model that has proven to be highly effective in the prevention and reduction of crime in other major cities.

Since its inception, the APF has worked to secure and leverage private resources to fund high priority projects designed to enhance the City's ability to fight and prevent crime. As a result, since 2003 there has been an increase in the number of police officers on the streets, and an increase in the engagement of Atlanta's business community and neighborhood residents in fighting crime.

Our programs are strategically focused to complement the APD's vision of becoming the safest large city in America. We give high priority to programs that address the need for increased police visibility and improved police operations. We also provide strategic counsel for the APD, and aid in bringing private and public sector resources together for short- and long-range security planning for the City.

COMMITMENT: In 2010, the Atlanta Police Foundation (APF) launched a three-year \$7 million Public Safety First Campaign to ensure continued focus is given to the strategic initiatives and programs necessary for a safer city and best-in-class police department. The public safety priorities included in our campaign are (1) increasing police visibility and effectiveness, (2) improving public safety leadership, and (3) securing additional resources to help fight crime.

In late 2010, the Atlanta Police Foundation re-launched its Housing Incentive Program in support of our Increase Police Visibility public safety priority. The goal of the APF Housing Incentive Program is to significantly increase police presence in the City of Atlanta, by way of housing opportunities and incentives to encourage more officers to move to the city.

At present, 22% of Atlanta police officers reside in the city. Increasing the number of police officers that live in the city not only increases police presence, but also plays a vital role in enhancing emergency preparedness and stabilizing neighborhoods – all contributing to a safer City of Atlanta.

The aggressive recruiting efforts of the Atlanta Police Department to hire 600 new officers over the next two years, coupled with the current economic demand to stimulate the housing market, provides a tremendous opportunity to significantly increase the number of Atlanta police officers living within city limits by 2013.

The APF Housing Incentive Program will contribute to the Piece By Piece foreclosure initiative by partnering with stakeholders from various sectors of the housing industry to create a 'menu' of housing resources and incentives that will meet the needs of officers and neighborhoods alike – and stimulate officer relocation to areas most impacted by foreclosure and, in turn, in highest demand of increased police presence.

Though the majority of Atlanta police officers would prefer to live in the city, affordability is the primary barrier. We work closely with private, public, and non-profit organizations to identify properties available to officers at deep discounts, along with funding sources through Neighborhood Stabilization Programs, Down Payment Assistance Programs, and other private and public sources, to help bridge the affordability gap. We also work closely with the Atlanta Police Department to market available housing opportunities to officers throughout the department.

As a further incentive to encourage relocation, the Atlanta Police Foundation also funds a Relocation Bonus Incentive Program, which offers a \$1,000 bonus to any sworn Atlanta police officer that relocates to the City of Atlanta. Most recently, we partnered with the Atlanta Downtown Improvement District which committed to match the relocation bonus for Atlanta police officers that relocate to Downtown – for a total incentive of \$2,000.

Additional proposed incentives include a take-home marked police vehicle for officers relocating to strategically identified areas of the city that are in most need of increased police presence. And a bill currently in legislation that would exempt Atlanta police officers from paying city property taxes.

These are just the beginning of opportunities the Atlanta Police Foundation will continue to develop with the help of our partners, stakeholders, and donors to increase police presence and stabilize Atlanta neighborhoods as part of our commitment to the Piece by Piece Initiative and our shared commitment with the Mayor, the Chief of Police, and the Atlanta Police Department to make Atlanta the safest and most inviting city for all its citizens, workers, and visitors.

Did You Know?

RealtyTrac reported 610,337 U.S. properties with foreclosure filings in the 3rd Quarter of 2011 - a decrease of 34% over the same period in 2010.

"While foreclosure activity in the 3rd quarter is well below levels from a year ago, this temporary downward trend is about to change. Lenders are cautiously throwing more wood into the foreclosure fireplace after spending months trying to clear the chimney of sloppily filed foreclosures."

James Saccacio, RealtyTrac CEO

October 11, 2011

Atlanta Regional Commission



ATLANTA REGIONAL COMMISSION

Dan Reuter, AICP
Land Use Division Chief
40 Courtland Street
Atlanta GA, 30303
404-463-3305
dreuter@atlantaregional.com
www.AtlantaRegionalCommission

DESCRIPTION: The Atlanta Regional Commission (ARC) is the regional planning and intergovernmental coordination agency for the 10-county area including Cherokee, Clayton, Cobb, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry and Rockdale counties, as well as the City of Atlanta, and the federally-designated Metropolitan Planning Organization (MPO) for the 18-county Atlanta region. For 60 years, ARC and its predecessor agencies have helped to focus the region's leadership, attention and resources on key

issues of regional consequence.

ARC is dedicated to unifying the region's collective resources to prepare the metropolitan area for a prosperous future. It does so through professional planning initiatives, the provision of objective information and the involvement of the community in collaborative partnerships.

COMMITMENT: Specifically, ARC is engaging local government staff to better coordinate and share best practices for the Neighborhood Stabilization Program (NSP) and other housing programs to occupy existing homes that have been vacated due to foreclosure. ARC is also undertaking activities to promote better enforcement of property codes and develop strategies for vacant subdivisions (pipe farms).

ARC has begun holding monthly coordination meetings with local government housing and community development staff to facilitate coordinate and dialogue around these sorts of issues. ARC is also convening local government planning and zoning officials around these issues through the monthly Land Use Coordinating Committee (LUCC) meeting held at ARC. ARC is also conducting a training event known as the Community Planning Academy (CPA) on foreclosure strategies and enforcement.

ARC intends to continue this work for the next 5 years as outlined in the PLAN 2040 work program documents. PLAN 2040 is the region's comprehensive plan. ARC has included housing and foreclosure actions in the Local Performance Standards that are required under state Regional Planning Rules.

Atlanta Volunteer Lawyers Foundation



Tamara Serwer Caldas
Deputy Director
235 Peachtree Street NE, Suite 1750
Atlanta, GA 30303
678-681-6004
tcaldas@avlf.org
www.avlf.org

DESCRIPTION: The Atlanta Volunteer Lawyers Foundation develops and coordinates programs that provide legal representation, education and advocacy for at-risk, low income individuals by tapping the enthusiasm and commitment of volunteer legal professionals to address the unmet civil legal needs in the Atlanta legal community. Our staff recruits, trains, and supervises volunteer lawyers, law students and paralegals to provide direct services to low-income people through several programs. These programs include

providing legal assistance for victims of domestic violence; advocating for the best interests of children in Juvenile and Superior Court proceedings; advising people with probate concerns and assisting individuals with consumer or wage claims and those in need of a Will or other advance directive. As it relates to Piece by Piece, AVLF has a strong focus on landlord-tenant disputes including representation of tenants in eviction proceedings (with special attention to post-foreclosure evictions), security deposits claims, illegal eviction matters and to promote the habitability of rental property. We educate tenants about their rights, especially in the context of foreclosed properties. We work with local and state policymakers to develop policies that promote a more practical and fair approach to landlord tenant issues.

COMMITMENT: The Atlanta Volunteer Lawyers Foundation commits to continuing and increasing our outreach efforts not only to tenants and potential tenants affected by the foreclosure of property in which they live, but also to the larger community, lending institutions, public officials, judges, clerks and other court personnel. We believe that understanding and ensuring enforcement of the Protecting Tenants at Foreclosure Act will inure to the benefit of all parties if it is properly and evenhandedly applied. We commit to reaching out to lenders and to attorneys for lenders who secure property post-foreclosure so that we are able to resolve disputes involving post-foreclosure tenancies with the least amount of litigation and with a common understanding of the rights and responsibilities of all parties. We have already committed to placing an attorney in the Fulton County Courthouse with sufficient expertise to advise tenants about how to protect their rights under state and federal law. We will work more closely with all of the Housing Code Enforcement (HCE) offices in the Atlanta area to promote compliance with local housing codes by successors in interest to foreclosed properties by educating our tenant-clients about the importance of HCE. We will reach out to representatives from banks and other lending institutions as well as any other interested parties to promote legislation in the Georgia General Assembly that clarifies the legal responsibilities of parties post-foreclosure so that tenants are protected from the devastating consequences of improper or unnecessary evictions; rental property is maintained and improved; landlords are paid rent timely; and unscrupulous people are not able to take advantage of the confusion that often ensues during and after foreclosure in a tenant-occupied dwelling.

SPECIAL MESSAGE



Message from Ed Jennings, Jr. U.S. Department of Housing and Urban Development Region IV, Regional Administrator



These are challenging economic times that require innovation and a willingness to collaboratively work together. The Piece by Piece foreclosure initiative is a great example of how, over 140 organizations throughout the metro Atlanta area, banded together to make a concerted effort to address the foreclosure issue. This innovative approach can have significant impact in stabilizing neighborhoods hardest hit by foreclosures and provide hope to those homeowners facing the loss of their home.

Piece by Piece is a model of ingenuity born of necessity here in Atlanta. I am proud of what has been accomplished thus far with this initiative and invite those that are willing and able to consider rolling up their sleeves to join this worthwhile effort. We will continue to work closely with the Piece by Piece leadership as we strive to emerge from this economic crisis, piece by piece, homeowner by homeowner and neighborhood by neighborhood.

The Beltline Team of Sanctuary Real Estate



Derrick L. Duckworth
President/Owner
741 Brookline Street SW
Atlanta, GA 30310
770-744-2742
derrick@thebeltlineteam.com
www.TheBeltlineTeam.com

DESCRIPTION: The Beltline Team of Sanctuary Real Estate is a group of 3 Real Estate Professionals committed to all of the 45 Beltline Neighborhoods. Out of The Beltline Team, we've created Committed to Communities, a Residential Real Estate-led creation, organized with a special attention for some of the Southwest Atlanta Beltline Neighborhoods that have seen a high concentration of vacant homes because of

both mortgage foreclosures and fraud. In cooperation with the neighborhood organizations, and multiple real estate organizations, as well as local

businesses, we've held quarterly events that open up not only homes for sale in the area, but local businesses, so that potential home-buyers can see the amenities that these communities have to offer.

COMMITMENT: Committed to Communities has responded by helping to recruit new residents into some of the hardest hit/impacted communities in Atlanta's intown neighborhoods. Our events have become quarterly and will continue to evolve. We are committed to growing these events to be as inclusive as possible with active real estate professionals (including, lenders, REALTORS, Community Development Corporations, and CHODO's) to ensure that these communities come back to life, stabilize, and become areas of demand.

Best Bank



Nina V. A. Johnson
Bank Director
(Guaranty Bank, FSB)
4000 W. Brown Deer Road
Milwaukee, WI 53209
414-362-5624
nina.johnson@gbmail.com
www.bestbankonline.com

DESCRIPTION: Best Bank is a subsidiary of Guaranty Bank, FSB, located in Milwaukee, Wisconsin. We are a large financial institution with a community focus and our retail footprint is in Wisconsin, Illinois, Michigan, Minnesota and Georgia.

COMMITMENT: Our organization established a loan modification program in 2008, which has been nominated for com-

munity service awards, and we will continue to promote this program within our footprint. The program was rolled out under our companywide initiative, commonly known as "Helping Mainstreet", and it continues to help families in times of need. Additionally, our mortgage department provides consumers with FHA loan products and some of our leadership has dedicated their volunteer time towards foreclosure task forces that help stabilize neighborhoods. Lastly, we are a bank that offers free checking and other products geared towards banking the un-banked/under-banked.

The Center for Community Progress



Leslie Powell
Law and Policy Fellow
1001 Connecticut Ave, NW, Suite 1235
Washington, DC 20036
877-542-4842 x156
lpowell@mail.communityprogress.net
www.communityprogress.net

DC and one in Flint, Michigan. The DC office connects the Center's work to national policymakers and allied organizations around the country, and analyzes national trends. The Flint location provides the organization with real-life application and "grounding" of the focus of the Center's work, and serves as the technical assistance and capacity development division of the organization. The Center's core activities include: policy development; technical assistance and capacity building; research; coalition building; advocacy; and communications.

COMMITMENT: The Center for Community Progress in partnership with the Livable Communities Coalition (LCC) has helped to coordinate a Georgia Land Bank Roundtable comprised of key community development leaders and affordable housing stakeholders from across the state. The purpose of the Roundtable is to identify the desire and capacity to create new land banks in

DESCRIPTION: The Center for Community Progress is a new nonprofit that exists to help meet the growing need in America's cities and towns for effective, sustainable solutions to turn vacant, abandoned and problem properties into vibrant places. The Center operates two offices to support the focus on the relationships between national, state and local policy implementation --- one in Washington,

Georgia and/or improve the efficacy of existing land banks through legislative activity, coalition building, technical assistance or other resources. Land banking is an important tool in community efforts to revitalize vacant and abandoned properties. Existing Georgia land banks include Fulton County/ City of Atlanta, Columbus/Muscogee, Macon-Bibb County, Savannah, Rome-Floyd County, Augusta-Richmond, and Valdosta.

As a co-founder of the Center for Community Progress, Emory Law Professor Dr. Frank Alexander has served as an initial facilitator in framing Roundtable discussions around land banking, forms of financing, and national legislation affecting land banks and land banking. Daniel Kildee, President and CEO of the Center, met with the Roundtable in January to share his experiences with the Genesee Land Bank and to discuss the tax foreclosure law as a tool for community development. The Center's goal in working with the Roundtable is to provide technical assistance to support the Roundtable's collective goals around land banking in the State of Georgia. LCC will help the Roundtable build coalitions with other state-based or Metro-Atlanta based organizations to work toward implementation of the Roundtable's legislative agenda.

As partners in the Piece by Piece Initiative, the Center for Community Progress and LCC are committed to working with the Roundtable to advocate for state legislation that will enhance the efficacy of Georgia's land banks and provide technical assistance to establish a minimum of two new land banks in the state or Metro area within the next three to five years.

The Center for Working Families



Jeri Barr, CEO
995 Roswell Street
Suite 100
Marietta, GA 30060
770-428-2601
JeriBarr@TheCFR.org

DESCRIPTION: The mission of The Center for Working Families (CFR) is to strengthen individuals, families and communities to become self-sufficient by providing: temporary financial assistance to stabilize families in crisis; housing for low-income and homeless families in a safe and secure environment; and education and training to individuals and communities to increase economic capacity and personal growth.

COMMITMENT: CFR's direct services program provides assistance for rent/mortgage, utilities, food prescriptions, and transportation to eligible families and individuals to help them retain permanent housing. Case management services help participants assess their situation, determine the root causes of the housing instability, and establish a goal plan to address the issues. Additional supportive services including financial management, education or employment services may also be provided. Following assistance the case manager continues to work with the participant on accomplishing the goal plan. Participants are tracked at 1 month, 3 months, and 6 months following assistance. CFR's housing programs provide a range of services for homeless families as well as affordable, permanent housing for the community.

CFR operates both short-term (90 days to 6 months) and transitional (24

months) housing for homeless families (minimum one adult and one child) meeting the HUD definition of homelessness. Operating as an alternative to congregate shelters, families are placed in individual apartments where they have 24 hours of safe, secure housing and maintain a higher degree of normalcy and self-reliance in their everyday routines. Participants are required to actively engage in the case management process and develop life and economic skills to increase their capacity to obtain residential stability and a self-sufficient lifestyle. Goals focus around addressing the issues that led to the family becoming homeless while building additional skills contributing to the family's obtaining and retaining permanent housing. A variety of support services are provided to help stabilize families while they are in the program including assistance with child care, food, transportation, employment, education/job training, mental and/or physical health needs.

Cambridge Woods apartments, a 32-unit complex, provides permanent, affordable housing to the community. Monthly rent is currently \$450 and residents' income must be equal to, or above, three times the monthly rate. Employment/education services offer an array of programs and services assisting participants to obtain and retain employment. Our programs are designed to meet the demands of the job market and prepare participants to earn a sustainable wage. Several programs are offered including GED preparation, employment readiness and retention skills, life skills training, mentoring, and community leadership development.

Central Atlanta Progress / Atlanta Downtown Improvement District



Jennifer Ball
Vice President, Planning
50 Hurt Plaza, Suite 110
Atlanta, GA 30303
404.522.3344
jball@atlantadowntown.com
www.AtlantaDowntown.com

DESCRIPTION: Central Atlanta Progress, Inc. (CAP), founded in 1941, is a private nonprofit community development organization providing leadership, programs and services to preserve and strengthen the economic vitality of Downtown Atlanta. With a board of directors of Downtown's top business leaders, CAP is funded through the investment of businesses and institutions. The Atlanta Downtown Improvement

District (ADID), founded in 1995 by CAP, is a public-private partnership that strives to create a livable environment for Downtown Atlanta. With a board of directors of nine private- and public-sector leaders, ADID is funded through a community improvement district. CAP and ADID are committed to creating a thriving Downtown Atlanta community for all of its property owners, employees, residents, students and visitors.

COMMITMENT: As a convener for both the business and residential communities of Downtown Atlanta, Central Atlanta Progress and the Atlanta Downtown Improvement District plan to educate and assist homeowners and employers about the options that exist to avoid foreclosure. By bringing

in representatives from Resources for Residences and Communities (RRC) to speak at our Town Hall Meeting, a quarterly event open to the public and attracts 150 attendees, we connected our stakeholders to available help and assistance. The housing counselor from RRC provided details about the counseling process and how they can assist delinquent borrowers to get financially on track. In addition to impacting the attendees who have troubling mortgages, employers at the Town Hall Meeting could take this information back to their staff regarding this wonderful resource. We have encouraged employers to take this resource one step further in a variety of ways, which could include hosting housing counselors at a lunch and learn event or sponsoring one-on-one counseling for homeowners on their staff.

Charis Community Housing



Christy Norwood
Assistant Community Dev. Director
750 Glenwood Ave. SE
Atlanta, GA 30316
404-627-4304
christy@chariscommunity.org
www.chariscommunity.org

DESCRIPTION: Charis Community Housing is an affordable housing and community development ministry working to restore disenfranchised neighborhoods in the Atlanta area. Charis focuses on strengthening families and neighborhoods by providing housing opportunities for low to moderate rate income households.

COMMITMENT: Charis provides three primary programs for homeownership. These programs include Workforce Housing, NSP Housing, and a Traditional Affordable

Homeownership program to provide housing opportunities across various income levels. With a current focus in the South Atlanta neighborhood, Charis is committed to provide 60 traditional affordable homes in this area and is

determined to see Workforce and NSP housing developed here as well. In the process of providing these homes, Charis looks for foreclosures to acquire, renovate, and return to the housing market through these housing programs. This route of providing existing homes limits new builds and instead focuses on the reduction of foreclosures in the area. Through qualification criteria for all homeowners and financial literacy and budgeting training for new homeowners in the Traditional Affordable program, homeowners are prepared to enter into the significant financial commitment of owning a home. Charis' Community Development department also works to address the negative impact felt by the loss of neighbors due to foreclosure. Charis works in cooperation with the South Atlanta Civic League to help build and organize the community around common hopes and goals.

Charitable Connections, Inc.



Michelle K. Uchiyama, President
451 Fedora Way, NW
Atlanta, GA 30331
404-274-2406
michelleuch@bellsouth.net
www.charitableconnections.com

DESCRIPTION: Charitable Connections, Inc. develops leadership, strengthens organizations, and connects resources and funds initiatives to support the health and well being of individuals, families, neighborhoods, workplaces and communities.

COMMITMENT: Facilitating the development of a housing cooperative to support relocation of families to affordable housing. Creating a model of sustainable, low maintenance, low cost housing options for families and single individuals that can be replicated in existing vacant and abandoned multi-family properties.

The City of McDonough

The Honorable Sandra Vincent
Mayor Pro Tem
136 Keys Ferry Street
McDonough, GA 30253
sandra.vincent@fultoncountyga.gov
www.mcdonoughga.org

DESCRIPTION: The City of McDonough was established in 1823 and is the county seat of Henry. Henry County has been touted in consecutive years as the 2nd fastest growing county in the nation. With a growth explosion of this magnitude, the City has experienced first hand the destabilizing impact of foreclosures, and

the subsequent fallout of code violations. McDonough is painfully aware of the importance of preserving the stability of our community. Through strategic volunteer based community partnerships, under the umbrella of the City's "Project Restore", McDonough aims to curtail these negative forces and return its community to an environment where policy and systems support sustainability, economic growth and development, historic preservation, and overall quality of life. The initial phase of our program will involve a collaborative partnership with the Henry County Fuller Center for Housing, Inc., a non-profit housing rehabilitation agency. "Project Restore" will target areas of greatest need including those with code violations which in some communities have led to City induced foreclosures. Homeowners will then be invited to participate in a holistic evaluation process which identifies needs above that of housing resources.

A scope of work will be completed on the properties and the owners

will receive assistance in the areas of financial literacy, healthcare, legal, food and nutritional needs. The volunteers include citizens from the community, agencies, churches, businesses, banks, real estate, mortgage and healthcare industry. To date the City has received firm commitments from the Henry County Fuller Center, Henry Council for Quality Growth, 4 Rivers Ministry (Feed My People), and No Limits Community Development Corporation – a foreclosure prevention agency. There are more commitments pending with plans to expand the operation outside of the targeted area.

COMMITMENT: The City of McDonough recognizes the importance of preserving the stability of its community and has legislatively and unilaterally agreed to sign on as a partner of Piece by Piece Initiative. The City will utilize aggressive, innovative, and strategic action to minimize the destabilizing force of foreclosure. Our efforts will target a broad base of volunteer community stakeholders who will address the issue of foreclosure, code enforcement, and quality of life from a holistic platform.

The City of Sugar Hill



Kaipo Awana, AICP
Planning Director
4988 West Broad Street
Sugar Hill, GA 30518
770-945-6734 x318
kawana@cityofsugarhill.com
www.cityofsugarhill.com

DESCRIPTION: The City of Sugar Hill is home to 18,500 residents and over 1,000 businesses, with 8.7 million square feet of office, retail, and industrial/flex space. Located in Northwest Gwinnett, Sugar Hill has a family-oriented, rustic feel, while at the same time encouraging and maintaining consistent commercial and industrial growth. The City is expanding and developing over 120 acres of parks and offers a variety of city sponsored recreational opportunities, sports, regional events, professional events and annual

festivals (Including a Community Easter Egg Hunt, "Sparks in the Park" fireworks, Fall Festival and a Winter Holiday Celebration) thus earning the nickname "The Recreation City."

Gary Pirkle Park is our newest park and features 255,000 sq ft of synthetic turf. The 67 acre complex has several natural turf fields, 1.8 mile walking trail, a 90' solar powered play pavilion, a community garden with a resource barn and several picnic pavilions.

E. E. Robinson Park our oldest park is getting a makeover to house a 57 -acre baseball complex with intermediate ball fields, three new "T" Ball fields and more parking for special events, a tournament size ball field complete

with bleachers, a locker room, playground, lighting and other support facilities.

COMMITMENT: The City of Sugar Hill's commitment includes the following: Biannual Clean Up Our City Days - sponsored by the City and Advanced Disposal. Broken/discarded lawn and garden furniture or equipment, appliances (NO refrigerators or freezers), furniture and other general debris lying around the yard or basement will be picked up at the curb two days a year to assist those with accumulated items on their property.

World Changers / Housing Authority Partnership -A large group of young adults come to Sugar Hill to paint, reroof, build handicap ramps and other minor repairs to needy resident families and homeowners.

Code Enforcement Negative Equity Initiative - Firm but fair enforcement of property maintenance codes to be proactive in encouraging care and maintenance of our neighborhoods.

Citizen Automated Response & Enforcement System (CARES) - An automated customer service request management system that allows residents to conveniently request and track services such as street maintenance, storm water issues and code enforcement complaints.

The Civic League for Regional Atlanta



Ellen Mayer, Managing Director
P.O. Box 1002
Atlanta, GA 30301
404-413-0319
ellen@civicleagueatlanta.org
www.civicleagueatlanta.org

DESCRIPTION: The Civic League for Regional Atlanta is an independent, nonpartisan, nonprofit organization created to engage the people of the region in the plans and policies shaping the region. Through programming that combines information, education and consensus-building, we ask citizens how they want their region to be and then share that intelligence with regional policymakers, so

they can make informed decisions that best reflect the priorities, hopes and aspirations of the people they serve.

COMMITMENT: The Piece by Piece initiative is a natural fit for The Civic League's annual Neighborhood Summit, which is a daylong program developed to give grassroots leaders tools, training, resources and encouragement for building stronger, healthier, happier, better neighborhoods and communities. Program partners include the Metropolitan Atlanta United Way, the Community Foundation for Greater Atlanta, Atlanta Neighborhood Development

Partnership and a number of other Piece by Piece partners.

The Neighborhood Summit typically attracts about 600 participants from the 10-county Atlanta region. Most are active leaders in their neighborhood or homeowners associations, making them an ideal audience for programming that addresses the foreclosure crisis at the ground level and on a community-by-community basis. The 2011 Neighborhood Summit included a workshop designed to empower neighbors to help prevent further foreclosures in their communities and also counteract the side effects of those foreclosures that have already occurred. As the effects of the foreclosure crisis will be with us for some time, we plan to build on this initial programming over the next several years.

Additionally, The Civic League is committed to sharing information on the regional foreclosure crisis and Piece by Piece initiative through our monthly e-newsletter, which reaches 3,700 subscribers.

The Civic League engages citizens in issues of regional importance through a variety of programs and research, and we are further committed to looking beyond these two specific channels for additional opportunities to collaborate on this critical issue with other Piece by Piece partners.

Clayton County Neighborhood Stabilization Program



Mr. Larry Ceminsky
NSP Manager
1671 Adamson Parkway, Suite 101
Morrow, GA 30260
770-477-4523
larry.ceminsky@co.clayton.ga.us
www.ClaytonNSP.com

DESCRIPTION: The Cornerstone of our organizational structure begins with the leadership of the Clayton County Board of Commissioners, led by Chairman Eldrin Bell. The following County Departments and Offices will be instrumental in implementing the Piece by Piece initiatives: Neighborhood Stabilization Program, Housing & Community Development, Economic Development, Community Planning and Zoning, Tax Assessors Office, Tax Commissioners Office, Police Code Enforcement and Special Agents,

Community Affairs, Senior Services, Sheriff's Office, Clayton County Jail, Parks & Recreation, Public Relations, Finance, Transportation and IT. Joining the County are the University of Georgia Extension Service, Metro Fair Housing, Metro South Association of Realtors, Empire Board of Realtists, Southern Crescent Habitat for Humanity, Housing Authority of Clayton County and the Georgia Bankers Association representing thirteen banks, mortgage companies and the Clayton County Chamber of Commerce.

We are expanding our partnerships with Georgia Power, Clayton County Water Authority, the media, the Metro Association of Homebuilders, faith based organizations, and the Homeowners Associations of Clayton County.

Individually our actions are limited; together we possess the capacity, commitment and vision to move the Clayton County housing market from a condition of instability toward decisive positive change.

COMMITMENT: Clayton County will:

1. Develop an adaptive, collaborative housing initiative center to ensure all resources are best utilized in working with housing issues and needs. As a whole, we must take the time to jointly diagnose, interpret and determine "what is happening right now, what is the meaning? The leadership must be adaptive and think politically to bring together all parties to maximum our resources and create a framework for collective leadership.
2. Host a Housing Summit to promote identification of best practices and solutions that will address housing issues specific to Clayton County and can be shared and replicated around the entire Atlanta metro area.
3. Create a web-based data system customized to match the needs of each county department with wireless access. This type of system can be partially funded as an NSP activity. Additional funding would be sought through grants, foundations and other local sources.
4. Develop programs to regulate the use of property in order to foster responsible landlord behavior and maintain an adequate level of quality rental housing that will be an asset rather than a burden to the community.
5. Reduce crime caused by foreclosures and vacant properties through systemic rather than complaint-driven solutions and programs.
6. Develop registrations and licensing strategies to identify owners when emergencies, code violations, taxes and other issues need resolution, to create the capacity/means for continued dialog with the owner regarding changes to County ordinances (codes or regulations), services, etc.
7. Create a Land Bank Authority (or activate an existing authority) to utilize as a tool to acquire, manage, maintain, repurpose and dispose of vacant, foreclosed or other properties as deemed necessary by the Land Bank Board.
8. Develop partnerships to improve the housing quality and occupancy

of multifamily housing, and specific needs multi-family housing, through financial incentives, Low Income Housing Tax Credits, project based rental assistance, expanded tenant services, and County regulation.

9. Identify senior housing programs, developers and management services as needed to provide resources for our older citizens to age in place in safe alternative forms of housing with support services.

10. Create opportunities for all citizens to take an active role in identifying housing issues that affect their neighborhood and proposing solutions to those issues which will sustain property values, and maintain safe, attractive and desirable communities. Citizens are an untapped asset with the greatest investment in the County's future.

11. Create new partnerships by bringing groups and organizations together who have been disenfranchised to reach a common definition of success resulting in long term successes and resources.

12. Coordinate Regional efforts to reduce loan foreclosures through better education of consumers, open and continuous communication with lenders,

secondary investors, appraisers and community stakeholders. A Board of Advisors should be created with membership comprised of lenders and selected stakeholders representing every County within the Region to provide time sensitive information, concerns and recommend changes for immediate implementation where needed.

13. Develop mutually beneficial relationships with lending institutions such as banks, credit unions and mortgage lenders located within Clayton County to develop or promote programs that will financially support the housing market recovery. Introducing opportunities for public/private partnerships which will leverage public funding without undue private investment risks.

14. Work toward improving the public image of Clayton County by encouraging and promoting media response to the attributes of the County, its people, its resources and services. Until we distinguish the myth from reality, the residential market will not recover. People buy into the concept of community and housing as the vehicle through which they achieve the concept.

The Community Foundation for Greater Atlanta



Tene Traylor
Program Officer
50 Hurt Plaza, Suite 449
Atlanta, GA 30303
404-588-3201
ttraylor@cfgreateratlanta.org
www.cfgreateratlanta.org

DESCRIPTION: Since 1951, The Community Foundation for Greater Atlanta has been building a stronger Atlanta region by empowering donors, nonprofits and community leaders. We believe in the power of philanthropy to enable individual citizens to improve communities. By connecting donors, nonprofits and community leaders, we are improving communities in our 23-county region through philanthropy. Philanthropy means investing financial,

human or intellectual resources in nonprofit and community solutions to some of our region's most challenging problems.

We provide community leadership on critical issues in our region, whether that's improving the environmental sustainability of nonprofits through Grants to Green or supporting neighbors to create positive change in their communities through the Neighborhood Fund. We also provide personalized philanthropic advice to individuals and families interested in making a long-term impact with their giving.

The Community Foundation for Greater Atlanta connects people to the issues and organizations making a difference in our region.

COMMITMENT: The Community Foundation for Greater Atlanta is dedicated to strengthening the nonprofit sector and advancing public will. We support nonprofits through grants and guidance, strengthening their ability to make an impact on critical issues in our region. In addition, we lead and participate in collaborative efforts to provide solutions to community problems, often partnering with local community leaders, other funders, nonprofits and individual donors. More specifically, our Neighborhood Fund focuses on neighborhood-based efforts to address issues such as foreclosure, vacant properties and revitalization. The Community Foundation recently published a community report for donors to help educate and address the issue of the foreclosure crisis.

Did You Know?

Georgia ranked
THIRD
in the nation for
foreclosure activity in
the third quarter of 2011.



1 in every **89**

Metro Atlanta Homes
faced foreclosure filings in
the third quarter of 2011.

Source: RealtyTrac.com



Patrice B. Duncan
EVP, Business Development
4532 Jonesboro Road, 2nd Floor
Forest Park, GA 30297
770-961-6900 x2222
pduncan@depower.org
www.depower.org

DESCRIPTION: D&E, A Financial Education and Training Institute, Inc., is a HUD Approved Housing Counseling Agency that “develops people, empowers communities and changes lives” through outreach and education, which yield economic empowerment.

Our purpose is to transform the lives of overlooked and underserved communities through the delivery of affordable housing, low-cost banking, workforce development, senior enrichment and youth empowerment programs.

COMMITMENT: With the alarming rate of income loss and a myriad of other contributing factors, we now find our communities battling foreclosure at an unprecedented rate; The D&E Group is committed to stabilizing families, neighborhoods & communities. “Because the lives of underserved communities and the way they handle their money really matter;” we transform lives, enrich moral fiber and heighten the financial awareness of families through outreach and education that yields economic empowerment! D&E provides comprehensive Homebuyer Education and Foreclosure Prevention/Loss Mitigation Counseling to individuals who were either first-time homebuyers and need pre-purchase education or homeowners who are delinquent on their mortgages and in need of foreclosure counseling to help preserve homeownership through our 3 P’s to Power™ Program Suite.

CredAbility



John McCosh
Public Relations Manager
270 Peachtree Street, NW
Suite 1800
Atlanta GA 30309
404-260-6108
john.mccosh@credability.org
www.credability.org

DESCRIPTION: CredAbility is one of the leading nonprofit credit counseling and education agencies in the United States, serving clients in all 50 states plus the District of Columbia, Guam, Puerto Rico and the US Virgin Islands, in both English and Spanish. In addition to providing counseling via telephone and internet, CredAbility has more than 25 locations across the southeast, including nine in Atlanta, its headquarters.

The nonprofit agency is accredited by the Council on Accreditation and is a member of the Better Business Bureau and the National Foundation for Credit Counseling (NFCC). Governed by a community-based board of directors, CredAbility is funded by creditors, clients,

individual donors and grants from foundations, businesses and government agencies. Service is provided 24/7 by phone at 800.251.2227 and online at www.CredAbility.org

COMMITMENT: CredAbility provides foreclosure prevention counseling to more than 12,000 Georgia families each year, most of them in north Georgia and metro Atlanta. The nonprofit agency is committed to continue meeting demand for counseling, as well as provide education sessions to help larger groups of struggling homeowners understand their options. In the past year CredAbility partnered with the Douglas County Piece by Piece initiative to offer the class “How Do I Save My Home” to local homeowners, which provided a template for future education efforts. CredAbility is also committed to convening with the Atlanta region’s other housing counseling agencies to work on strategies to heal communities that have been wracked by foreclosure.

DeKalb Association of Realtors



Linda Bardach
Association Executive
1414 Montreal Road
Tucker, GA 30084
770-483-6100
ae@dekalbrealtors.com
www.DeKalbRealtors.com

DESCRIPTION: The DeKalb Association of REALTORS® is a professional trade association of real estate licensees and affiliated members. Its members abide by the National Association’s Code of Ethics. The REALTOR® Associations at the local, state and national level are the only organizations that advocate for private property rights and home ownership.

DeKalb REALTORS® actively support the community in which they live and work, from community service to educating DeKalb workforce personnel about home

ownership, to working to improve and stabilize communities.

COMMITMENT: In addition to fair housing education and advocacy locally for private property rights, the DeKalb Association of REALTORS® created a

non-profit subsidiary, DeKalb Workforce Housing Initiative Program (DWHIP) to address the foreclosure crisis. Full information about this organization is available at DWHIP.org. DWHIP works to improve and stabilize communities within DeKalb County in these ways:

Educate REALTOR® members about the short sale and foreclosure process so they can better serve their clients. Educate REALTOR® members about financial options and down payment assistance available to buyers so that more buyers can afford to buy a home. Educate the public about the home buying process and financial options available to them. Support DeKalb workforce personnel in their home buying endeavors, because people who live where they work strengthen communities. Assist buyers in finding affordable housing alternatives, which will help reduce the number of short sale and foreclosed properties on the market. Statistics show that home owners are more involved citizens in their communities.

DeKalb County / Community Development Department

Ms. Chris H. Morris, Director
Community Development Department
150 E. Ponce De Leon Ave, Suite 150
Decatur, GA 30030
404-286-3308
chmorris@dekalbcountyga.gov
www.dekalbcountyga.gov

DESCRIPTION: DeKalb County encompasses the cities of Avondale Estates, Chamblee, Clarkston, Decatur (county seat), Doraville, Dunwoody, Lithonia, Pine Lake, Stone Mountain and a portion of the City of Atlanta. DeKalb's population of more than 700,000 residents ranks second among Georgia counties, and is the most culturally diverse in the State.

Approximately 18% of the population lives in the incorporated areas.

More than 64 languages are spoken within its boundaries. The industrial mix includes retail and wholesale trade, health services, tourism, communications, with both major corporations and small establishments represented.

There are three school systems in operation: DeKalb County, Decatur, and Atlanta Public Schools. DeKalb is home to a number of colleges and universities including Emory, Agnes Scott, Oglethorpe, Georgia Perimeter, DeVry, Mercer, LeCordon Blue, DeKalb Tech, and Omni Tech Technical Institute. DeKalb is second in businesses, workers, and overall personal income.

Four major interstates and MARTA (Metropolitan Atlanta Rapid Transit Authority) public transportation are easily accessible. DeKalb is also the home of Georgia's second busiest airport - DeKalb Peachtree Airport.

One of DeKalb's most well-known attractions is Stone Mountain Park, home to the world's largest free-standing piece of exposed granite and the world's largest relief sculpture. Another natural attraction is Davidson Arabia Mountain Nature Preserve, 2,000 acres of granite outcrop, wetlands, pine and oak forests, streams, and a lake.

COMMITMENT:

The Community Development Department will lead collaborative efforts between DeKalb County and the Piece by Piece initiative. The department works primarily with funds from the U.S. Department of Housing and Urban Development to help develop viable urban communities, principally benefiting low to moderate income persons. The Community Development Department provides the resources for decent and affordable housing, improvement and expansion of community facilities and infrastructure, and

creation of new job opportunities.

In accordance with the Title III Housing and Economic Recovery Act of 2008 and the American Recovery and Reinvestment Act of 2009, the U.S. Department of Housing and Urban Development (HUD) has allocated funding to DeKalb County through the following programs:

- Community Development Block Grant Recovery Program (CDBG-R) - \$1,543,400 - This funding will be used to stimulate the economy through measures that modernize the local infrastructure and improve energy efficiency. Funding will assist with hard development costs associated with infrastructure improvements and activities that stimulate job creation and long-term economic benefit.

- Homeless Prevention and Rapid Re-Housing Program (HPRP) - \$2,359,998 - This funding will be used to either prevent individuals and families from becoming homeless or help those experiencing homelessness to be quickly re-housed and stabilized.

- Neighborhood Stabilization Program - (NSP 1) \$18,545,013 and (NSP 3) \$5,233,105 - This funding is being used in the areas of greatest need in DeKalb County to help stabilize neighborhoods impacted by the foreclosure crisis.



Foreclosed homes rehabilitated and sold as part of the DeKalb County Neighborhood Stabilization Program



DeKalb Foreclosure Prevention and Intervention Task Force “Proposed Solutions” The DeKalb Mortgage Foreclosure Crisis Report- In 2008, DeKalb County created the DeKalb Foreclosure Prevention and Intervention Task Force to find solutions and address the mortgage crisis affecting families and communities in DeKalb County. The task force comprised of a diverse group of community leaders and stakeholders whose recommendations included community outreach efforts, legislative initiatives, and a plan for families and neighborhoods affected by foreclosure. The County continues to review and implement recommendations set forth by the task force.

Code Enforcement Task Force - In August 2010, DeKalb County established the DeKalb County Code Enforcement Task Force. The task force, which included community leaders, county officials, and other key individuals, identified and assisted in the implementation of solution-driven

recommendations to address code enforcement issues affecting communities throughout DeKalb. Recommendations from the task force were presented to the DeKalb County Board of Commissioners in December 2010. Efforts are underway to examine the feasibility of the recommendations and begin implementation as deemed necessary.

Neighborhood Stabilization Program (NSP 1 and NSP 3) - DeKalb County received \$18.3 million for NSP 1 and \$5.2 million for NSP 3 from U.S. Department of Housing and Urban Development (HUD) to help stabilize neighborhoods that have been negatively impacted by vacant and abandoned foreclosed properties. Through the Neighborhood Stabilization Program, DeKalb County has been able to acquire, redevelop, and resell foreclosed properties that devalue and blight neighborhoods.

DeKalb County Foreclosure Registry - The DeKalb County Foreclosure Registry was established as a means to protect neighborhoods from becoming blighted through the lack of adequate maintenance and security as a result of properties that are foreclosed or where ownership has been transferred after foreclosure. Beginning October 27, 2010, creditors or mortgagees who foreclose on a property are required by law to register the property with DeKalb County and pay a fee of \$175 or face fines in the amount of \$500 per month. Creditors or mortgagees located outside the geographical boundaries of Clayton, DeKalb, Fulton, Gwinnett, Henry, and Rockdale Counties are required to designate a local property agent located within these geographical boundaries to ensure security and maintenance of the property in compliance with County Code.

DeKalb County Save-A-Home Program and Save-A-Home Workshops - DeKalb County has partnered with housing counseling agencies and financial institutions to implement quarterly workshops that allow hundreds of homeowners in jeopardy of losing their homes to work out repayment plans, loan modification and other loss mitigation strategies to avoid foreclosure. The County is currently working to create more workshops targeting DeKalb County employees as well as employees of other DeKalb County businesses.

Housing Resource Center - DeKalb County is exploring the possibility of creating an on-line clearinghouse that provides information and resources to help homeowners, landlords, and tenants gain a better understanding of housing laws, their rights and responsibilities, foreclosure process, etc. The Housing Resource Center will also provide a listing of agencies that offer assistance with foreclosure/housing related issues. The Housing Resource Center should be available in Fall 2011.

Referral Program - DeKalb County has implemented an ongoing referral program in which homeowners who are in jeopardy of losing their homes are referred to HUD approved housing counseling agencies.

In Rem/Demolition Program - In 2010, DeKalb County modified its existing demolition program to assist in eliminating and preventing slum areas and urban blight. The overall goal of the program is to develop and maintain viable communities for its citizens.

Demolition for approved Complaint in Rem properties is administered by the Community Development Department in collaboration with the Code Compliance Unit.

Pipe Farm Task Force - In 2011, DeKalb County created a task force to explore solutions and opportunities to spur viable developments from abandoned, partially developed, bankrupt development sites ("pipe farms"). Stimulating residential construction will have a positive impact on the

County's tax digests, in addition to helping to stabilize neighborhoods and create jobs. Recommendations are forthcoming.

Section 3 Compliance - In administering the Neighborhood Stabilization Program and other HUD Programs, DeKalb County's Purchasing and Contracting Department adheres to HUD's Section 3 requirements by making available contract opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods. DeKalb's Workforce Development and Community Development Departments help ensure that job training, employment, and business opportunities are identified and information is disseminated to the community.

Land Bank Authority - DeKalb County is launching a land bank authority to combat vacant, abandoned, and under-utilized properties that undermine the value and quality of neighborhoods. With the creation of the land bank, the County will have the ability to acquire and dispose of property with an end goal of stabilizing neighborhoods.

HeyGov! - DeKalb County has launched Phase I of the HeyGov! an interactive web-based application that allows citizens to view, create, and research service requests. Phase II will include the Code Enforcement module allowing citizens to report code enforcement violations through an interactive map on the web or a mobile device.

Features: Display Options, Commission Districts, Zip Codes, Service Request Types, Date Ranges, Service Request Ticket Number, "Hot Spots" of concentrated requested services; Open/Closed status, and Citizens will have ability to submit pictures with service requests

Benefits: Transparency for citizens, Faster deployment to introduce new services, Reduces IS infrastructure costs, Reduces IS development time and improves utilization of staff resources, Provides opportunity to expand services to other County departments, Alleviates the need to implement more costly alternatives

Foreclosure Analysis - A comprehensive foreclosure response plan requires an analysis of foreclosure rates, locations, type, and its economical and underlying impact on neighborhoods and local government.

DeKalb County has been tracking foreclosures for at least 20 years. Currents efforts include analysis of foreclosures by zip code and its effect on neighborhoods. Efforts are underway to analyze the economical and underlying impact on county departments and offices.

DeKalb Metro Housing Counseling Center

Jimmy Bennett
Executive Director
4151 Memorial Drive, Suite 106-D
Decatur, GA 30032
404-508-0922
jbdekalbmetro@bellsouth.net

DESCRIPTION: The DeKalb Metro Housing Counseling Center is a 501-C-3 Non-Profit HUD Certified Comprehensive Housing Agency. Since 1979, we have provided individual and group housing counseling to residents of the thirteen-county metro Atlanta area.

COMMITMENT: The DeKalb Metro Housing Counseling Center's services include: Pre-Purchase and Post-Occupancy Counseling. The group pre-purchase class is a Homebuyer's Educational class

DeKalb Workforce Housing Initiative Program



Barbara C. Campbell, President
1414 Montreal Road
Tucker, GA 30084
770-483-6100
grant@dekalbrealtors.com
www.DWHIP.com

DESCRIPTION: DeKalb Workforce Housing Initiative Program (DWHIP) is the result of a grant written by the DeKalb Association of REALTORS. The grant was approved by the National Association of REALTORS and funded by the Ira Gribin Grant to help workforce workers. The purpose of DWHIP is to educate REALTORS® and qualified workforce housing buyers in the purchase of affordable homes. This is a multi-faceted approach by pairing the workforce buyers

to affordable homes: foreclosed and/or distressed properties in communities throughout DeKalb County, Georgia. Through different loan programs, down payment assistance programs and NSP programs coupled with the already discounted price of homes, affordability makes homeownership more attainable for the workforce buyers. DWHIP also sponsors homebuyer workshops to educate the buyers on homeownership so that stabilization will be long-term. As REALTORS®, we have a vested interest in maintaining the integrity and value of communities not only from a professional stand point, but from a need to provide a much needed service to promote and protect homeownership.

COMMITMENT: The purpose of DWHIP is first, educate and train DeKalb REALTORS® Members by providing educational programs and materials that will qualify them to service and represent workforce housing buyers in today's market. Second, create partnerships in workforce housing solutions with other organizations; such as but not limited to: neighborhood development/stabilization programs; Georgia Department of Community Affairs; HUD approved Counseling Agency; and mortgage lenders. Third, reaching out to educate and help workforce buyers to prepare and qualify them for homeownership by sponsoring free homebuyer workshops which are required in order to be approved for any down payment assistance. DWHIP is a nonprofit organization and will be seeking other grants or funding to sustain the program.

which is the HUD eight-hour course that is required for various down-payment assistance programs. Topics covered in the class include: Consumer Education and Budgeting; Inspecting the Property; Choosing a Realtor/Down Payment Assistance; Loan Application and Closing; Purchase Fraud; Fair Housing and Post Occupancy. The primary thrust of the Post Occupancy program is to educate and counsel individuals who are facing foreclosure and/or eviction. The agency also serves as a source of information on general housing related inquiries.

Disciples On The Walk, Inc.



Dorothea Norman
1681 E. Kellogg Circle
Douglasville, GA 30134
404-925-1731
Disciplesonthewalk@bellsouth.net
www.disciplesonthewalk.com

DESCRIPTION: Our mission is to increase the availability of high-quality, safe, affordable housing for working families. Incorporating economic benefits, environmental stewardship and social solutions, Disciples On The Walk, Inc. sustainably revitalizes at-risk communities -- one home, one family, one life at a time. Our vision is to positively impact the development of livable, walkable,

sustainable cities and create stable communities so families can actually live where they work. We see a future in which our urban neighborhoods are truly mixed use and mixed income, where families can thrive while building economic independence and generational wealth.

COMMITMENT: Disciples On The Walk has a unique way to make home ownership a reality. We rescue homes from demolition that would otherwise end up in landfills. These houses are either moved to planned neighborhoods for rehabilitation or rebuilt on-site, using green building standards. All are sold at cost to working families who earn below the area median income -- people like single parents, seniors, ADA, teachers, police officers, hair stylists, nurses and government workers.

Disciples On The Walk gives the chronically unemployed, the homeless and at-risk youth the opportunity to learn job skills and other life skills through our work-mentor program. We place participants side-by-side on the job site with mentors and construction personnel. While building these homes for others, they rebuild their own lives -- and learn the value of teamwork, resourcefulness and commitment.

Our Work-Mentor Program features: skills assessments and goal setting; paid labor and trade positions; peer-to-peer partnering and training; on-the-job seminars; small group and one-on-one training; and performance assessments that are shared with partnering organizations.

Delmar Realty Advisors



Sara Lee, Manager
PO Box 54
Statham, GA 30666
678-296-9923
slee@livedelmar.com
www.affordabledelmar.com

DESCRIPTION: Delmar Realty Advisors (DRA) is a real estate management company founded by social entrepreneurs with a dual mission to:

1. Profitably provide quality affordable rental housing, and;
2. Reduce the number of foreclosed homes in the market through purchase and renovation, leading to the revitalization of communities.

DRA utilizes a multi-tiered approach to single family rental homes for affordable housing with discreet business units that manage the following business services: Acquisition, Renovation,

Lease-up, Property Management and Supportive Services.

DRA currently manages over \$7 million in real estate made up of over 90 scattered-site-single-family affordable residential rental homes in the metropolitan Atlanta area. Currently, DRA is expanding its' portfolio through three separate lines of business: traditional equity affordable housing funds, tax advantage affordable housing transactions and multifamily supportive housing transactions.

COMMITMENT: We plan to purchase, renovate and put into service over 500 scattered site single family affordable rental homes in the City of Atlanta. Expand our network in the affordable housing space and scale our business model to other geographic locations across Georgia and the United States.

Enterprise Community Partners, Inc.



Odetta MacLeish-White
Foreclosure Response Initiative
404-523-6060 x16
omacleish-white@enterprisecommunity.org
Meaghan Shannon-Vlkovic, VP
404-523-6060 x12
mvlkovic@enterprisecommunity.org
Southeast Market
50 Hurt Plaza, Suite 980
Atlanta, GA 30303
www.enterprisecommunity.org

DESCRIPTION: Enterprise is a leading provider of the development capital and expertise it takes to create decent, affordable homes and rebuild communities. We create opportunity for low- and moderate-income people through fit, affordable housing and diverse, thriving communities. Enterprise has raised and invested more than \$11 billion in equity, grants and loans to help build or preserve more than 280,000 affordable rental and for-sale homes to create vital communities.

Enterprise also uses its resources to bring together private and public organizations, pioneer development solutions and advocate for federal policies in support of affordable housing and community development. Enterprise is a national HUD NSP Technical Assistance provider and works in all of our communities to support and develop comprehensive neighborhood stabilization approaches.

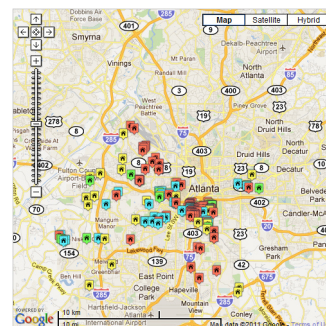
COMMITMENT: Enterprise Community Partners, Inc. is currently directing significant resources from both its Southeast Office and national Community Foreclosure Response initiative to address multiple aspects of the foreclosure crisis in Georgia. The Southeast office has been working with the City of Atlanta, The Home Depot Foundation and Southface to green the rehab of NSP single family homes and multi-family properties that have been foreclosed and or abandoned, and housing in blighted communities. The Southeast office also supports the City of Atlanta's efforts to create a parcel level housing data base which will provide information for place-based community development planning and stabilization of neighborhoods. Together, the Southeast office and national Community Foreclosure Response staff are providing financial and personnel support to launch a regional local housing market and community data collection project. The national Community Foreclosure Response initiative will also provide direct grant support and staff time to Piece By Piece to develop its capacity to serve as an engine of regional collective impact in all phases of foreclosure response. The Southeast office and national Community Foreclosure Response initiative will also direct resources to the Fulton County/City of Atlanta Land Bank to enhance

its capacity to address vacant and abandoned property and redevelopment opportunities. It is anticipated that Enterprise will continue to provide financial and personnel resources for effective foreclosure response and neighborhood stabilization activities into the future. Such support may include climate specific green construction and rehabilitation techniques to support NSP initiatives, and regionally focused roundtables and materials designed to improve leveraging NSP funds with private capital to increase the scale of single-family acquisition/rehab efforts.

Enterprise Community Partners is a lead sponsor of the Piece by Piece Foreclosure Response Initiative.

Did You Know?

The City of Atlanta has a locator mapping service of all of its NSP related homes in various stages of renovation, available for sale or sold. Those interested can find the map online at the following page on the City of Atlanta GIS site:



<http://gis.atlantaga.gov/apps/nsp/propertymap.php>



Raphael Holloway
Chief Operations Officer
1105 West Peachtree Street
Atlanta, GA 30309
404-853-2821
rholloway@familiesfirst.org
www.familiesfirst.org

DESCRIPTION: Families First is a state-wide non-profit, multi-service agency, based in Atlanta, GA., licensed by the state, and accredited by the Council on Accreditation (COA). Families First serve 40,000 clients annually and since 1980, have responded to the needs of fragile families and children in need. The agency's mission is, "To ensure the success of children in jeopardy by empowering families."

COMMITMENT: Families First will

continue to provide housing options through our HUD funded supportive and transitional housing programs. Families first also offers mental health counseling services to the community to support the development and utilization of coping skills to deal with emotions created by the foreclosure crisis. Finally Families First has recently begun to offer a Ways to Work program. This program will allow families to receive low interest loans to purchase a vehicle. Owning a vehicle will increase the individual's stability with current employees and create opportunities to seek new employment.



Shawna Jackson, Loan Officer
Flagstar Bank, FSB
4900 Ashford Dunwoody
Dunwoody, GA 30338
800-945-7700
shawna.jackson@flagstar.com

DESCRIPTION: Flagstar Bank, headquartered in Troy, Michigan, is a community bank with 162 banking centers in Michigan, Indiana and Georgia. Chartered in 1987 as a federal savings bank, today Flagstar has assets in excess of \$13 billion.

COMMITMENT: Flagstar currently offers Fannie Mae and Freddie Mac Home Affordable Mortgage Products, including renovation products and Homepath. Flagstar is involved with the OTS's Atlanta Affordable Housing Stakeholder's Forum.

Flagstar will be attending the "Help for Homeowner's Community Event" held at the Georgia International Convention Center on June 17-18. This is an opportunity for borrower's to meet their mortgage lender one-on-one.

Family Community Housing Association, Inc.



Julius Webb, Executive Director
3828 Salem Road, Dept. #37
Covington, GA 30016
770-787-4436
fcha2002@aol.com
www.fchainc.org

DESCRIPTION: Family Community Housing Association, Inc. (FCHA) is a 501(c)(3) housing counseling and development agency. Our mission and goals are to educate and assist as many low-to-moderate income individuals and families as possible in our underserved communities with home ownership opportunities. By working collectively with other HUD-certified agencies, FCHA will help expand homeownership services to first-time home buyers and empower current homeowners to maintain their

homes and provide expertise in support of preventing foreclosures in the future. Other goals include the following:

- Provide affordable housing through education and development efforts;
- Identify various down payment assistance programs in communities we serve, NSP, DCA, FHLB of Atlanta, IDA programs. Often these down payment assistance programs can be combined;
- Promote quality and affordable loan products and services;
- Increase predatory lending awareness;
- Increase fair housing rights awareness;

COMMITMENT: "Making Homeownership Possible Initiative"

The Making Homeownership Possible Initiative started in 2005. Since then we have assisted hundreds of individuals and families along the path of

homeownership. FCHA is experienced in the following housing counseling services:

- Home Buyer Education;
- Pre & Post Purchase Counseling;
- Financial Fitness Classes;
- Down Payment & Closing Cost Assistance;
- Individual Development Account (IDA);
- Foreclosure Prevention Counseling; and
- Community Building.

FCHA Objectives - We understand the value and importance of home ownership. Homeownership gives homeowners a stake in their community and provides financial stability. However, many first-time home buyers are not aware of the many responsibilities that comes with homeownership. Their inexperience can result in problems after purchase such as; inadequate maintenance, rising utility bills and mortgage payments. As a result many may lose their homes within the first twelve months of homeownership. Our objectives are the following;

- Prevent foreclosures;
- Increase safe, decent and affordable housing, while supporting local neighborhood stabilization development efforts;
- Educate potential homeowners in becoming loan product savvy;
- Prepare clients to for mortgage readiness; and
- Educate in managing finances.



Sibyl Slade
Senior Regional Community
Development Manager
1000 Peachtree Street, NE
Atlanta, GA 30309
404-498-7242
sibyl.slade@atl.frb.org
www.frbatlanta.org/commdev

DESCRIPTION: The Federal Reserve Bank of Atlanta is part of the central bank of the United States. The Federal Reserve System—the Fed, as it is often called—consists of twelve Reserve Banks located around the country and the Board of Governors in Washington, D.C. The Community and Economic Development (CED) group of the Atlanta Fed improves communities and their economic well-being in the Southeast. We conduct research and provide technical assistance, training, and information to

financial institutions, community and economic development organizations, and government agencies, as well as to consumers.

The Atlanta Fed's CED group focuses its work in two major areas:

- Promoting community and economic development:
 - Exploring issues affecting the financial stability and quality of life of all communities—issues related to small business, foreclosure, and workforce development
 - Conducting and providing information on community and economic development research and other intelligence to inform policy decisions at national, regional, state, and local levels
 - Focusing particular attention on low- and moderate-income communities
- Supporting access to fair and responsible financial services:
 - Promoting fair and impartial access to credit in underserved markets
 - Helping financial institutions understand their responsibilities under the federal Community Reinvestment Act

COMMITMENT: In addition to hosting the research and data workgroup for the Piece by Piece initiative, the Federal Reserve Bank of Atlanta has been involved in several initiatives and efforts to address foreclosures in the metro Atlanta area. These activities include but are not limited to:

- Co-sponsoring an Interagency Affordable Housing Forum to engage industry experts in dialogue to identify collaborative solutions to address the foreclosure and REO issues in the City of Atlanta;
- Hosting stakeholder convenings in Atlanta, GA and Miami, FL to gather intelligence about the latest developments in the loan modification process and continuing this dialogue on a national level at the 3rd Quarter HopeNow Fly In event in Washington, D.C.;
- Providing Real Estate Fraud & Foreclosure Scams training to housing counseling agencies, financial institutions, realtors, law enforcement agencies, and regulatory agencies;
- Producing quarterly trend reports on mortgage payment delinquency and foreclosures by state and county;
- Establishing the Center for Real Estate Analytics that serves as a repository for research discussion papers, mortgage delinquency trend maps, and other resources for consumers, researchers, and industry practitioners and professionals;
- Creating a Foreclosure Toolkit that highlights four critical components to address the foreclosure crisis—assessment of the foreclosure situation with dynamic maps, outreach materials and resources for troubled borrowers, foreclosure recovery and access to critical networks to provide services to displaced families, and neighborhood stabilization;
- Producing a series of podcasts on a variety of key issues related to the foreclosure such as land banking, loan modifications, sustainable planning, foreclosures and tax valuation, and lessons learned from community stabilization partnerships;
- Recording foreclosure prevention and other mortgage related consumer tip segments for Georgia Radio Reading Service;
- Presenting at Congressional Staff briefings and consumer workout events;
- And assisting with drafting the HopeNow Best Practices on Mediation Guide.

Fulton County / City of Atlanta Land Bank Authority, Inc.



Christopher Norman
Executive Director
34 Peachtree St, Suite 2200
Atlanta, GA 30303
404-525-9130
cnorman@fccalandbank.org
www.fccalandbank.org

DESCRIPTION: The Fulton County/City of Atlanta Land Bank Authority, Inc. is a quasi-governmental entity that was established in 1991 and has the following mission:

- To return nonrevenue generating, non-tax producing property to an effective utilization status in order to provide housing, new industry and jobs for the citizens of Fulton County and Atlanta;
- To acquire title to certain tax delinquent properties which it will in turn

inventory, classify, manage, maintain, protect, rent, lease, repair, insure, alter, sell, trade, exchange or otherwise dispose of under such terms and conditions;

- To extinguish past due tax liens from property foreclosed upon by Fulton County and the City of Atlanta in their tax collection capacities.

These goals are achieved through a variety of partnerships and programs with governmental, non-profit and for-profit partners.

COMMITMENT: The Fulton County/City of Atlanta Land Bank Authority, Inc. (LBA) is involved in several programmatic initiatives that are aimed at mitigating and repairing the impact of the foreclosure crisis. These initiatives include the following: Neighborhood Stabilization Program - The LBA was allocated \$3.192M of the \$16M award to the City of Atlanta under NSP 1. The LBA utilized these funds to acquire, rehab, land bank and dispose of several single family and multi-family properties. The LBA acquired 9 foreclosed multi-family properties and 25 foreclosed single family properties. Some of these properties have already been rehabbed and sold, and the remaining inventory will be rehabbed, sold or rented in the next 18 months.

The LBA has been allocated \$4.4M of the \$4.9M awarded to the City of Atlanta under NSP 3. The LBA will use these funds to acquire, rehab and dispose of foreclosed properties located in five strategic areas within the City of Atlanta. All of these areas have been severely impacted by foreclosures.

Land Banking Depository Program - In 2009, the LBA started the Land Banking Depository Program that allows non-profits and governmental entities to "bank" property with the LBA for 3-5 years. This allows for aggregation and holding of strategic properties or assemblages until all

Fulton County/City of Atlanta Land Bank Authority

(Continued)

necessary planning, funding and collaborations have been completed and the projects are ready to move forward. The property is tax-exempt during this banking period and the LBA manages property maintenance. The LBA currently has over 170 properties in its inventory from this program.

Public/Private Partnerships - The LBA is actively pursuing the creation of public/private partnerships to leverage the ability of the LBA to strategically source and identify foreclosed properties and extinguish taxes with the private capital available to acquire, rehab and reposition foreclosed properties for sale or rent. The LBA anticipates establishing multiple partnerships that will provide for scaled redevelopment of properties located throughout Atlanta and Fulton. The goal is to touch several hundred properties through this initiative.

Community Land Trusts - The LBA maintains a seat on the Board of the Atlanta Land Trust Collaborative (ALTC) and is actively working with the ALTC to fulfill its mission of providing permanent affordable housing in Atlanta. The majority of the properties that will become part of the ALTC were foreclosed properties.

Georgia Conservancy



Katherine Moore
Program Manager
817 West Peachtree St., Suite 200
Atlanta, GA 30308
404-876-2900
kmoore@gaconservancy.org
www.georgiaconservancy.org

DESCRIPTION: The Georgia Conservancy is a statewide, member-supported environmental organization. Our work for clean air and water, land conservation, coastal protection and sustainable growth recognizes the connection between the environment, the economy and our quality of life.

COMMITMENT: As part of the Georgia Conservancy's sustainability emphasis, the Blueprints for Successful Communities

program is undertaking education and advocacy actions to promote the importance of development and redevelopment in areas already served by infrastructure; the importance of an appropriate mix of land uses; and the importance of public transportation as part of our congestion solutions. These efforts underscore the need for stable residential communities. The Georgia Conservancy is revisiting communities who have developed "Blueprints" community plans in the past, to determine what housing or foreclosure-related needs exist and to serve as a clearinghouse to connect these communities with appropriate resources, including Piece by Piece partners.

Georgia Department of Community Affairs



Cynthia Easley, Senior Associate
60 Executive Park South, NE
Atlanta, GA 30329
404-679-4789
cynthia.easley@dca.ga.gov
www.dca.ga.gov

DESCRIPTION: The Georgia Department of Community Affairs (DCA) was created in 1977 to serve as an advocate for local governments. As outlined in its mission statement, DCA seeks opportunities that support "partnering with communities to help create a climate of success for Georgia's families and businesses."

DCA operates a host of state and federal grant programs; serves as the state's lead agency in housing finance and

community development; promulgates building codes to be adopted by local governments; provides comprehensive planning, technical and research assistance to local governments; and serves as the lead agency for the state's solid waste reduction efforts.

COMMITMENT: On April 1, 2011, DCA launched a statewide program called **HomeSafe Georgia**. This program helps unemployed or underemployed homeowners in Georgia with mortgage payments to lower the number of foreclosures in the state. Application for mortgage payment assistance is taken online at www.HomeSafeGeorgia.com. Homeowners who complete the process and are eligible for assistance will close on a zero percent loan. HomeSafe Georgia will then make the monthly payments to the servicer after collecting a partial contribution from the homeowner. Assistance cannot exceed 18 months. The total amount of assistance will be forgiven over a five year period at a rate of 20% per year.

In March 2009, under the first round of NSP funds, DCA awarded \$77,085,124 to 24 different sub-grantees comprised of local governments, regional entities, and the Georgia Housing Finance Authority (GHFA) who received the balance of funding to implement a variation of their successful Georgia Dream down payment assistance program. NSP also seeks to prevent future foreclosures by requiring housing counseling for families receiving homebuyer assistance.

In September 2010, DCA was awarded \$50,421,988 in NSP funds. Georgia communities struggling to reverse the effects of the foreclosure crisis submitted applications for assistance in April, 2011. This grant represents a third round of funding through HUD's Neighborhood Stabilization Program (NSP) and will provide targeted emergency assistance to help local communities in Georgia acquire, redevelop or demolish foreclosed properties. Grant awards to be announced in late Spring.

DCA has a successful track record for administering grants and loan management. DCA will continue to administer foreclosure prevention programs targeted to local communities that are the hardest hit areas in the state. DCA will continue its efforts of increasing the supply and access to safe and affordable housing for the citizens of Georgia.

Georgia Real Estate Fraud Prevention and Awareness Coalition



Matt Wade, Board Member
1188 Dorby Park Drive
Atlanta, GA 30319
404-261-2336
info@grefpac.org
www.grefpac.org

DESCRIPTION: The Georgia Real Estate Fraud Prevention and Awareness Coalition (GREFPAC) is comprised of professionals from all aspects of the real estate industry, working together and with federal, state and local regulators, law enforcement agencies, and concerned individuals to create environments that promote honesty, openness and fairness in real estate transactions.

COMMITMENT: GREFPAC recognizes that mortgage fraud is a contributing factor to the current foreclosure crisis. We also know, from experience, that the recovery that follows such a crisis will create broad opportunities for dishonest people to perpetrate new fraud schemes that target homeowners, businesses and neighborhoods.

As the only grass roots and industry-based organization in Georgia focused on the issue of mortgage fraud prevention and education, our participation in the Piece By Piece initiative will be two-fold.

First, we commit to publicize the efforts of the Piece By Piece initiative to our broader membership by highlighting this good work at our annual conference, at our quarterly educational meetings and through our website.

Second, given our unique position in the Piece By Piece family, we commit to providing mortgage fraud detection and prevention training to other Piece By Piece participant organizations and the citizens and communities they serve.

Our Core Values:

- Promote public awareness through information and education;
- Prevent real estate and mortgage fraud;
- Facilitate cooperation among and between industry partners, regulators, law enforcement agencies, and concerned individuals;
- Pursue compliance with, and enforcement of, existing regulations and statutes; and
- Develop and promote industry practices and regulatory statutory reforms that will benefit consumers and industry partners.

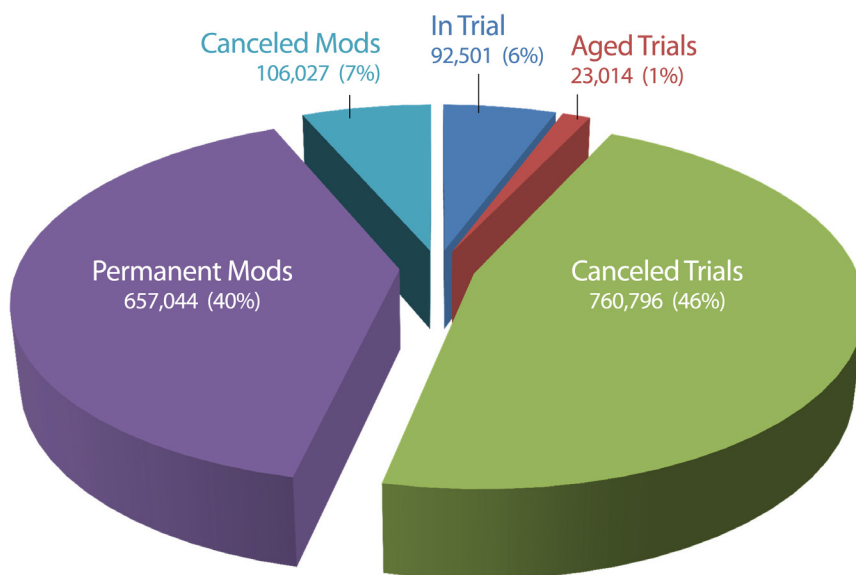
FEDERAL LOAN MODIFICATION PROGRAM

The U.S. Treasury Department reports that 1,639,382 loan modifications have been initiated through the Housing Affordable Modification Program (HAMP) initiative.

To receive a permanent modification of one's mortgage amount, a three-month trial modification must first be completed. The chart to the right indicates the status of loan mods as of June 30, 2011.

Of the 68,114 cancelled permanent modifications, 937 were canceled because the homeowner paid off the loan. The remainder were canceled because the homeowner missed three consecutive monthly payments.

For more information, visit
www.makinghomeaffordable.gov.



Source: U.S. Departments of Treasury and Housing & Urban Development



Ashley Wilson
Consumer Outreach Director
55 Marietta St. Suite 903
Atlanta, GA 30303
404-525-1085
awilson@georgiawatch.org
www.georgiawatch.org

DESCRIPTION: Since 2002, Georgia Watch has served as the state's leading consumer advocacy organization. We focus mainly on issues that impact your wallet and quality of life such as health care, energy and utility issues, identity theft, foreclosure, predatory lending and access to civil justice. As a 501(c)(3) non-profit organization, Georgia Watch works to protect Georgia families by developing pro-consumer policies and advocating for Georgians at the state Capitol and the

Public Service Commission. We also conduct consumer protection workshops across the state, providing much needed education and assistance.

COMMITMENT: Georgia Watch is committed to continuing to fight for policy changes in Georgia that:

- (1) Promote sensible lending that leads to stability for borrowers, communities, banks and mortgage investors.
- (2) Promote a more open foreclosure process which encourages modification over repossession and allows borrowers to pay arrears before foreclosure. Such policies would work in the interest of the individual or individuals holding the loan (the investor(s) owning the paper) rather than the servicer (the big bank that is incentivized to foreclose rather than modify an existing loan).
- (3) Protect the interests of those who aren't involved in a failed home loan but whose lives are deeply impacted by it - renters, neighbors, communities, and local governments.

Greater Atlanta Home Builders Association



David Ellis, EVP
P.O. Box 450749
Atlanta, GA 31145
770-938-9900
dellis@atlantahomebuilders.com
www.atlantahomebuilders.com

DESCRIPTION: The Greater Atlanta Home Builders Association is a not-for-profit professional trade association dedicated to promoting, protecting and preserving the homebuilding industry as a viable economic force in the Atlanta area.

COMMITMENT: The Greater Atlanta Home

Builders Association will work to educate our members on the challenges related to the foreclosure crisis. We will also work through our Remodelers Council to train contractors to work through the various NSP programs and to repair and renovate homes that can be appropriately restored to the housing supply.

Keller Williams Realty (HapsHouses.biz)

Hap Richardson
3925 Peachtree Road, Suite 2000
Atlanta, GA 30319
404-606-3133
hap.richardson@kw.com
www.hapshouses.biz

DESCRIPTION: www.HapsHouses.biz, is a real estate business, serving the Atlanta market. Hap Richardson, a full time agent, specializes in residential and investment home sales and purchases in the in-town and Brookhaven areas of Atlanta.

"Real estate is a complex and changing market and the foreclosure crises has affected the Atlanta area, residents, and commerce. I am deeply committed to producing solutions that restore value for the housing market in Atlanta."

HapsHouses will continue to develop and initiate creative solutions for foreclosure properties and short sales, and provide exceptional service to sellers and buyers.

An Atlanta resident for 12 years and a graduate of Georgia Tech, Hap's license is with Keller Williams Realty- Peachtree Road.

COMMITMENT: I commit to continue to locate and redevelop abandoned or distressed properties in metro Atlanta, in order to improve communities, and create home owners. I believe a vacant house is a problem for everyone. It hurts property values, increases crime, and is an eye sore for the community.

Did You Know?

According to the U.S. Census Bureau's 2010 American Community Survey:

:: Atlanta MSA has 2,168,806 housing units

:: 289,327 (13.3%) of all housing units are vacant

:: Homeowner vacancy rate is 4.3%

:: Rental vacancy rate is 12.9%

:: 67.7% of all units were built 1980 or later

:: 66.6% of all units are single-family detached

:: 28% of all units are multi-family



Terri Morton
Project Manager
2455 Paces Ferry Road, C-17
Atlanta, GA 30339
770-384-4571
terri_morton@homedepot.com
www.homedepotfoundation.org

DESCRIPTION: The Home Depot Foundation was established in 2002 to serve as the charitable arm and to further the community building goals of The Home Depot by providing additional resources to assist nonprofit organizations. The mission of The Home Depot Foundation is to improve homes and improve lives. Through partnership with local and national nonprofits, grants, and the efforts of Team Depot, our associate volunteers,

we focus on repairing and refurbishing homes and facilities that serve disadvantaged families and individuals.

For the next three years, we are placing special emphasis on serving U.S. military veterans who are facing growing financial and physical hardships at home as they return to civilian life. We will invest over \$30 million to help ease the burdens of this deserving group by repairing and renovating homes for military veterans.

In addition to making grants, we also support nonprofit organizations serving veterans by completing volunteer projects that involve repairing or modifying homes to make them more affordable and comfortable for veterans and their families.

COMMITMENT: The Home Depot Foundation was a primary sponsor of the “Piece by Piece” initiative in 2010 that was designed to spur strategic action from the many regional stakeholders who care passionately about protecting the long-term future of our neighborhoods and communities. Our support has allowed ANDP to continue to address the foreclosure crisis in metro Atlanta by moving the initiative into a second phase of convenings with multi-stakeholders. Support of the initiative offered a great potential for regional collaboration and a forum to share best practices in acquiring, maintaining, and making foreclosed properties healthy and affordable.

Since the initial convening, the Foundation has continued to provide support for additional foreclosure topic discussions such as the 203K Lending Roundtable, and the Atlanta Housing Forum. The Foundation has formed several partnerships and supported many local initiatives to ensure that the overstock of housing remains affordable and are rehabbed to green standards. For example, grant funding to Enterprise Community Partners was used to incorporate cost-effective, green building methods and materials as a part of their rehabilitation for NSP 1 properties in the City of Atlanta. A grant to

Southface has allowed the organization to be responsive to the immediate housing crisis and provide technical assistance to the City of Atlanta and many of its housing partners. Founding support to the Atlanta Land Trust Collaborative also holds an exciting opportunity to provide affordable housing options.

Seeing the difficult challenges facing veterans, The Home Depot Foundation has made a commitment to invest \$30 million over three years to help address veterans’ housing issues and ensure that every veteran has a safe place to call home. Locally and nationally, we have supported forums and conferences where practitioners can discuss and implement strategies to provide affordable housing opportunities to this underserved population. We have been able to leverage our partnerships both locally and nationally to support forums such as The U.S. Department of Housing and Urban Development, Region IV in coordination with the U.S. Department of Veteran Affairs’ historic two day strategic working session entitled “Veterans Access

to Housing Summit.” Grants have been used to support initiatives such as Project 14 in Detroit, MI, where Central Detroit Christian CDC will rehab NSP properties that will be sold to military veterans of the police department. A grant to Military Warriors Support Foundation will provide financial and homebuyer education and family counseling services to 33 veteran families moving into a bank-donated home that has been renovated. The Foundation is eager to support innovative and replicable projects utilizing foreclosed or abandoned properties for veterans and their families.



^ HUD Secretary Shaun Donovan (middle) talks with HUD Regional Administrator Ed Jennings, Jr. and The Home Depot Foundation President Kelly Caffarelli.

The Home Depot Foundation is a lead sponsor of the Piece by Piece Foreclosure Response Initiative.



Tom Merkel
President/CEO
1255 Lakes Parkway, Suite 110
Lawrenceville, GA 30043
678-808-4477 x4456
tom.merkel@theimpactgroup.org
www.theimpactgroup.org

DESCRIPTION: The IMPACT! Group is a nonprofit housing assistance agency serving the counties of metro Atlanta and Northeast Georgia. Our agency provides a spectrum of housing-related services, including transitional housing for homeless families, foreclosure prevention counseling and education, financial education, and homebuyer education. Our counseling services are open to the public, regardless of clients' income or history. Recognized

by the Gwinnett Chamber of Commerce in 2010 for 18 years of work in the community, The IMPACT! Group regularly partners with businesses in the lending, real estate, and home construction fields, as well as the public sector, to provide unique assistance options to residents.

COMMITMENT: The IMPACT! Group is dedicated to leading the fight against foreclosures in metro Atlanta and Northeast Georgia. As a charter member of

NeighborWorks America, our agency provides free, comprehensive housing counseling to the public as well as a comprehensive array of homeowner, homebuyer, and foreclosure prevention classes. In 2010 alone, The IMPACT! Group provided housing services to over 3,200 families. Our HUD-trained housing counselors can provide services in both English and Spanish and have partnered with the private and public sectors to offer residents a unique array of supplemental incentives, including down payment assistance grants, grants for home repairs, and group outreach education. As the housing market recovers, The IMPACT! Group envisions widening the agency's services over the next five years to include more services that emphasize earlier foreclosure prevention, including education for new homebuyers and general financial education to potential homebuyers. Moreover, the agency will continue to expand its group education services online, thereby increasing the reach of our staff. We hope that future partners from the private sector, including lending institutions and home builders, will broaden their sponsorship involvement as well as their involvement in educating housing consumers through The IMPACT! Group.

Latimer Consulting

E.D. Latimer, President
1011 Cherry Ave
Nashville, TN 37203
615-429-7924
elatimer@ahrhousing.org

DESCRIPTION: Latimer Consulting's (LC) focus is on affordable housing and neighborhood revitalization. E.D. Latimer has over 20 years experience as the Executive Director of Affordable

Housing Resources in Nashville, Tennessee developing affordable, mixed income and mixed use housing in Nashville's inner city. This was done through development, lending and homebuyer education programs and through working with local community associations and government. Latimer Consulting is currently working in some of Atlanta's inner city communities related to real estate owned (REO) inventory and education.

COMMITMENT: In Atlanta, LC is focused on working with private investors and non-profits to rehab, lease and sell REO properties. We work with for-profit and non-profit organizations to bring these REO properties up to code, to lease them, to work with the tenants (existing or new) to become homebuyers and to have the opportunity to buy the home they currently rent for the same monthly note.

We also work with neighborhood groups and non-profits to determine the best strategies for each community in addressing blight and abandoned properties.

In addition, we work with financial institutions to create the financing products required to perform the services above. We partner with local non-profits to use their services for a fee.

Did You Know?



Douglas County, like many counties in metro Atlanta has had entire new subdivisions foreclosed. Daniell Springs is one such community. Thanks to the county's NSP program,

more than 50% of the available units in the community are now sold.



New home on Gothards Lane in the foreclosed Daniell Springs subdivision in Douglasville.

DID YOU KNOW?

Gwinnett County is the second largest county in Georgia and one of the fastest growing counties in the country. Unfortunately, Gwinnett now leads the region in foreclosure filings. The county is working hard to implement NSP and other program efforts to combat the crisis and prevent foreclosures.



Gwinnett County NSP renovation on Leybourne Street before and after.

Learn more about homes available in Gwinnett at www.GwinnettCounty.com



Livable Communities Coalition



John Maximuk
Deputy Director

10 Peachtree Place, Suite 610
Atlanta, GA 30309
404-214-0081 x10

jmaximuk@livablecommunitiescoalition.org
www.livablecommunitiescoalition.org

DESCRIPTION: Since 2005, the Livable Communities Coalition of Metro Atlanta has served as the region's primary smart growth advocate and catalyst. Its goal is to see the region grow differently -- smarter, more sustainably, and more efficiently -- through progressive land use policies, diverse and affordable housing choices, and wise transportation investments. To achieve that, the Coalition works to create a broad consensus on the need for a new kind of growth both through its own work and through its diverse network of member

organizations that join in this advocacy.

Some of the Coalition's most notable accomplishments include rallying legislative and popular support for a successful 2008 ballot proposition to preserve the use of tax allocation districts in Georgia ("tax allocation district" is Georgia's name for "tax increment financing district"); working with the Georgia Department of Transportation (GDOT) and the Georgia Regional Transportation Authority (GRTA) to ensure that the State Strategic Transportation Plan explicitly linked new transportation investments to development centers and corridors; preparing a comprehensive study and recommended strategy for addressing workforce housing in DeKalb County; developing the region's first Smart Growth Scorecard for evaluating real estate development projects; and writing a handbook of land use laws, policies, and practices for local officials.

COMMITMENT: The Livable Communities Coalition of Metro Atlanta is leading or co-leading two activities that will contribute to the Piece by Piece foreclosure initiative. The first is an effort to update the state legislation

enabling land banks so that cities or counties wishing to utilize land banking will have more tools and flexibility as they tackle foreclosed, vacant, and abandoned housing. The original legislation was passed in the early 1990s and does not allow for the more innovative land banking strategies that have since emerged in states like Michigan and Ohio. The Coalition is working with guidance from the Center for Community Progress, a national organization dedicated to addressing the nationwide epidemic of vacant and abandoned properties. With representatives from various land banks around the state as well as other stakeholder organizations, the Coalition has facilitated a consensus on what an updated statute must contain in order to address today's issues. Throughout the ensuing year, the Coalition will work on communicating the benefits of land banks and the need for updated land bank legislation to decision-makers throughout the Metro Atlanta region, as well as serving as a technical advisor to those communities wishing to establish a land bank. The Coalition hopes to see the updated legislation passed in 2012.

The second activity involves addressing the disparate and patchwork system of housing data collection that currently exists in the region and state. In order to make the best strategic investment decisions possible, housing advocates need neighborhood-level data that is detailed and layered enough to sort out the symptoms from the sources of decline. The Coalition is working in partnership with Enterprise Community Partners to convene housing practitioners to prioritize data needs and then to research sources of that data and ways to make it more accessible to housing advocates. Ultimately these efforts are intended to transform how housing data is collected and disseminated into more uniform formats so that housing issues can be better understood at the regional level. Speakers and best practices from other cities with centralized and streamlined housing data will be consulted in order to draft a policy statement and recommendations for action. Seminars, presentations, and/or workshops began in summer 2011, with the policy statement and recommendations slated for winter/spring 2011-2012.

Marable Home Retention Foundation, Inc.



Jennifer Marable/Bill Atkinson
P.O. Box 44385
Atlanta, GA 30336
1-888-677-6320 x1
contact_mhri@marablefoundation.org
www.marablefoundation.org

DESCRIPTION: Marable Home Retention Foundation (MHRF), Inc.'s mission is to assist Georgia residents who are unable to pay and/or delinquent on their mortgage payment due to unforeseen circumstances such as mortgagee is deceased or seriously ill, disabled or retired, or elderly. Marable Home Retention Foundation, Inc.'s vision is to reduce preventable foreclosures and to help Georgia residents keep their homes and remain self-sufficient. Marable Home Retention Foundation, Inc.'s purpose is

to give hope to people during these difficult times in their lives and to bring about a positive change and a peace of mind for Georgia residents.

COMMITMENT:

Foreclosure Prevention Assistance & Information - Our affiliates help provide foreclosure counseling, and if/when funds are available we provide financial assistance up to \$3,000 directly to mortgage company/servicer for our screened & Board approved participants.

Employers & Job Seekers - We are giving Georgia employers who are ready to hire Georgia employees who are ready to work the opportunity to advertise on our website, on our social media networks, E-Blasts, and the posting of flyers and/or ads around town.

Budgeting: Back To The Basics Workshops - Providing information & workshops about simple and essential budgeting and life skills.

Volunteering / Community Outreach Opportunities - MHRF, Inc. is building strong alliances and partnerships with the community as a whole. We help our affiliated organizations/businesses who are doing positive work in the communities that we serve. MHRF, Inc. volunteers, participants, and Board Members are willing to assist with volunteering our time, talents, etc. when feasible with our affiliated organizations/businesses, so that we can all truly make a positive difference in our communities and make them vital places to live and work.

Pre - & Post - Foreclosure Prevention Workshops - MHRF, Inc. is working in collaboration with our affiliated / partnering organization(s) to inform the community of information on how to try to prevent foreclosure.

Neighborhood Stabilization Program(s): As a part of a consortium for Lease to Purchase Homes, MHRF is looking to work in collaboration with other organization(s), businesses, individuals, and agencies whose focus is to positively build up and stabilize our communities and help people become and/or remain self-sufficient.

Melanie Manor - Pierce Road Homeowners Association



Judith McTyre Henson, President
5745 Melanie Trail
College Park, GA 30349
678-754-6218

DESCRIPTION: Located in unincorporated South Fulton, our neighborhood is a 70's era neighborhood, consisting of the Melanie Manor subdivision, Pierce Road residents & bordering residents on Mallory Road, totaling 119 homes.

Ten years ago, our neighborhood reorganized, when developers began to come into South Fulton building numerous homes. Our thinking was that to insure the quality of our community we had to be organized. Thus was our beginning. We organized around the mission statement that

anything that affected homeownership was our purpose, whether it is healthy living, children, community, schools or insuring our neighborhood remains the same.

COMMITMENT: Our neighborhood has been hit hard in recent years with foreclosures. Our goal is to provide the homeowners with the tools needed to save their homes, rather than sit quietly and let the process happen. Examples:

- Distribute brochures and information regarding foreclosure prevention
- Host speakers at our homeowners meeting on the subject
- Host information tables at our neighborhood fall festival

Through the year we plan events that enable us to partner with our neighbors to get the word out. For example:

- Regular homeowners meetings
- Community Garage Sale in the Cul de Sac
- Neighborhood Cleanup Day & Flower Planting

Morris J. Kaplan Communities



Morris J. Kaplan
3830 Hollywood Boulevard, Suite 103
Hollywood, FL 33021
954-843-7400 x 120
morris@thinkkaplan.com
www.kaplancommunities.com

DESCRIPTION: Morris J. Kaplan Communities is an organization with regional offices in New Jersey and Florida. It has developed over 25,000 homes and 3 million square feet of non-residential. Our expertise is in developing master planned communities and working in urban areas like Atlanta. We have been developing in Atlanta for over 20 years.

COMMITMENT: We are actively involved

in Atlanta's local market and have started to purchase foreclosed homes from lenders in Adair Park and Capital View. We are acquiring these homes with our own equity as well as renovating the homes to high quality standards. We are targeting areas like Adair Park where we own over a dozen homes and are trying to improve the community literally street by street. We have worked with City of Atlanta agencies that have provided financing through down payment assistance programs as well as with the City of Atlanta Police Force to bring public employees into the neighborhoods where they work. We are committed to working with the City of Atlanta and other cities to help acquire foreclosures, re-establish neighborhoods, and provide affordable homes.

The National Center for the Prevention of Home Improvement Fraud



Phae Howard, Executive Director
3525 Piedmont Road
Bldg 7, Suite 300
Atlanta, GA 30305
404-504-6210
phae@ncphif.org
www.ncphif.org

DESCRIPTION: The National Center for the Prevention of Home Improvement Fraud (NCPHIF) is a 501(c)(3) nonprofit organization. Our mission is to educate homeowners BEFORE they begin a home improvement or home repair project, to greatly reduce the chances of victimization or contractor fraud. We do this by providing homeowners with valuable information and resources so they can become their own quality control managers. By empowering homeowners with knowledge around "Best Practices," we can begin to win the war on contractor fraud and claim

our communities as contractor "Fraud-Free Zones." NCPHIF's long-term mission is to make every city and town in the United States a Contractor "Fraud-Free" zone. <http://www.ncphif.org>

COMMITMENT: NCPHIF is working hard to help protect homeowners from becoming victims of contractor fraud. This type of fraud can leave homeowners with homes that are damaged or uninhabitable, because the money allocated for repairs has been stolen by fraudulent contractors. When this happens, homeowners can be faced with living in below standard conditions or abandoning their homes all together. Sadly, foreclosure becomes one of few options for homeowners to find some relief.

NCPHIF believes that situations like these can be avoided with proper consumer education, resources and assistance. We are committed to helping homeowners become more informed on the do's and don'ts of hiring and working with a contractor for a home improvement or home repair project so as not to be victimized by unscrupulous or fraudulent contractors. With this in mind, we have established the following five year plan.

Program Goals and Objectives: To empower homeowners to become their own quality control managers, protecting their interests, assets and financial investments from contractor fraud. To deter unscrupulous contractors and scam artists masquerading as legitimate contractors from taking advantage of vulnerable homeowners. To reduce fraud complaints to government, law

enforcement, and business offices. To reduce fraudulent claims that impact insurance and mortgage rates. Our organizational goals for 2011 and beyond include:

1. The creation of our public awareness campaign "Don't be a Victim of Contractor Fraud" to be run on TV and radio. This will be a satellite program for Metro Atlanta area that will be scalable for other areas nationwide.
2. The creation of our "Emergency Response" Kiosk to educate and advocate for homeowners who have been impacted by storms or other disasters, helping to prevent them from becoming victims, twice.
3. The dissemination of our "Contractor Fraud Free Zone" card. These will be provided to law enforcement and first responders in disaster areas.
4. The creation of our Emergency Kit for disaster victims and relief agencies.
5. The launch of a National Call Center to handle consumer questions about "Best Practices" for upcoming or ongoing home improvement/home repair projects.
6. The creation of training programs to educate law enforcement and early responders, what to communicate to consumers and communities immediately after a disaster strikes.
7. Expanded offerings of our "SmartPower" workshops to Mayors and cities in Georgia and beyond.
8. The Development of mini "SmartPower" presentations to be incorporated into other organizational meetings and workshops.
9. Continuation of our "How to" Videos which will include 1 -2 minutes of expert information on various topics covered in our "SmartPower" workshops. These will be utilized on our website, YouTube Channel, e-mail blasts and media outreach for viral marketing and community outreach.



National Community
Stabilization Trust

Racquel Reddie
Community Development Manager, Southeast
2201 Main Street, Suite 1299
Dallas, TX 75201
813-661-0350
reddie@stabilizationtrust.com
www.stabilizationtrust.com

DESCRIPTION: The National Community Stabilization Trust (Stabilization Trust) is a national nonprofit organization established to facilitate the productive acquisition, renovation and reuse of properties as a means of stabilizing distressed neighborhoods. By coordinating the transfer of foreclosed and abandoned properties from key financial institutions nationwide (lenders, loan servicers, private investors and GSEs) to local housing providers, the Stabilization Trust is able to ensure distressed properties are returned to the stock of housing available primarily

for low and moderate - income families. The Stabilization Trust also provides short term financing for property acquisition and rehabilitation.

The Stabilization Trust was created in 2008 by an unprecedented collaboration among six of the leading national non-profit intermediaries in housing and community development: Enterprise Community Partners, the Housing Partnership Network, the Local Initiatives Support Corporation (LISC), National Council of La Raza (NCLR), National Urban League, and NeighborWorks America.

COMMITMENT: Since 2008, the Stabilization Trust has administered its national REO Property Acquisition Program to facilitate the transfer of foreclosed and abandoned property from financial institutions to local housing providers engaged in neighborhood stabilization activities. The Stabilization Trust has working partnerships with the nation's largest financial institutions and HUD to give local housing providers First Look access to newly available REO properties in neighborhoods that have been hard hit by the foreclosure crisis and are identified as target areas for revitalization activities. The financial institutions working with the Stabilization Trust include Bank of America, Citi, Chase, Fannie Mae, Freddie Mac, GMAC, HUD/FHA, Litton, Nationstar, Ocwen, Saxon, U.S. Bank, and Wells Fargo.

In the Metro Atlanta region, the Stabilization Trust has worked with the Atlanta Neighborhood Development Partnership (ANDP) as a Buyer/Coordinator to facilitate the purchase of vacant foreclosed homes in target neighborhoods on behalf of the City of Atlanta and DeKalb, Douglas, Fulton, and Rockdale counties, where the foreclosure crisis has been eroding housing values, causing neighborhood instability, and damaging community confidence. ANDP receives an exclusive window of access to foreclosed properties through the Stabilization Trust's First Look program, which allows the organization to view the newest REO property listings from financial institutions before they are made available to the general public. Because they have a First Look, ANDP has an edge against speculative investors who may be buying properties just to flip them for a quick profit. ANDP also receives discounted pricing on properties by working through the Stabilization Trust, which conserves resources for the work of renovating properties to high standards and selling them at affordable prices to new homeowners.

ANDP has also been able to access flexible financing through the Stabilization Trust's REO Capital Fund to increase the resources available to

quickly respond to available REO acquisition opportunities.

In commitment to the Piece by Piece Initiative, the Stabilization Trust will continue to work with ANDP, City of Atlanta, Fulton County/City of Atlanta Land Bank, Partnership for the Preservation of Pittsburgh, and other units of government and non-profit housing providers that support neighborhood stabilization efforts in the Metro Atlanta region. The Stabilization Trust will work with the organizations implementing neighborhood stabilization plans to:

- 1) Develop comprehensive target area strategies to address vacant and abandoned properties that are creating neighborhood instability.
- 2) Provide technology resources to make the work of identifying key properties and successfully acquiring them easier and more efficient.
- 3) Bring new property acquisition tools and executions to Metro Atlanta housing providers so that neighborhood stabilization activities can get to scale and make the biggest impact. This includes new programs to address distressed properties before they end up in foreclosure and providing pathways for more private capital to be leveraged in Metro Atlanta efforts.
- 4) Expand programs and services to more qualified and capable non-profit housing providers that seek to ramp up their activities to respond to the foreclosure crisis and socially motivated housing developers who can increase the number of foreclosed properties that are being put back into productive reuse as affordable housing for working families.

AMERICA'S EMPTIEST CITIES

One of the most damaging impacts of the foreclosure crisis is the dramatic increase in the number of vacant homes. The U.S. Census Bureau reports that vacant units nationwide have increased 43.8 % since 2000. As of the 2010 Census, there were approximately 15 million vacant housing units in the country.

In 2011, CNBC reported that Metro Atlanta was the fifth most vacant city in the country - with a homeownership vacancy rate of 5.4%.

The 2011 top five was rounded out with: #4 Memphis, Tennessee; #3 Toledo, Ohio; #2 Indianapolis, Indiana; and #1 Tucson, Arizona.



Clare Duncan
Policy Associate
1900 M Street, Suite 200
Washington, DC 20036
202-466-2121 x228
cduncan@nhc.org
www.nhc.org

DESCRIPTION: Since 1931, the nonprofit National Housing Conference (NHC) has been dedicated to helping ensure safe, decent and affordable housing for all in America. NHC has earned its strong reputation as the “United Voice for Housing” by actively engaging and convening its membership in nonpartisan advocacy for effective housing policy solutions at the local, state and national levels. NHC’s research affiliate, the Center for Housing Policy, develops solutions through research.

NHC convenes its members, stakeholders and others to improve coordination of diverse agendas and build consensus on key housing issues.

NHC advocates for policies and legislation focused on meeting the full range of housing concerns including:

- Preventing foreclosures and stabilizing impacted neighborhoods;
- Helping working families meet their housing challenges;
- Strengthening the nation’s housing finance system;
- Improving the coordination of housing, transportation and energy policy; and
- Supporting and strengthening federal low-income housing programs.

NHC broadens the constituency base of those actively involved in the fight for affordable housing.

NHC elevates national awareness concerning the importance of and need for affordable housing.

NHC honors the work of distinguished leaders in providing affordable housing.

COMMITMENT: The National Housing Conference (NHC) is committed to continuing to be a national resource for policy innovation, research and federal advocacy activities relating to foreclosure prevention and neighborhood stabilization issues. NHC will also continue to engage state and local partners including the Piece by Piece Foreclosure Initiative on these issues to better support state and local practices at the federal level.

Two main activities NHC is currently engaged in:

In partnership with NeighborWorks America and Enterprise Community Partners, NHC chairs the National Foreclosure Prevention and Neighborhood Stabilization Task Force. This Task Force brings together advocates, practitioners and other experts from across the country to exchange critical information on foreclosure prevention and neighborhood stabilization efforts.

The goal of the Task Force is to help craft policy, legislative and programmatic initiatives that primarily support low- and moderate-income individuals and families and it has successfully advocated for \$7 billion in

federal NSP funding for post-foreclosure neighborhood stabilization efforts. The Task Force is currently focused on fixing legislative and regulatory issues with the first two rounds of NSP funding, improving support and resources for foreclosure prevention and housing counseling, providing best practices and resources and supporting continued funding for foreclosure prevention and neighborhood stabilization efforts.

NHC provides regular foreclosure-related advocacy and policy information to the Task Force through emails, online updates and monthly meetings. Task Force members signed on to a letter in support of the NSP program when the House voted to rescind the third round of funding for the program.

Secondly, NHC’s research affiliate the Center for Housing Policy, in partnership with the Local Initiatives Support Corporation (LISC) and the Urban Institute provides resources and data intended to help states and localities respond to the foreclosure crisis through Foreclosure-Response.org. The site includes easily accessible information on a broad range of state and local policy solutions, as well as tools to create customized data reports and maps and participate in interactive online discussions.

Did You Know?

Fulton County’s NSP program is conducting considerable outreach efforts to attract prepared homebuyers whose household income is at or below 50 percent of area median income. The program’s low cost, newly rehabbed homes are paired with up to \$25,000 in down payment assistance, plus an additional allowance for closing costs.





Don Phoenix
District Director
260 Peachtree Street, Suite 1000
Atlanta, GA 30303
404-526-1290 x221
dphoenix@nw.org
www.nw.org

DESCRIPTION: NeighborWorks® America is the country's preeminent leader in affordable housing and community development. We work to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow. Headquartered in Washington, DC, NeighborWorks® America operates

through a national office, two regional offices and seven district offices.

NeighborWorks® America delivers many of its community-focused programs and services through the national NeighborWorks® America network – 235 independent, community-based nonprofit organizations serving more than 4,500 communities nationwide. More than one-third of these organizations serve rural communities. Together with its national and local partners, NeighborWorks® America provides grants, programmatic support, training and technical assistance to its national network.

The NeighborWorks® Center for Foreclosure Solutions, an initiative of NeighborWorks® America, was created to preserve homeownership in the face of rising foreclosure rates. In conjunction with national nonprofit, mortgage and insurance partners, the Center builds capacity among foreclosure counselors around the nation, conducts public outreach campaigns to reach struggling homeowners, and researches local and national trends to develop strategic solutions. In cities and states with high rates of foreclosure, the Center works with local leaders to create sustainable foreclosure intervention programs.

COMMITMENT:

1. The \$540-million National Foreclosure Mitigation Counseling (NFC) Program was launched in December 2007 with funds appropriated by Congress to address the nationwide foreclosure crisis by dramatically increasing the availability of housing counseling for families at risk of foreclosure. NeighborWorks® America distributes funds to competitively selected grantee

organizations, which in turn provide the counseling services, either directly or through Subgrantee organizations. Grants are also being made to fund legal assistance to homeowners, and to train foreclosure counselors. Upwards of 1,700 counseling agencies operate under the program.

2. As part of the National Foreclosure Mitigation Counseling Program, NeighborWorks® America and the NeighborWorks® Center for Homeownership Education and Counseling (NCHC) are offering homeownership educators and counselors scholarships to attend foreclosure intervention and default counseling training.

Through calendar year 2011, a limited number of fully-paid tuition scholarships and lodging stipends are available to staff of 501(c)(3) nonprofit organizations to attend a homeownership training event.

3. Loan modification scams are proliferating at a rapid pace. Every day, scam artists prey on unsuspecting homeowners who are facing foreclosure. These homeowners are losing thousands of dollars and their homes—lured by the promise of loan modification help.

To combat this issue, Congress asked NeighborWorks® America to launch a national public education campaign. The campaign will empower homeowners to protect themselves against loan modification scams, find trusted help and report illegal activity to authorities.

NeighborWorks® America is working with national, state and local partners on the ground and 235 community-based affiliates. Together, we will alert thousands of homeowners in hundreds of at-risk communities through real-life scam stories, fliers, postcards, e-cards, posters, print advertising, local PSAs, events, word of mouth and social media activity.

4. NeighborWorks® America will continue to provide foreclosure intervention counseling training and certifications for counseling agencies by the NeighborWorks® Center for Homeownership Education and Counseling (NCHC) thru local place based trainings and the NeighborWorks® America Training Institute.

5. NeighborWorks® America will work with local and national private sector and non-profit partners to develop a mortgage lending program for families seeking to purchase foreclosed homes that are for sale and aid in the recovery process and create sustainable homeowners and communities.

Newton County Home Builders Association

Genevieve DuBois
Executive Officer
P.O. Box 2055
Covington, GA 30015
770-786-3333

executiveofficer@newtoncountyhba.com
www.newtoncountyhba.com

DESCRIPTION: The Newton County Homebuilders Association (NCHBA) is a membership organization comprised of building professionals serving Newton County. The Association works to assist builder and associate professionals by providing edu-

cational opportunities, information and advocacy at local, state, and national government levels to promote the interest of the building industry. Newton County HBA members have started an initiative to Revitalize Newton County

COMMITMENT: The Newton County HBA is leading an effort to establish a Revitalization of the County incorporating the Piece by Piece Foreclosure Initiative. The Association has gathered a planning group to address the foreclosure challenges in ways that are unique and specific to the County. A planning meeting has been held which identified the following focus areas: keeping

people in their homes; getting people into available homes; employment; and options for home renovations/repairs. The group includes representation from the Newton County Board of Commissioners, the Newton City Council, the Newton County Planning and Development Authority, local lenders, the East Metro Board of Realtors, the Newton County HBA, local Attorneys, and Newton County Inspections Dept. The planning group has identified key objectives for the first 60 days of the Newton effort: (1) research and provide up to date status of Newton County's foreclosure crisis and ways to take action to help address it; (2) offer opportunities for coordination and best practice sharing; and (3) encourage community commitment to goals and actions that will be taken over the next three to five years. Funding to support the initiative will be solicited from local businesses, stakeholders and governments. The Newton County Home Builders Association is providing a base of operation and administrative support and initial staffing. The Planning group will evaluate progress and realign priorities and resources accordingly as the project evolves.

Pro Bono Partnership of Atlanta



Rachel Spears, Executive Director
999 Peachtree Street, NE, Suite 2300
Atlanta, GA 30309
404-407-5088
rachel.spears@pbpatl.org
www.pbpatl.org

DESCRIPTION: Pro Bono Partnership of Atlanta provides free legal services to nonprofit organizations by matching them with volunteer attorneys. In order to be eligible for our services, organizations must be 501(c)(3) tax-exempt, serve low-income or disadvantaged individuals and be unable to pay for legal services.

Our staff screens the organizations and identifies their legal needs and then matches eligible organizations with attorneys who have the appropriate

expertise. We also provide free trainings, webcasts and resources on our website (www.pbpatl.org) to educate nonprofit organizations about the legal issues that affect them.

COMMITMENT: We provide legal assistance to community-based nonprofits that rehab foreclosed homes and put them back into use. Our volunteer attorneys assist our nonprofit clients by drafting construction contracts, reviewing loan documentation, assisting with real estate closings and addressing liability issues. Our volunteer attorneys have also provided trainings on legal issues for nonprofits engaged in this work.

Progressive Redevelopment, Inc.



PROGRESSIVE
Redevelopment, Inc.

Bruce Gunter, President/CEO
321 West Hill Street
Decatur, GA 30030
404-371-1230
brucegunter@prihousing.org
www.prihousing.org

DESCRIPTION: Progressive Redevelopment Inc (PRI) is an owner, developer, manager and service provider on a wide range of affordable rental housing in Georgia. Over our 22 year history, we have developed solely or in partnership over 4,000 units, costing nearly \$300 million, of affordable housing, ranging from garden apartments for families to seniors housing to supportive housing for very low income individuals.

Due to the impact of the ongoing recession, PRI has shed its development company, focusing now on asset management and resident services.

COMMITMENT: As PRI is not directly involved in single-family housing, we do not have programs or activities that directly impact this issue. However, for decades PRI has been involved in advocacy and public policy work on issues related to affordable housing, and no issue today is more important than the work being done around foreclosure remediation and prevention. Additionally, our rental properties provide decent, affordable housing to many individuals and families who cannot afford -or who have lost- single family homes, providing a valuable service to the community.

20-COUNTY FORECLOSURE FILINGS

| | JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | 2011 ^{YTD} | 2010 |
|--------------|---------------|---------------|---------------|--------------|---------------|--------------|--------------|---------------|--------------|---------------|---------------|---------------------|----------------|
| BARROW | 208 | 207 | 180 | 116 | 159 | 158 | 152 | 183 | 140 | 178 | 179 | 1,681 | 2,429 |
| BARTOW | 162 | 198 | 148 | 140 | 149 | 124 | 155 | 142 | 120 | 156 | 182 | 1,494 | 2,298 |
| CARROLL | 216 | 220 | 238 | 136 | 199 | 148 | 179 | 168 | 178 | 177 | 234 | 1,859 | 2,765 |
| CHEROKEE | 394 | 428 | 424 | 306 | 381 | 299 | 364 | 405 | 312 | 366 | 452 | 3,679 | 5,270 |
| CLAYTON | 864 | 956 | 932 | 631 | 790 | 603 | 688 | 880 | 568 | 751 | 908 | 7,663 | 10,454 |
| COBB | 1,263 | 1,192 | 1,235 | 958 | 1,152 | 895 | 1,019 | 1,179 | 874 | 977 | 1,333 | 10,744 | 15,005 |
| COWETA | 215 | 228 | 232 | 163 | 183 | 169 | 154 | 210 | 134 | 153 | 239 | 1,841 | 2,646 |
| DEKALB | 1,572 | 1,621 | 1,683 | 1,240 | 1,472 | 1,164 | 1,332 | 1,561 | 1,213 | 1,377 | 1,650 | 14,235 | 19,310 |
| DOUGLAS | 360 | 402 | 384 | 262 | 323 | 240 | 265 | 343 | 304 | 316 | 412 | 3,199 | 4,343 |
| FAYETTE | 162 | 199 | 170 | 151 | 157 | 123 | 148 | 155 | 137 | 135 | 188 | 1,537 | 2,044 |
| FORSYTH | 292 | 339 | 312 | 223 | 252 | 222 | 245 | 323 | 245 | 257 | 313 | 2,710 | 3,745 |
| FULTON | 1,871 | 1,946 | 1,929 | 1,463 | 1,804 | 1,363 | 1,581 | 1,772 | 1,398 | 1,632 | 1,935 | 16,759 | 24,449 |
| GWINNETT | 2,135 | 2,299 | 2,338 | 1,567 | 1,967 | 1,477 | 1,818 | 2,108 | 1,533 | 1,890 | 2,099 | 19,132 | 26,507 |
| HALL | 291 | 295 | 318 | 230 | 322 | 235 | 268 | 297 | 241 | 253 | 334 | 2,750 | 3,788 |
| HENRY | 540 | 721 | 666 | 446 | 565 | 446 | 501 | 584 | 411 | 533 | 597 | 5,413 | 6,984 |
| NEWTON | 299 | 334 | 361 | 295 | 289 | 218 | 245 | 302 | 241 | 285 | 302 | 2,869 | 4,100 |
| PAULDING | 390 | 424 | 458 | 290 | 383 | 311 | 340 | 318 | 290 | 326 | 408 | 3,530 | 5,195 |
| ROCKDALE | 249 | 252 | 233 | 189 | 190 | 183 | 212 | 217 | 172 | 217 | 259 | 2,114 | 3,000 |
| SPALDING | 134 | 119 | 133 | 84 | 104 | 85 | 82 | 85 | 72 | 72 | 85 | 970 | 1,342 |
| WALTON | 168 | 155 | 180 | 148 | 184 | 133 | 134 | 162 | 131 | 138 | 146 | 1,533 | 2,310 |
| TOTAL | 11,785 | 12,535 | 12,554 | 9,038 | 11,025 | 8,596 | 9,882 | 11,394 | 8,714 | 10,189 | 12,255 | 117,967 | 147,984 |

(Source: Equity Depot)

Public Square Atlanta - Lens on Atlanta



Jason Parker
Community Outreach Manager
740 Bismark Road NE
Atlanta, GA 30324
678-686-0354
jparker@pba.org
<http://publicsquareatlanta.org>

DESCRIPTION: Public Square Atlanta is a website for individuals and groups with common interests designed to help them organize and collaborate to affect positive change in their communities – a new way for citizens to participate in the democratic process & “get things done.”

COMMITMENT: Although Public Square is not exclusively focused on the foreclosure crisis – the system will help to connect individuals and groups with any interest

in the topic (solutions, resources, questions, Piece by Piece partners, etc) in order to affect positive change. As these groups convene online, the site offers resources to facilitate action, including moderated discussions, social sharing and the ability to directly contact elected officials, helping citizens of the Atlanta region to work together to identify collective solutions.

The Regional Council of Churches of Atlanta, Inc.



Ethel Carter Ware
Director of Programs
100 Edgewood Avenue, Suite 812
Atlanta, GA 30303
404-523-5554 x231
ecarter@rccatl.org
www.rccatl.org

DESCRIPTION: The Regional Council of Churches of Atlanta, Inc. is a membership faith-based nonprofit made up of congregations, agencies, seminaries and schools, denominational judicatories, and interested individuals. The mission is to build ecumenical community across the region promoting communication, collaboration, and connection. The

RCCAtl offers occasions for ecumenical fellowship among faith leaders, educational events, and community wide worship services; we facilitate collaborations for the common good. We send the weekly Church Action eNewsletter to 14,000 faith and community leaders and maintain a website with community calendar, resources for service, mission, worship, and education, and articles of interest to the faith community.

COMMITMENT: We have been very intentional about alerting congregations and leaders to opportunities for advocacy and education around the foreclosure crisis. These include government, agency, and community programs. We will continue to keep the issue on a front burner looking for ways to use our communication system to help individuals and congregations and organizations ameliorate the housing situation.

Rebuilding Together Atlanta



Carl Jordan
Housing Director
1429 Fairmont Ave, NW, Suite A
Atlanta, GA 30318
404-351-4949
cjordan@rebuildingtogether-atlanta.org
www.rebuildingtogether-atlanta.org

DESCRIPTION: Rebuilding Together Atlanta - an affiliate of the nation's largest volunteer home repair organization - preserves and revitalizes houses and communities. We work to assure that low-income homeowners, particularly older adults, veterans, and people with disabilities live in warmth, safety and independence. Utilizing volunteer labor, Rebuilding Together Atlanta repairs homes from existing

housing stock and provides disability access modification for low-income homeowners in the Metro Atlanta area.

COMMITMENT: Our new housing initiative will focus on revitalizing homes in low-income areas of Atlanta. Using grant dollars, RTA along with community partners, will repurchase, rehab and repopulate the maximum number of abandoned and foreclosed properties for resale while also rehabbing the homes of existing low-to-moderate income elderly homeowners designed to create replicable results. This initiative will provide a comprehensive “lifecycle approach” to revitalize and stabilize sections of Atlanta’s communities by providing extensive resources to both existing and potential new residents in the area. Each area will be measured for success both as a stand alone component and for its contribution to the initiative as a whole.

Renovations will include but are not limited to: lead-based paint remediation, painting, plumbing, structural, roofing, windows, doors, heating, siding, ceilings, walls, flooring, electrical repairs, termite and pest control management. Home disability access modifications, if necessary, to include, but not limited to installation of grab bars, widening doorways, building access ramps and installing/upgrading bathroom equipment to meet ADA standards.

Did You Know?

Credit bureau, TransUnion reports that **Georgia had a 6.51 percent mortgage delinquency rate** in the second quarter of 2011 - compared to a national rate of 5.82 percent.



Courtney I. Smith, VP
Community Affairs Manager
One Glenlake Parkway, Suite 400
Atlanta, GA 30328
770-481-4315
courtney.i.smith@regions.com
www.regions.com

DESCRIPTION: In late 2007, Regions launched the Customer Assistance Program (CAP) to provide long-term solutions to Regions customers, especially homeowners. Today, Regions continues to work to meet the unique needs of financially troubled borrowers to stem foreclosures and keep customers in their homes. As unemployment levels continue to be elevated and the housing crisis

lingers, our goal remains the same – to ensure customers who encounter financial difficulty know they have options and that Regions wants to work with them.

As a result, Regions has taken steps including renegotiating the terms of mortgages and home equity loans, keeping families in their homes and allowing Regions to maintain a foreclosure rate well below the industry average for residential first mortgages. Overall, the number of Regions serviced first mortgage loans in the foreclosure process is less than half the national average. Since inception of the program, Regions has restructured more than \$3.1 billion in mortgages, including \$53 million in March 2011. Regions has assisted more than 35,000 homeowners with solutions.

COMMITMENT: Regions commitment through our Customer Assistance Program is to: ensure customers experiencing difficulty during these uncertain credit times understand options are available; offer options that will resolve or alleviate the pressure being felt by their delinquency or pending delinquency; advise customers of counseling services available to assist with overall financial and credit planning; and provide a quick and simple process

Mortgage, home equity and consumer loan customers who face financial hardship can turn to Regions for help during this economic crisis. Through the Regions Customer Assistance Program, our experienced team of trained loan specialists has helped more than 35,000 customers keep their homes and avoid foreclosure. These dedicated specialists are available to speak with customers about their personal financial situation and help determine which solution is best in their time of hardship, whether it be temporary or long-term circumstances.

Our Customer Assistance Program is only a phone call away. Working together we can strengthen customer relationships and demonstrate our commitment to a brighter future for our communities. Customers seeking help should contact the following: First mortgages 1-800-748-9498; Home Equity loans 1-800-290-5358 ; Other Consumer loans 1-800-290-5358.

Resources for Residents and Communities



Young T. Hughley, Jr. CEO
100 Flat Shoals Ave, SE
Atlanta, GA 30316
404-525-4130 x19

DESCRIPTION: RRC, a member of the national NeighborWorks® network, creates sustainable communities through knowledge sharing, community building, housing and economic opportunities with residents at the center of its efforts. RRC has produced 186 rental and homeownership units and has rehabbed 280 owner-occupied homes. RRC operates a HomeOwnership Center that has provided educational services to more than 3500 clients since inception in 2006,

with 550 of those being foreclosure prevention clients. The HomeOwnership Center strengthens customers' financial positions, encourages community involvement and helps combat financial tragedies. RRC conducts crucial community-building activities that strengthen community bonds, such as a door-to-door Loan Scam Prevention campaign, the R'town Youth Work Team, a senior citizens group, and community art projects. To succeed in its mission, RRC builds strong relationships with private, public and non-profit partners. RRC is proud of the fact that its origin is in Reynoldstown, one of the oldest African-American neighborhoods in Atlanta.

COMMITMENT: RRC will continue to provide free, individualized, foreclosure prevention counseling. RRC's goal is that at least 45% of the families who are working with a counselor will avoid foreclosure within 12 months of intake date. RRC plans to serve at least 250 families in 2011. RRC will continue to connect families threatened with foreclosure to additional community resources to address their crisis. RRC will work to extend our Restoring the Dream project, which makes mortgage payments for families who have

achieved a permanent loan modification or repayment plan, while providing them with financial education and counseling to reach a new level of financial stability.

RRC will continue to provide public education about the availability of free foreclosure prevention services from HUD approved housing counseling agencies and about the dangers of foreclosure scams and other predatory financial scams. RRC will provide at least 8 public presentations and at least 5 informational booths in 2011 where this information will be shared.

RRC will continue to incorporate information about preventing foreclosures in our homebuyer education workshops. We will work to ensure that buyers that we educate are fully prepared for purchase, know how to avoid predatory loans, know to establish a reserve, and know how to find assistance if they do have a crisis that makes it difficult to pay their mortgage. Our goal is to educate 720 people in 2011.

RRC will actively seek additional sources of financing (beyond the federal Neighborhood Stabilization Program) to continue to acquire and rehab foreclosed properties in geographic areas targeted for community stabilization. Community building staff and housing development staff will work in tandem to ensure that families who purchase these homes are informed about, and become engaged in, the communities where they purchase to contribute to community vitality.

RRC will continue to conduct community outreach work in neighborhoods that have been hit hard by foreclosures, with a focus on strengthening community associations, increasing community leadership, engaging the youth, improving safety and addressing issues with vacant and abandoned properties. RRC will work with Piece by Piece partners as appropriate to provide foreclosure prevention counseling services and information to support their respective public commitments.

Rockdale County Neighborhood Stabilization Program



Tanesha Lanier
NSP Coordinator
958 Milstead Avenue
Conyers, GA 3001
770-278-7114
tanesha.lanier@rockdalecounty.org
www.rockdalecounty.org

DESCRIPTION: Rockdale County launched the Revitalization of Communities Initiative (ROC) in 2010. These grant-funded initiatives are geared toward revitalizing the entire community through multiple outreach programs that address the needs of the community. ROC has launched the following initiatives: Rockdale County NSP, CHIP, and Green Concepts for these purposes.

The Rockdale Neighborhood Stabilization Program (NSP), was established with a clearly defined purpose; stabilizing communities that have been severely

impacted by foreclosures and abandonment. In an effort to minimize the foreclosure impact, the NSP acquires foreclosed properties, rehabs those foreclosed properties, and provides homebuyer assistance to eligible homebuyers.

Rockdale County's Green Concepts is designed to motivate residents to live green and become more energy efficient, thus saving money that can be expended on other necessities. Rockdale's Community Home Investment Program assists current homeowners with outstanding repairs and nonfunctioning systems within their home.

The ROC initiative is dedicated to revitalizing the community through continued focused efforts that provide direct assistance to all Rockdale constituents.

COMMITMENT: The Rockdale ROC initiative is comprised of several professionals and organizations that work collectively to provide homeownership opportunities and community benefits: local county government, instructors, home counselors, attorneys, lenders, neighborhood support organizations, nonprofits and real estate professionals. Thus far, ROC's initiative has been a vital instrument to Rockdale County, aiding multiple homebuyers in obtaining homeownership. As a sub-grantee of the State of Georgia, Rockdale County was awarded \$3.4 million in grant funds for eligible activities under NSP, \$306,000 under the Community Home Investment Program and \$300,000 under the Georgia Environmental Facilities Authority. Funding of this sort will be utilized to assist residents of the county. This initiative, with other similar initiatives around the region, will collectively assist in reducing the impact of the foreclosure crisis.

Rockdale has clearly defined the goals of the NSP under ROC: making homeownership affordable for homebuyers, employing families locally, stabilizing neighborhoods through acquisition of multiple units within the same subdivision (same street address when possible) resulting in the deliverance of quality/affordable homes. The NSP team works diligently to meet and exceed such high standards. ROC will remain committed to creating jobs for the community and providing quality, affordable homes to homebuyers.

Rockdale has innovatively created education opportunities with NSP under the ROC initiative. In partnership with HUD certified agencies, Rockdale hosts required homebuyer education classes on a monthly basis.

Equally important, educating professionals in the real estate industry regarding NSP requirements is vital. Rockdale County has collaborated with American Real Estate University to provide continuing education credits to real estate agents throughout Georgia. ROC remains committed to educating the professionals in this industry.

During these tough economic times, WE (citizens, government, educators, and professionals) should strive to collectively work together to provide assistance to our constituents and taxpayers who support the very agencies in which we work. Chairman Oden and the innovative initiatives such as ROC, NSP, and Green Concepts remain committed to impacting lives and "revitalizing" the American dream of homeownership in Rockdale County, while creating jobs and educating the community.



RVT Home Preservation Team

Vivian Hardy Townes
Chief Loan Resolution Negotiator
RVT Home Preservation Team
595 Piedmont Ave, NE, Suite 320-175
Atlanta, GA 30308
888-361-3253
helpsaveourhome@comcast.net

DESCRIPTION: A subsidiary of RVT INTERNATIONAL, LLC, we are a TEAM (Together Everyone Achieves More) of dedicated real estate professionals with more than 10 years loss mitigation, mortgage loan modification and lender negotiation experience. We work diligently to create a win-win for the homeowner and

the mortgage company to ensure that (1) homeowners who wish to retain their homes can do so reasonably, practically, and equitably; and (2) those homeowners who cannot retain their homes, obtain a fair and equitable exit strategy that provides them with the options and opportunities to re-enter the ownership continuum in the shortest possible period of time.

COMMITMENT: RVT Home Preservation Team focuses on the following long-term/permanent strategies to redress the foreclosure crisis in metropolitan Atlanta:

1) Current Activities/Services:

a) Crisis Intervention/Negotiation: targeting all homeowners with a scheduled foreclosure sale date, this service provides an experienced housing counselor/loan resolution negotiator who directly intervenes on behalf of the homeowner to (1) negotiate postponement of the scheduled foreclosure sale and (2) work out an alternative solution for the homeowner and the bank/loan servicer for the long-term benefit of all parties.

b) Loss Mitigation: targeting all homeowners in imminent default, default, pre-foreclosure and foreclosure who do not have a scheduled foreclosure sale date, this service provides an experienced housing counselor/loan resolution negotiator who, on behalf of the homeowner, negotiates an

alternative solution for the homeowner and the bank/loan servicer focusing on either (a) property retention (e.g. modification, forbearance) or (2) property dissolution (e.g. short sale, deed in lieu of foreclosure).

2) Future Activities/Services:

a) REO/Bulk Properties Acquisition Project: RVT will partner with individual and institutional real estate investors to purchase REO inventory in the greater metropolitan Atlanta area directly from bank inventories at a significant market value discount, e.g. 60-70% in order to sell to qualified, approved and formerly homeless homebuyers at 50% to 60% of retail market value. This strategy provides a unique approach to recapture and revitalize communities; stimulate real estate investment/buying and recover significant lost tax revenues for the greater metropolitan Atlanta region.

b) Greening of Urban America Project: RVT has partnered with EcoLogix Environmental Management Services to craft a collaborative "Green" approach to the sustainable restoration, revitalization and redevelopment of urban American communities. The partnership is a direct strategy to convert the glut of foreclosed residential and commercial real estate in major urban cities, which simultaneously are facing massive homelessness and unemployment. The focus is to convert the foreclosure inventory into below-market, residential and commercial (e.g. multi-family) acquisition opportunities for qualifying homeless individuals, families, neighborhood organizations, entrepreneurs and business owners, integrating sustainable, eco-environmental systems that will (1) reduce operating costs, thereby facilitating/ensuring long-term home retention; (2) provide "new industry" employment options, thereby reducing homelessness recidivism; and (3) lay a solid foundation for neighborhood/community/regional revitalization, thereby recovering significant lost tax revenues that can be directed to educational and other community-based services.

NEIGHBORHOOD STABILIZATION PROGRAM - METRO ATLANTA

The Georgia Department of Community Affairs reports that of the \$77.9 million in NSP funds from HUD NSP1, \$71 million has been spent by 24 sub-grantees. More than \$11 million in program income has been generated and recycled to impact more homes. DCA also reports that NSP1 has impacted more than 1,310 single-family homes, multifamily units and Low Income Housing Tax Credit (LIHTC) multifamily projects.

| | NSP1 | NSP3 | TOTAL |
|-----------------------|---------------------|---------------------|----------------------|
| City of Atlanta | \$16,304,399 | \$4,906,758 | \$21,211,157 |
| Clayton County | \$9,732,126 | \$3,796,167 | \$13,528,293 |
| Cobb County | \$8,582,355 | \$2,415,784 | \$10,998,139 |
| DeKalb County | \$18,545,013 | \$5,233,105 | \$23,778,118 |
| Douglas County | \$3,809,526 | \$1,628,471 | \$5,437,997 |
| Fayette County | \$1,178,544 | \$500,203 | \$1,678,747 |
| Fulton County | \$13,358,410 | \$3,094,885 | \$16,453,295 |
| Gwinnett County | \$13,512,054 | \$5,559,476 | \$19,071,530 |
| Henry County | \$6,251,265 | \$1,748,209 | \$7,999,474 |
| Rockdale County | \$2,700,020 | \$641,993 | \$3,342,013 |
| PROGRAM TOTALS | \$93,973,712 | \$29,525,051 | \$123,498,763 |

Source: Georgia Department of Community Affairs - www.dca.ga.gov

Senior Connections



Debra Furtado
Chief Executive Officer
5238 Peachtree Road
Atlanta, GA 30341
770-455-7602
dfurtado@seniorconnectionsatl.org
www.seniorconnectionsatl.org

DESCRIPTION: Senior Connections' mission is to maximize independence for seniors through advocacy, information and services.

Our four programs that provide continuum of care are:

MEALS-ON-WHEELS -- Senior Connections was the first to offer this program to seniors 38 years ago. Seniors receive a nutritious home delivered meal each weekday. On average we provide 2,700

meals per day to seniors in need.

HOME REPAIR PROGRAM -- Repairs may include roofs, under eaves, toilets, flooring, gutters, installing wheelchair ramps and handrails, and minor electrical/plumbing repairs. Senior Connections has been providing home repair services to low-income seniors for 13 years and we repair on average 200 homes each year.

NEIGHBORHOOD SENIOR CENTERS -- Centers offer independent living activities for more than 400 seniors. Each of the five Neighborhood Senior Centers offers quality-of-life training including: Nutrition Education, Computers, Fitness Classes, Gardening, and Leisure/Recreation (arts and crafts, Bridge, Spanish, day trips, etc.).

IN-HOME CARE PROGRAM -- Personal Care services include bathing, grooming, shaving, shampooing, and medicine reminders; Homemaker Services include housework, grocery shopping, errands, laundry, and meal preparation; and Respite Care services allow for the primary caregiver to have personal time away from duties of providing around-the-clock care of an infirmed senior.

COMMITMENT: Senior Connections works to keep seniors in their homes for as long as possible. We try to avoid the foreclosure process entirely by assisting seniors with food and home repair – items that strain an already tight fixed budget. While we do not directly deal with mortgages or financial housing instruments, we work with area partners such as Resources for Residents and Communities and the Atlanta Neighborhood Development Partnership, along with county and community organizations, to provide whatever assistance is available for a senior to stay safe and secure in their home. As Senior Connections is a metro-wide organization and an acknowledged resource for seniors, we receive calls for services and direct them to the organizations that can help if we cannot. We are actively seeking food grants to assist seniors raising minors in their households, another huge strain on low-income households.

Through our in-home care program, we can monitor a senior's living environment, stress levels and family concerns that might indicate changing circumstances related to financial worries. We have a close working relationship with our clients' case managers and the Visiting Home Nurses Service. By proactively paying attention to changing circumstances, Senior Connections can often direct additional help or services to the client before the situation reaches a crisis.

We are developing a "model block" approach to home repairs, targeting neighborhoods not only for large home repair funded projects but working within the same area to find smaller repairs, lack of services or food and care delinquencies, wheelchair ramp needs and yard clean ups. At the same time our partner organizations will provide fraud awareness help and social services as needed.

When seniors can stay in their homes, the neighborhoods remain stronger and the seniors more alert and involved. It's a win/win situation for all involved.

CLAYTON COUNTY - 2011 COUNTY EXCELLENCE AWARD

Clayton County was among six winners of the Association of County Commissioners of Georgia's 2011 County Excellence Award. Clayton County was recognized for its Neighborhood Stabilization Program, an effort to purchase, rehabilitate and reoccupy previously foreclosed homes. Clayton County received \$9.7 million in federal NSP funds and to date, the county has used the funds to address 115 homes in eight neighborhoods.



HOUSING COUNSELING

Awaiting stats from Enyat.

Southern Crescent Habitat for Humanity



Melissa Chapman, CEO
9570 Tara Boulevard
Jonesboro, GA 30236
770-477-2367
melissa.chapman@schabitat.org
www.schabitat.org

DESCRIPTION: Southern Crescent Habitat for Humanity is founded on the conviction that every man, woman and child should have a decent, safe and affordable place to live. Through volunteer labor and donations of money and materials, Southern Crescent Habitat and its homeowner families have built or rehabilitated more than 125 houses homes in our tri-county service area, covering Henry, Clayton and Fayette counties. We have a proven construction program that incorporates green building

materials and techniques, including the responsible handling and recycling of waste materials. Both new and rehabbed homes are built to EarthCraft affordable housing standards, a residential green building program that exceeds ENERGY STAR standards. A nonprofit, nondenominational Christian housing ministry, Southern Crescent Habitat is well known for its ability to build successful low-income homeowners. Our education and mentoring process encompasses those skills and behaviors necessary to transition renters to successful homeowners, including hands-on experience with maintenance and repairs as well as sessions designed to promote responsible community involvement. Our goal is to ensure that every homebuyer who completes our program is ready to be a homeowner and is an asset to the community in which they will ultimately live.

COMMITMENT: In January 2011, Southern Crescent Habitat for Humanity partnered with Wells Fargo to launch the Iron Gate Neighborhood Revitalization Initiative. This collaboration is a privately funded program to assist existing low income homeowners in a foreclosure impacted neighborhood in Jonesboro. While this program is part of the suite of services offered by Habitats across the US, this particular program is a SCHFH conceived initiative bridging a private and public partnership.

-The Neighborhood Revitalization Initiative program targets 70 homeowners in the Iron Gate community who will receive program services. These homeowners will participate in six hours of home maintenance education prior to qualifying to receive program services.

- Specifically, the program focus is targeted toward raising energy efficiency, to help in decreasing monthly household expenses. But the program also allows for minor exterior repairs and maintenance to promote pride in homeownership and community.

-The program is designed to support Southern Crescent Habitat's ability to assist in slowing foreclosure rates and to impact existing homeowners in a full scope effort to stabilize and revitalize neighborhoods.

In addition to this specific initiative, Southern Crescent Habitat has built and rehabilitated over 125 homes in Clayton and Henry Counties using volunteer labor, public and private grants, corporate sponsorships, and private donations. Each Southern Crescent Habitat homeowner partner is required to complete 250 hours of sweat equity and 50 hours of homeownership education prior to earning the opportunity to purchase their home. Southern Crescent Habitat homeowner partners purchase their homes usually with a 30-year term, and always with a 0% interest mortgage provided by Southern Crescent Habitat. The typical homeowner partner is engaged in the program for approximately 12 months prior to completing the steps to purchase their home. It is with both our homeownership program and our Neighborhood Revitalization Initiative that Southern Crescent Habitat for Humanity endeavors to make a difference in the communities we serve, thereby building homeowners and strengthening communities.



Gray Kelly, Director of
Sustainable Development
241 Pine Street
Atlanta, GA 30308
404-604-3585
gkelly@southface.org
www.southface.org

deliver programs and services that support environmentally sound building practices.

DESCRIPTION: For more than 30 years, Southface has promoted comfortable, energy-, water-, and resource-efficient homes, workplaces and communities throughout the Southeast. Southface believes the marketplace is the greatest force for environmental change. As a result, we focus on entrepreneurial initiatives that benefit the environment. We are proud to partner extensively with business, government and community leaders to

COMMITMENT: Enterprise, The Home Depot Foundation and Southface have teamed up with the City of Atlanta to generate momentum and funding incentives to create healthy, energy-efficient affordable homes. The Green Home Advantage program ensures that all properties acquired through the federal Neighborhood Stabilization Program (NSP) in Atlanta meet a set of baseline green requirements developed by Enterprise and the City of Atlanta. The program also offers technical assistance, trainings and the opportunity for green certification.

Southface's opening of the Southeast Weatherization and Energy Efficiency Training (SWEET) Center, the Southeast's first hands on, regional green jobs training center, served as the crowning achievement of 2010. To date, SWEET has trained 750+ weatherization professionals who have completed more than 10,000 residential energy upgrades that directly benefit low income families in the region.

STING Community Development Corporation



Geneva Vanderhorst
Executive Director
728 Walton Way
Smyrna, Georgia 30082
678-761-3091
geneva@stinginc.org
www.stinginc.org

DESCRIPTION: STING Community Development Corporation is a subsidiary of STING, Inc. a 501C3 nonprofit corporation that offers youth services in the South Cobb County area. While implementing services to families, the organization identified a greater need to provide affordable housing to low to moderate individuals. STING Community Development Corporation is dedicated to fulfilling the needs of

the entire family structure, through our partnerships with local counseling services, employment services, local schools, tutoring services and our local politicians. It is our desire to assist the families that we serve in becoming whole. The need for affordable housing is a major component in our goals and mission.

COMMITMENT: STING Community Development Corporation launched our Affordable Housing Initiative recently in Marietta, Georgia. We conducted a Homeownership Fair with our partner at Remax/Greater Atlanta-Cobb. The panel included Laura Creamer of CredAbility, a Loan Officer with Academy Mortgage, our Project Manager Builder/Developer of Johnson Brothers Development and a STING board member/Realtor. Our goal is to provide housing services as a Housing Counselor with HUD, and with our partners at CredAbility, various mortgage companies and our builder/developer and offer home buying services to low to moderate income individuals. In partnership with our builder/developer we plan to build certified green homes as identified by the National Association of Home Builders. Our goal is to provide services to assist the homebuyer from start to finish, with credit counseling, mortgage services, homebuyer training, building their home and/or connecting the buyer with homes that have been foreclosed that we can convert into "green homes". We have been approached by several communities in the Cobb County area, mainly Franklin Road and the Six Flags area and asked to facilitate homeownership seminars. We are working to develop partnerships with lenders that are approved IDA lenders.

Also, we are anticipating partnering with local housing authorities in an effort to assist individuals that have Housing Choice vouchers. We have partnered with a mortgage company that will offer them lease purchase arrangements using their voucher while we assist them through our credit counseling partners with becoming credit worthy. In addition, we are anticipating partnering with NeighborWorks in an effort to have downpayment assistance available to our potential homeowners.

As a result of our recent Homeownership Fair, we are developing a pipeline of potential homeowners. And our goal is to continue to assist buyers as we negotiate with housing authorities, lenders that offer IDA's, and banks that have foreclosed properties in an effort to help the families that we serve become homeowners.

TRACKING THE RECOVERY



The American Recovery and Reinvestment Act of 2009 required the Recovery Accountability and Transparency Board to create a website "to foster greater accountability and transparency in the use of funds made available in this Act." Recovery.gov went live on February

17, 2009, the day President Obama signed the Act into law.

The site's primary mandate is to provide taxpayers with user-friendly tools to track how and where Recovery funds are spent. The site also offers the public an opportunity to report suspected fraud, waste, or abuse related to Recovery funding.

Recovery.gov is operated by the Recovery Accountability and Transparency Board, which was also created by the Recovery Act.

Tapestry Development Group



Richelle (Shelly) Patton
President

2005 Swazey Drive
Decatur, GA 30032
404-997-6786

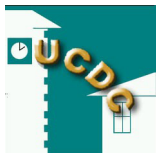
richellepatton@tapestrydevelopment.org
www.tapestrydevelopment.org

DESCRIPTION: The mission of Tapestry Development Group is to foster the development and preservation of rental housing that is affordable for low-income households. It is committed to the principles of financial, physical, environmental, and social sustainability.

COMMITMENT: One of Tapestry Development Group's efforts is to seek out multi-family properties that have

existing or expiring affordability restrictions and are in need of preservation. It helps owners of these properties secure new, more attractive financing to rehabilitate these properties and to position these properties to be sustainable over the long-term. The goal is to prevent foreclosures at these properties. Tapestry is also active in public policy efforts within the affordable multi-family industry to advocate for sound preservation policies of properties with existing and expiring affordability restrictions. Tapestry also hopes to participate in the redevelopment of properties being "banked" by local jurisdictions in the future.

University Community Development Corporation



Pete Hayley
Executive Director
160 Euharlee Street
Atlanta, GA 30314
404-572-3643

phayley-ucdc@aucenter.edu
www.ucdc.aucenter.edu

DESCRIPTION: The University Community Development Corporation (UCDC) is a non-profit CDC whose mission is to create sustainable communities that are safe, vibrant and healthy and serve as the organization through which the Atlanta University Center (AUC) schools and neighborhoods collaborate to enhance the quality of life for the AUC and the broader community. UCDC was chartered as a 501c3 non-profit organization on

properties in the community that have been foreclosed and abandoned and working closely with NPUs and other community organizations to ensure that the neighborhoods are safe and secure. These efforts will help in stabilization of the overall community. One of the organization's goals is to increase the number of homeowners in the community. UCDC will seek funding from governmental agencies and other lenders which provide funding for acquisition, rehab and down payment assistance to affordable home buyers. Other efforts will include tracking the foreclosures in the neighborhoods and

June 24, 1988.

UCDC works collaboratively with the Neighborhood Planning Units (NPUs) in the area and assists various neighborhood organizations to address concerns in the community. UCDC utilizes federal funding and other sources of funds in its efforts to create a housing rehabilitation program to acquire, renovate and sell single family homes to first time home buyers.

COMMITMENT: The University Community Development Corporation is one of the subrecipients of the Neighborhood Stabilization Program, receiving federal funds to eradicate foreclosure in the City of Atlanta. UCDC has utilized the NSP funds provided to leverage additional funding to acquire, rehab/renovate and sell foreclosed single family homes. In addition, the funds were also used to acquire and modernize one small multifamily apartment building in the West End neighborhood of Atlanta. UCDC partners with other non-profits and CHDOs to co-sponsor homeownership training and counseling for future home buyers to ensure that they have the tools required for homeownership.

As a "Piece by Piece" partner, UCDC will continue its work in the community surrounding the Atlanta University Center by ensuring code compliance is on task, securing additional funding for acquisition and rehab of



University Community Development Corporation's NSP multi-family redevelopment on Lucile Avenue

targeting those properties for rehabilitation. UCDC is also planning to initiate a jobs readiness training program which will allow residents an opportunity to secure jobs which will allow them to have income to remain in their homes.

Over the next five years, UCDC will continue with these efforts to stabilize the community which it serves through continuous redevelopment of affordable housing and economic development activities to drive others to desire to live and work in the community.

Urban Land Institute - Atlanta



Jeff DuFresne
Executive Director
300 Galleria Parkway, Suite 100
Atlanta, GA 30339
770-951-8500
jdufresne@uli.org
www.uliatlanta.org

DESCRIPTION: ULI, the Urban Land Institute, is a 501(c) (3) nonprofit research and education organization supported by its members. Founded in 1936, the Institute now has members in 95 countries worldwide, representing the entire spectrum of land use and real estate development disciplines working in private enterprise and public service. Founded in 1986, ULI Atlanta is district council of the Institute. As the preeminent, multidisciplinary real estate forum, ULI

Atlanta facilitates an open exchange of ideas, information, and experience among local, national, and international industry leaders and policy makers dedicated to creating better places. ULI Atlanta has five areas of focus: Leadership, Finance, Infrastructure, Sustainability, and Workforce Housing.

COMMITMENT: ULI Atlanta has the following programs/activities dedicated to addressing the foreclosure crises:

TECHNICAL ASSISTANCE: ULI Atlanta provides objective and responsible advice to municipal and community-based non-profit organizations,

organizations with limited staffing or financial resources, or those operating in an economically disadvantaged area. ULI Atlanta performs between 4 to 6 technical assistance panels (or TAPS) annually.

EDUCATIONAL PROGRAMS: ULI Atlanta hosts 24 educational programs annually through a variety of professional, executive and overall educational seminars, including the monthly morning programs, luncheon speaker series, quarterly workshops, and annual special events, such as the Real Estate Emerging Trends conference and Capital Markets summit. ULI programs are designed to foster collaboration within and beyond ULI's membership through mentoring, dialogue and problem-solving.

THOUGHT LEADERSHIP: ULI initiates research that anticipates emerging land use trends and issues, and proposes creative solutions based on that research. ULI documents best practices and publishes books to impart cumulative knowledge to help the development community continuously improve its performance. For example, Urban Land magazine focuses on the information needs of land use and development professionals, providing them with timely, objective, practical, and accessible articles on a wide variety of subjects, such as the foreclosure crises. The magazine emphasizes solutions to land use and development problems in order to advance the ULI mission: to provide leadership in the responsible use of land and in creating and sustaining thriving communities worldwide.

Urban League of Greater Atlanta



Sharron Kelly, Director
Housing and Community Development
100 Edgewood Ave NE, Suite 600
Atlanta, GA 30303
404-659-1150
skelly@atlul.org
www.atlul.org

DESCRIPTION: The Urban League of Greater Atlanta continues to serve as a vehicle for the provision of services and programs that are primarily focused on increasing assets, wealth and sustainability as well as enhancing, empowering and improving the overall quality of life for the families and individuals we serve throughout Greater Atlanta. We have a proven track record of serving and supporting Metropolitan Atlanta for over 90 years. We are a vibrant resource for

housing, community development, employment counseling, job placement, entrepreneurship and small business development.

Our HUD-approved housing counseling agency is busy helping residents avoid foreclosure and assisting first-time homebuyers during the current mortgage crisis to become safe and sustainable homeowners. Our Employment Counseling and Job Placement services continue to support a significant number of clients each year as they move into rewarding jobs. The Entrepreneurship Center continues to develop, mentor, and educate small businesses and business owners as they become productive entities that can provide job opportunities.

Our programs combine private, public and nonprofit sector resources to increase homeownership, develop successful new business and job creation, as well as enhance and increase job skills through career development training and coaching.

COMMITMENT: Greater Atlanta Urban League Presents the "Safe and Sustainable Homeownership Program."

The Urban League of Greater Atlanta understands that bad things may happen to good people. Mortgage delinquency can be the result of a payroll cut, layoff, illness, death of an income provider, unplanned care of family members, or even divorce. Our Default/Delinquency services respond to this problem by offering a very effective and structured counseling service as a HUD Approved housing counseling agency. Default/Delinquency counseling affords the delinquent homeowner the power of awareness through education and advocacy and the corresponding opportunity to save his or her home from foreclosure.

We encourage all of our clients to become participants in our "Safe and Sustainable Homeownership Program". The Safe and Sustainable Homeownership Program is designed to provide a 1-5 year support system for victims of the foreclosure process. During this period clients will remain in their homes with an affordable mortgage payment and stabilize their financial position, or become a safe and sustainable homebuyer again after foreclosure.

During Phase I of the program, our counselors will use one of the following tools and or procedures to stop or prevent foreclosure; HAMP, forbearance, loan modification, partial claim, deed- in-lieu, pre-foreclosure sale, re-finance or the Home Equity Conversion Mortgage (HECM).

In Phase II we focus on stabilizing the family or individual. During this process clients learn how to improve and develop money management skills, and to understand how to manage their disposable income. They are introduced to a valuable and successful web based financial management tool known as "Budget Your Dream". We believe that individuals must understand

their financial position in order to manage it. The Budget Your Dream tool is designed to help the client develop the necessary financial management skills they need to become and remain safe and sustainable homeowners. The tool can be viewed at www.budgetyourdream.com.

During Phase III we teach them that stabilizing their financial situation means that clients must improve their overall credit status. Stabilization will require in most cases that they stop using credit cards, keep utilization rate below 50%, write creditors and explain situations, seek legal advice from an attorney, and seek creditable referrals and resources. We know that the use of credit scores today requires individuals to improve and maintain higher scores than was required one year ago. The maximum high credit score has increased substantially from 700 to 900. Many vital decisions for life sustaining

situations are based on the individual's credit scores, i.e. employment, insurance rates, medical benefits, and even student loans.

This program will assist in the re-creation of safe and sustainable homeowners. It will also increase the current and future number of individuals that purchase and maintain homes. We believe that the program will assist local governments in the recapture of loss revenues in property taxes through restoration of property values and increased property sales. The "Safe and Sustainable Homeownership Program" will be a key factor in restoring and solidifying communities throughout Metropolitan Atlanta and surrounding communities.

Wells Fargo Home Mortgage - Servicing



Hugh E. Rowden
Regional Servicing Director, SVP
171 17th Street NW
MAC G0128-084
Atlanta, GA 30363
404-877-6921

hugh.rowden@wellsfargo.com
www.wellsfargo.com/homeassist

DESCRIPTION: Wells Fargo & Company is a diversified financial services company providing banking, insurance, investments, mortgage, and consumer and commercial finance through more than 9,000 stores and 12,000 ATMs and the Internet (wellsfargo.com and wachovia.com) across North America and internationally. Wells Fargo Home Mortgage is a division of Wells Fargo Bank, N.A.

Wells Fargo operates a Housing Foundation established to provide sustainable homeownership opportunities for low- to moderate-

income people by providing volunteer and financial resources to local and national nonprofit housing organizations.

To accomplish this mission, Wells Fargo works with established local and national nonprofit housing organizations that have demonstrated the ability to create homeownership opportunities for low- to moderate-income families. We also support nonprofit housing organizations that help low- to moderate-income homeowners make necessary repairs and upgrades.

COMMITMENT: Wells Fargo's Housing Foundation made priority grants totaling \$5 million to nonprofit housing organizations in 34 communities, including Atlanta, to support neighborhood stabilization in hard-hit communities; Wells Fargo also contributed \$7.2 million to Habitat's local Neighborhood Revitalization Initiative efforts as part of the company's \$11.8 million in donations pledged to Habitat for Humanity affiliates in 2010; and Wells Fargo provided \$1.6 million in grants to help cities qualify for additional federal money through the Housing Economic and Recovery Act.

In addition, Wells Fargo has made historically unprecedented efforts: modification, forbearance, deferrals, principal reductions, workouts, outreach, workshops and delaying foreclosures to help people avoid foreclosure when it is reasonably possible. Wells Fargo has been able to avoid foreclosure for about three-quarters of its customers who are 60 days or more past due who chose to work with us. Wells Fargo reaches borrowers in distress through its 27

Home Preservation Centers – including two in Georgia. Wells Fargo has also organized Home Preservation Workshops in hard-hit communities across the country – including one in Atlanta where we met with nearly 2,000 homeowners facing mortgage payment challenges – to help customers in need of assistance. We also team up with many local counseling organizations and efforts such as Piece by Piece to increase our outreach.

HOLD FOR LAST MINUTE ADD

Westside Home Builders Association



Chris Collier
Executive Officer
P.O. Box 1272
Douglasville, GA 30133
678-715-0904
whba@bellsouth.net
www.westsidehba.com

DESCRIPTION: The Westside Homebuilders Association (HBA) is a membership organization comprised of building professionals serving Carroll, Douglas and Haralson Counties. Westside HBA works to assist builder and associate professionals by providing educational opportunities, information and advocacy at local, state, and national government levels to promote the interest of the building industry. Westside HBA members have been active partners in Douglas County's Neighborhood Stabilization Program (NSP).

people in their homes; Getting people into available homes; Employment; and options for Home renovations/repairs. The group includes representation from the Douglas County Board of Commissioners, the Douglasville City Council, the Douglas County Development Authority, local lenders, the West Georgia Board of Realtors, the Westside HBA, and GreyStone Power Corporation, the electric cooperative located on the west side of Metro Atlanta. The task force identified key objectives for the first 90 days (Phase 1) of the Douglas effort: (1) research and provide up-to-date status of Douglas County's foreclosure crisis and ways to take action to help address it; (2) offer opportunities for coordination and best practice sharing; and (3) encourage community commitment to goals and actions that will be taken over the next three to five years. The Douglas County Development Authority is providing a base of operation and administrative support, and the Westside HBA is providing initial volunteer staffing. At the end of the Phase 1, the task force will evaluate progress and realign priorities and resources accordingly.

COMMITMENT: The Westside HBA is leading the Piece by Piece Foreclosure Initiative for Douglas County. As a Piece by Piece partner, Westside HBA was inspired to engage Douglas County-based stakeholders to address the foreclosure challenges in ways that are unique and specific to the County. The Douglas Piece by Piece partners convened for the first time in January 2011 as a working task force and identified the following focus areas: Keeping

Workforce Resource



Rob Chrane
President
2200 Howell Mill Road, NW
Atlanta, GA 30318
404-272-7054
rchrane@workforce-resource.com
www.downpaymentresource.com

DESCRIPTION: Founded in 2008, parent company Workforce Resource® is a web-based software company whose mission is to connect people with hard to find financial resources for better living. In 2010, the company launched "Down Payment Resource" as an extension of its offerings to turn potential home buyers into qualified buyers by connecting them to buyer assistance funding they may not have otherwise known existed.

Licensed directly to Multiple Listing Services, REALTOR® Associations, mortgage lenders and housing counselors, DPR turns home ownership from a dream into reality for many individuals and families by helping them overcome the biggest obstacle to home ownership- the down payment.

COMMITMENT: Workforce Resource is providing its Down Payment Resource tool to ANDP, Inc for use on www.andphomes.org.

Down Payment Resource is a simple and cost-effective. Prospective homebuyers can access it through a simple online form found by clicking the DPR icon on listings within www.andphomes.org. They will learn which for-sale properties may be eligible for assistance, self-screen for their eligibility, and then request to be contacted by the IDX site owner for more details.

Zip Code 30310 Mortgage Fraud Task Force

Jeanne Mills
Coordinator
765 Catherine Street SW
Atlanta, GA 30310
404-753-6265

DESCRIPTION: The Zip Code 30310 Mortgage Fraud Task Force is a grassroots organization created to address the impact of mortgage fraud on neighborhoods in the 30310 zip code. The group's focus is on property tax adjustment, prosecution of mortgage fraud participants and community education.

neighborhoods. The results of this issue include housing code violations, criminal activity, vandalism, fire destruction, etc. . . --- all of which contribute to declining neighborhoods. In the 30310 neighborhoods, there is a heavy saturation of frauded properties - an extensive number of them are vacant for more than 24 months. These conditions, along with others, disrupt property values and therefore property tax assessments. We are actively working to achieve correction for code violation properties, tax assessment adjustment and prosecution of fraud participants working in the 30310 neighborhoods.

COMMITMENT: The Zip Code 30310 Mortgage Fraud Task Force holds quarterly working meetings addressing the results of mortgage fraud on the 30310

Acknowledgements

Piece by Piece would like to take this opportunity to thank all those involved in the Initiative in 2010 and 2011.

LEADERSHIP & PLANNING

Atlanta Neighborhood Development Partnership
Atlanta Regional Commission
CredAbility
Enterprise Community Partners
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Greater Atlanta Home Builders Association
The Home Depot Foundation
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Atlanta Regional Commission
The Carter Center
(Who else Susan??)

INITIATIVE STAFFING BY

Atlanta Neighborhood Development Partnership

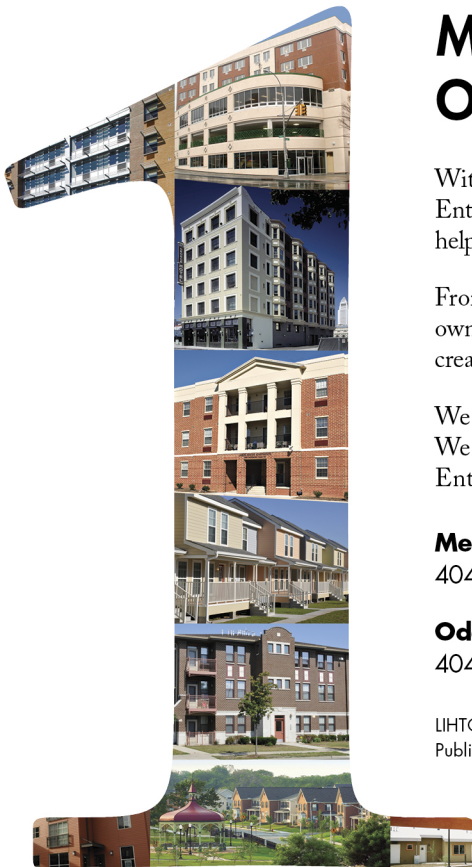
REPORT PREPARED BY

Susan Adams, ANDP Piece by Piece Coordinator
George Burgan, ANDP

SPECIAL THANKS

Our special thanks to:

- Our 140 Piece by Piece partner organizations.
- The Honorable Shaun Donovan
U.S. Secretary of Housing & Urban Development
- The Honorable Henry Cisneros
Former U.S. Secretary of Housing



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Meaghan Shannon-Vlkovic, Vice President and Market Leader, Southeast
404.523.6060 x12 | mvlkovic@enterprisecommunity.org

Odetta MacLeish-White, Program Officer
404.523.6060 x16 | omacleish-white@enterprisecommunity.org

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