www.ANDPHomes.org 404-420-1600

ANDP HOMES







Ready for homeownership? We can help! ANDP is a nonprofit housing organization providing access to affordable housing since 1991. We offer new and newly renovated affordable homes to low- and moderate-income families. See page 2 for a step-by-step process for purchaing a home with ANDP. For more information visit us online at **www.ANDPHomes.org.**



Thanks for attending the Super Saturday Homebuyer Expo! Use this QR code to learn more about how ANDP can help you find the home of your dreams!







PURCHASING A HOME WITH ANDP

A. COMPLETE A HOMEBUYER EDUCATION COURSE - To purchase a ANDP or to participate in any of our affiliated down payment assistance programs, all homebuyers must complete a HUD-approved homebuyer education course. These courses are more than a requirement, they are extremely beneficial in understanding the homebuying process and how to care for your home after the purchase. We also recommend that homebuyers schedule a one-on-one meeting with a housing counselor to discuss how best to be financially ready for homeownership. To find an approved housing counseling agency near you visit www.andphomes.org/homebuyer.

B. GET PREAPPROVED FOR A MORTGAGE. Purchasing one of our homes, or participating in any of our affiliated down payment assistance programs requires homebuyers to use one of our approved lenders for their home loan. ANDP does not set credit score requirements or debt-to-income ratios. These are set by our lenders. See our approved lenders at www.andphomes.org/financing.

C. DOWN PAYMENT ASSISTANCE PROGRAMS (DPA) - Depending upon your household income and other factors, you may qualify for down payment assistance. ANDP offers multiple programs for qualifying buyers.

ANDP-FHLBank Atlanta DPA Program provides between \$12,500 and \$15,000 in down payment assistance to qualifying homebuyers with a household income of less than 80% of the area median income. These funds can be used to purchase an ANDP home, or any other home in metro Atlanta and is available on a first-come-first-serve basis. This program is affiliated with the Federal Home Loan Bank of Atlanta. Note that homebuyers must have their lender apply on their behalf. Have your lender visit www.andphome.org/dpa.

The ANDP Veterans Program is an affordable home purchase program for low- and moderate-income homebuyers that meet program guidelines. The program offers new, and newly renovated homes, with up to \$15,000. Since our program launched in 2013, we have assisted more than 200 Veterans with affordable home options. Participating homebuyers must be a honorably discharge Veteran, or Active Duty Military Personnell, National Guard Member, Reserve Member or Gold Star Family Member. Additional detail in this document or at www.andphomes.org/veterans.

Home Purchase Paired with DPA

ANDP has a limited supply of new and newly renovated homes, the purchase of which come paired with down payment assistance. Note, these are "home specific" programs - meaning the buyer must purchase the specific home affiliated with the program.

- HOME/CHDO The Federal HOME program provides homebuyer assistance based on the borrower's need, and amounts vary depending on the jurisdiction. Homebuyers' household income can not exceed 80% of the area median income for this program. We typically have no more than 3-4 homes available in this program at any time.
- ANDP Homebuyer Assistance Program (AHAP) This internal program is offered solely by ANDP and is available only to select

ANDP homes. The homebuyer assistance is in the form of a soft-second mortgage offered at zero percent interest, with all payments deferred. The assistance helps lower the housing cost by providing a greater down payment and reducing the mortgage amount. The assistance adds no expense to the monthly mortgage payment. The assistance provided with the zero percent second is not forgivable but will not be due until the home is sold, transferred, or 40 years, whichever comes first.

How to know which ANDP home is paired with DPA - The listing of homes in this document and online at www.andphomes.org/search include a notation to indicate if a home is paired with DPA. Examples include the following notations:

- * Paired with ANDP DPA (AHAP) to qualifying buyers
- ** Paired with ANDP DPA (HOME) to qualifying buyers
- ‡ Paired with DPA to qualifying buyers from external partner

Additional DPA - Homebuyers can also find down payment asssitance information online at www.downpaymentresource.com. Also consider Georgia Department of Community Affairs (DCA) Georgia Dream program, Invest Atlanta, Atlanta Housing, and local county government programs.

D. WORK WITH A REAL ESTATE PROFESSIONAL to help guide you through the process! The process includes finding a home, getting an inspection, getting an appraisal, making an offer, preparing for closing, and meeting the requirements of home buyer assistance programs! Make sure the real estate professional has some background in and understanding of affordable housing programs.

F. NEXT STEPS - Ready to make an offer on one of our homes? Have your real estate agent contact our listing agent as indicated beside each home address on the back of this document and at www. andphomes.org/search.

MAXIMUM HOUSEHOLD INCOME

ANDP sells homes only to low- and moderate-income households. We do not sell to investors or market rate buyers. Programs have varying maximum household income requirements. For example the HOME program only sells to buyers with a household income at or below 80% of Area Median Income (AMI).

# in Home	80% of AMI	120% of AMI
1	\$57,200	\$85,800
2	\$65,350	\$98,025
3	\$73,500	\$110,250
4	\$81,650	\$112,475
5	\$88,200	\$132,300
6	\$94,750	\$142,125
7	\$101,250	\$151,875
8	\$107,800	\$161,700
*HUD April 2023		



ANDP Veterans Program

Up to \$15,000 in homebuyer assistance!

About the Program

The ANDP Veterans program is an affordable home purchase program for low- and moderate-income homebuyers that meet progam guidelines. The program offers new, and newly renovated homes, with up to \$15,000. Since our program launched in 2013, we have assisted more than 200 Veterans with affordable home options. Participating homebuyers must:

- Be a honorably discharge Veteran, or Active Duty Military Personnell,
 National Guard Member, Reserve Member or Gold Star Family Member.
- Qualify for a mortgage with an approved lender.
- Complete a HUD-approved homebuyer course.
- Not exceed household income limits (see table on previous page).
- Not own another home at time of closing.
- Full program requirements at website below.

About our Homes

Homes available in our program are fully renovated, move-in ready, and priced affordably. Our home renovations pay particular attention to long-term affordability with energy-efficient appliances, water-saving fixtures, blown insulation and crawl space vapor barriers. Our goal is to provide homebuyers with safe, comfortable, affordable and attractive homes for their families. Rental opportunities are available as well.

Next Steps

Ready for homeownership?

- Visit website for complete program information.
- Get pre-approved by one of our approved lenders.
- Identify a real estate professional to assist you.
- Schedule and complete the required homebuyer education course.
- Identify a home from our listings (see reverse or listing at website)
- www.ANDPHomes.org/veterans











ANDP Homes: Currently Available & Coming Soon

ADDRESS	CITY	ST	ZIP	PRICE	STATUS	CONTACT	PHONE
0 Bagwell Drive	Atlanta	GA	30315	\$275,000	Available	Naruna Rangel	678-409-6465
1015 Regis Road SE*	Atlanta	GA	30315	\$269,900	HB Contract	Scott Berezo	678-229-7187
1013 Regis Road 3L 1027 Smith Street SW	Atlanta	GA	30313	7209,900 TBD	Coming Soon	Naruna Rangel	678-409-6465
1113 Garibaldi Street	Atlanta	GA	30310	TBD	Coming Soon	Karen Babino	404-257-6399
	Atlanta	GA	30310	TBD	•	Karen Babino	
1154 Edgefield Drive SW		GA	30310	TBD	Coming Soon	Scott Pohl	404-257-6399 678-596-7429
1534 Alma Street SW*	Atlanta			TBD	Coming Soon		
1991 Wells Drive SW	Atlanta	GA	30311		Coming Soon	Scott Berezo	678-229-7187
2617 Butner Road SW*	Atlanta	GA	30331	TBD	Coming Soon	Scott Berezo	678-229-7187
2825 Landrum Dr*	Atlanta	GA	30311	TBD	Coming Soon	Scott Berezo	678-229-7187
3075 Campbellton Rd SW, Unit 1*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 10*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 2*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 3*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 4*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 5*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 6*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 7*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 8*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3075 Campbellton Rd SW, Unit 9*	Atlanta	GA	30311	TBD	Coming Soon	Michael Oden	678-551-6608
3650 Clovis Court	Atlanta	GA	30331	TBD	Coming Soon	Scott Berezo	678-229-7187
412 Andrew J Hairston BLVD*	Atlanta	GA	30314	\$275,000	Available	Naruna Rangel	678-409-6465
412 Paines Avenue ‡	Atlanta	GA	30314	TBD	Coming Soon	Rachel Guy	404-262-1234
436 Elm Street*	Atlanta	GA	30314	\$330,000	Available	Scott Pohl	678-596-7429
452 Lindsay Street ‡	Atlanta	GA	30314	TBD	Coming Soon	Rachel Guy	404-262-1234
483 Lindsay St NW ‡	Atlanta	GA	30314		Available	Rachel Guy	404-262-1234
512 Stephen Street	Atlanta	GA	30310	\$250,000	HB Contract	Karen Babino	404-257-6399
516 Stephens Street	Atlanta	GA	30310	\$200,000	HB Contract	Karen Babino	404-257-6399
520 Stephens Street	Atlanta	GA	30310	\$200,000	HB Contract	Karen Babino	404-257-6399
524 Stephens Street	Atlanta	GA	30310	\$200,000	HB Contract	Karen Babino	404-257-6399
528 Stephens Street	Atlanta	GA	30310	\$200,000	HB Contract	Karen Babino	404-257-6399
532 Stephens Street	Atlanta	GA	30310	\$250,000	HB Contract	Karen Babino	404-257-6399
542 James P. Brawley Drive ‡	Atlanta	GA	30314	TBD	Coming Soon	Rachel Guy	404-262-1234
543 James P. Brawley Drive ‡	Atlanta	GA	30314	TBD	Coming Soon	Rachel Guy	404-262-1234
554 James P. Brawley Drive ‡	Atlanta	GA	30314	TBD	Coming Soon	Rachel Guy	404-262-1234
556 James P. Brawley Drive ‡	Atlanta	GA	30314	TBD	Coming Soon	Rachel Guy	404-262-1234
588 James P. Brawley Drive ‡	Atlanta	GA	30318	TBD	Coming Soon	Rachel Guy	404-262-1234
601 Oakside Drive*	Atlanta	GA	30331	\$259,800	Available	Julie Colquitt	404-999-3694
626 Paines Avenue ‡	Atlanta	GA	30314	TBD ´	Coming Soon	Rachel Guy	404-262-1234
66 Meldon Ave (ADU)	Atlanta	GA	30315	TBD	Coming Soon	Naruna Rangel	678-409-6465
66 Meldon Ave (Guest House)	Atlanta	GA	30315	TBD	Coming Soon	Naruna Rangel	678-409-6465
66 Meldon Ave (House)	Atlanta	GA	30315	TBD	Coming Soon	Naruna Rangel	678-409-6465
665 Foundry St NW ‡	Atlanta	GA	30314		HB Contract	Rachel Guy	404-262-1234
6725 HIdden Brook Trail	Atlanta	GA	30349	TBD	Coming Soon	Curt Swilley	404-316-8106
71 Johnson Road NW	Atlanta	GA	30318	TBD	Coming Soon	Naruna Rangel	678-409-6465
841 Smith Street - Unit A	Atlanta	GA	30310	TBD	Coming Soon	Naruna Rangel	678-409-6465
841 Smith Street - Unit B	Atlanta	GA	30310	TBD	Coming Soon	Naruna Rangel	678-409-6465
841 Smith Street - Unit C	Atlanta	GA	30310	TBD	Coming Soon	Naruna Rangel	678-409-6465
854 Proctor Street ‡	Atlanta	GA	30314	\$285,000	Available	Rachel Guy	404-262-1234
937 Ira Street SW	Atlanta	GA	30310	TBD	Coming Soon	Karen Babino	404-257-6399
98 Dahlia Avenue*	Atlanta	GA	30314	\$259,900	Available	Naruna Rangel	678-409-6465
2712 Greystone Place	Austell	GA	30106	\$180,000	HB Contract	Curt Swilley	404-316-8106
1111 Clairemont Avenue - Unit C3	Decatur	GA	30030	\$220,000	Available	Curt Swilley	404-316-8106
1857 Derrill Drive*	Decatur	GA	30032	TBD	Coming Soon	Scott Berezo	678-229-7187
230 Commerce Drive, Unit #1†	Decatur	GA	30032	TBD	Coming Soon	TBD	TBD
230 Commerce Drive, Unit #2†	Decatur	GA	30030	TBD	Coming Soon	TBD	TBD
230 Commerce Drive, Unit #3†	Decatur	GA	30032	TBD	Coming Soon	TBD	TBD
230 Commerce Drive, Unit #4†	Decatur	GA	30032	TBD	Coming Soon	TBD	TBD
230 Commerce Drive, Unit #5†	Decatur	GA	30033	TBD	Coming Soon	TBD	TBD
230 Commerce Drive, Unit #6†	Decatur	GA	30035	TBD	Coming Soon	TBD	TBD
3788 Waldrop Lane**	Decatur	GA	30033	\$250,000	Available	Pat Houston	678-598-3359
1268 Halter Lane	Lithonia	GA	30058	\$270,000	Available	Curt Swilley	404-316-8106
2059 Lown Farm Lane	Lithonia	GA	30058	\$285,000	HB Contract	Curt Swilley	404-316-8106
4816 Browns Mill Ferry Road			30038			Pat Houston	
658 Shadow Lakes Drive**	Lithonia Lithonia	GA GA	30058	\$275,000 \$268,000	HB Contract Available	Pat Houston	678-598-3359
	Marietta		30058	\$268,000 TBD		Scott Berezo	678-598-3359 678-229-7187
1620 Raleigh Circle SE		GA GA	30067	TBD	Coming Soon		
6724 Trafalger Square 512 Glenleaf Drive	Norcross Peachtree Corners	GA GA	30093	\$250,000	Coming Soon HB Contract	Curt Swilley	404-316-8106
						Curt Swilley	404-316-8106
6402 Valley Brook Drive	Riverdale	GA	30274	\$245,000	HB Contract	Pat Houston	678-598-3359
8578 Thomas Road**	Riverdale	GA	30274	\$217,000	Available	Pat Houston	678-598-3359
8664 Thomas Road	Riverdale	GA	30274	TBD	Coming Soon	Pat Houston	678-598-3359
768 Post Road Lane	Stone Mountain	GA	30088	TBD	Coming Soon	Pat Houston	678-598-3359
4007 Woodridge Way	Tucker	GA	30084	\$218,500	HB Contract	Curt Swilley	404-316-8106

STATUS

HB Contract = Home is actively being purchased by a homebuyer. Available = Home is listed and available for purchase. Coming Soon = Under development, available soon.

DOWN PAYMENT ASSISTANCE

- * Paired with ANDP DPA (AHAP) to qualifying buyers

 ** Paired with ANDP DPA (HOME) to qualifying buyers

 ‡ Paired with DPA to qualifying buyers from partner Westside Future Fund
- Limited Audience: employees of Decatur schools, city offices, and Housing Authority