



# 2024 HouseATL HOME Expo

Saturday, September 28, 2024





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# HouseATL Homeownership Working Group Leadership



**Karen Hatcher**

Co-Chair  
Homeownership  
Working Group

CEO  
Sovereign Realty and  
Management



**Dr. Christie Cade**

Co-Chair  
Homeownership  
Working Group

Vice President  
NeighborWorks  
America



**CJ Morris**

Homeownership  
Preservation Co-Lead  
Homeownership Working  
Group

REALTOR®  
Bolst Homes



**Shanda-Joy Laws**

Homeownership  
Preservation Co-Lead  
Homeownership Working  
Group

Associate Broker  
REALTOR®  
eXp Realty



**Eboni Killian**

Homeownership  
Promotion Lead  
Homeownership Working  
Group

Managing Broker  
Sovereign Realty and  
Management



# Agenda | 11:30 am - 4:30 pm

-  **Welcome and Introductions** | 11:30 a.m.
-  **Session 1: Understanding Your Investment** | 11:45 a.m.
-  **Vendor Fair & Lunch** | 12:30 p.m.
-  **Session 2: Maintaining Your Investment** | 1:15 p.m.
-  **Vendor Fair** | 2:00 p.m.
-  **Session 3: Protecting Your Investment** | 2:30 p.m.
-  **Vendor Fair** | 3:15 p.m.
-  **Closing: Reflections and Q&A** | 3:30 p.m.
-  **Adjournment** | 4:30 p.m.

# 2024 HOME Expo Sponsors

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## PLATINUM SPONSOR



## SILVER SPONSORS



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# HouseATL Funders

JPMORGAN CHASE & CO.



BETTY AND DAVIS  
FITZGERALD  
FOUNDATION



WILLIAM JOSEF FOUNDATION

**Welcome to City of Atlanta District 12**



**Antonio Lewis**  
**City of Atlanta Council Member**  
**District 12**



**Dr. Christie Cade**  
NeighborWorks America







**Carissa Hughes**

**Atlanta REALTORS® Association**



[HouseATL.org](http://HouseATL.org)

# Understanding Your Investment

## SESSION SPONSOR



# Panel: Understanding Your Investment



**Karen Hatcher**

CEO  
Sovereign Realty &  
Management

Co-Chair, HouseATL  
Homeownership  
Working Group

*Panel Moderator*



**Neel Midha**

Associate Broker  
Harry Norman,  
REALTORS®



**Sean Dacey**

Senior Vice President  
Southern First Bank



**Trevor Roseberry**

Agency Principal  
Roseberry Insurance



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# Vendor Fair & Lunch

[HouseATL.org](http://HouseATL.org)

# **Presenters:** Maintaining Your Investment



**Lisa Jones**  
Executive Director  
HouseProud

*Moderator*



**Colleen Higgins**  
Client Advocate  
City of Atlanta Public  
Defender's Office



**Zachary Perry**  
Assistant Attorney  
City of Atlanta Public  
Defender's Office



**Jaque Mountain**  
Owner  
Dream Home  
Inspections



# **Atlanta Housing Code-Housing Court**



# Office of the Public Defender and HouseProud

The Office of the Public Defender has partnered with HouseProud to provide no-cost repairs and free legal advice for seniors, veterans, and disabled residents, who may be at risk of losing their homes.



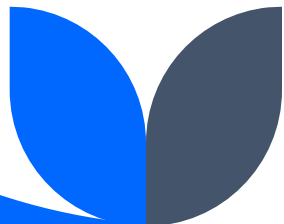
# Frequently Asked Questions

1. Who are Our Clients?
2. What are the most common Housing Code violations?
3. What is the penalty for a Housing Code violation?
4. What are the challenges of a Housing Code violation?
5. If a person is cited for a Housing Code violation, are they entitled to an attorney?
6. How does the Public Defender help?
7. How can the community help?
8. Are there any additional resources?



# Who are our clients?

- Individuals with income below the Federal Poverty level
- Veterans
- The disabled (SSI or SSDI recipients)
- The Homeless
- The Elderly
- The Mentally Ill
- A large percentage of Minorities

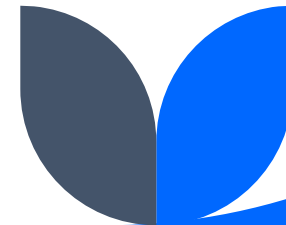




# What are the most common Housing Code violations?

- Flaking/ peeling paint
- Open and vacant structures
- Dumping/ trash removal
- Other conditions on the property that appear to be unsafe for occupants or the general public.

- Damaged soffit boards
- Decayed/ damaged roofs
- Broken window glass
- Overgrown grass
- Broken doors
- Damaged walls
- Littered vacant lots

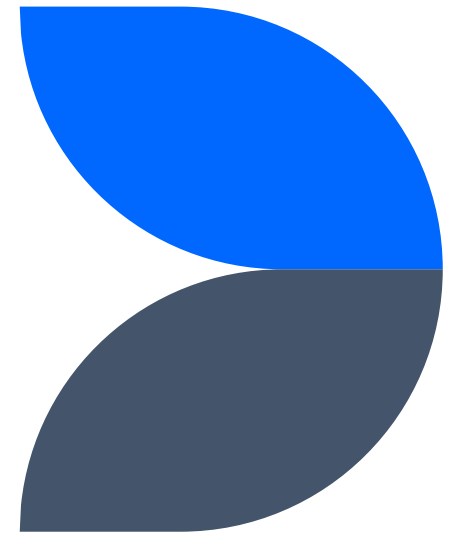


# What is the penalty for a Housing Code violation?

- Penalties vary, but according to the law, a person can be **fined up to \$1,000**; and
- Sentenced up to **6 months in jail** for a city ordinance

# What are the challenges of a Housing Code violation?

The biggest challenges are financial. Many times, the client cannot afford the necessary repairs, or needs assistance bringing the property into compliance.



# If a person is cited for a Housing Code violation, are they entitled to an attorney?



Yes! If you cited for a housing code violation in the City of Atlanta, you have a right to an attorney. You can either hire an attorney or request a Public Defender.



# How does the Public Defender help?

- We take a social approach to handling cases
- Many people just want to be heard, we listen
- We go to the properties and help connect clients with resources
- We look for the source of their circumstance
- We aid in social services to prevent recidivism
- We negotiate with the solicitor's office and code enforcement
- We defend citizens in the courtroom
- We help with probate issues and ownership issues that may be preventing people from doing anything with the property
- We aid in appeals

# How can the community help?

- Educating community members and neighbors
- Listening to the residents' needs
- Connecting residents to social services
  - a. Ex. Office of the Public Defender
- Volunteering to make the repairs
  - a. Prior to contacting code enforcement or giving a citation
- Giving residents time to cure alleged violations
  - a. Prior to contacting code enforcement or giving a citation



# Resources

- HouseProud
- City Counsel person's office.
  - Some offices may have funds to help their constituents.








# Questions?

Dondell Patterson  
Deputy Director  
(404) 658-6838  
dpatterson@AtlantaGa.Gov

Zachary Perry  
Assistant Attorney  
(404) 546-4704  
zperry@AtlantaGa.Gov



# Maintaining Your Investment



**Lisa Jones**  
Executive Director  
HouseProud

*Moderator*



**Colleen Higgins**  
Client Advocate  
City of Atlanta Public  
Defender's Office



**Zachary Perry**  
Assistant Attorney  
City of Atlanta Public  
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**Jaque Mountain**  
Owner  
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## Protecting Your Investment





# Dream Home Inspections

- **Residential Home Inspectors – 2006**
- **Over 10,000 Inspections**
- **HUD 203K Consultant**
- **New Construction Certification**
- **Commercial Certification**



introduce



JACQUES MOUNTAIN

Owner



RESHEMA MOUNTAIN

Owner



FRED SKINNER

Inspector



ERIC WILLIAMS

Inspector



ARIELLE JONES

Office Manager



CHANDLER PITTMAN

Inspector



# Objectives



- **What is a Home Inspection?**
- **Identify the benefits of getting an inspection**
- **How to choose a good inspection company?**
- **What to expect during the inspection?**
- **What is the average cost?**
- **Additional services options**





## What is a Home Inspection??

**A home inspection is an examination and observation of a residential property that focuses on the Big 5:**

- ? HVAC
- ? PLUMBING
- ? ELECTRICAL
- ? ROOF
- ? FOUNDATION

- **Visual Observation**
- **(Accessible) and Non-invasive**





## **A Home Inspector is NOT:**

- **Real Estate Agent**
- **Appraiser**
- **Loan Officer**
- **Land Surveyor**







## **Benefits of a Home Inspection**

- **YOU ARE INFORMED:**  
You can make an educated decision
- **IT'S INEXPENSIVE:**  
Hundreds of dollars vs Thousands of dollars in repairs
- **REASSURING**  
You know the home was thoroughly inspected



## **WE ARE NOT HERE TO:**

- **Promote fear**
- **To make a judgment for you**
- **To inspect cosmetic flaws**
- **Make repairs**
- **Give estimates for repairs**





## Inspection Cost

**Average Home Inspection  
Ranges between \$400-\$450**

**Price determining factors:**

- **Size of the property**
- **Age of the property**
- **Location of the home**
- **Additional tests**





## What are the reasons a home inspection is performed?

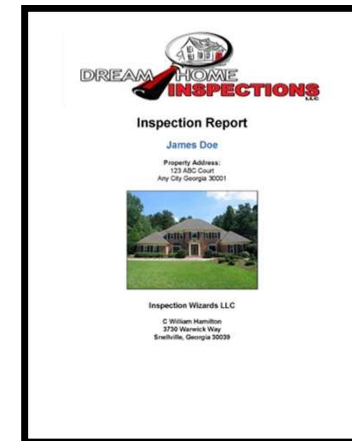
Home inspections are generally performed when a home is either being purchased or sold.

### Seller

- Correct defects that could hinder the sale

### Buyer

- Knowledge of defective items prior to closing





# QUESTION

**Should I Get a Home  
Inspection if the Home  
is Being Sold “AS IS”?**





# QUESTIONS

- **IS THE HOME UP TO “CODE” ???**
- **IS THE SELLER REQUIRED TO FIX EVERYTHING WRONG?**
- **CAN I ASK THEM TO REDUCE THE**
- **PRICE OF THE HOME?**
- **CAN A HOME FAIL THE INSPECTION?**
- **WHO SHOULD I BRING TO THE INSPECTION?**

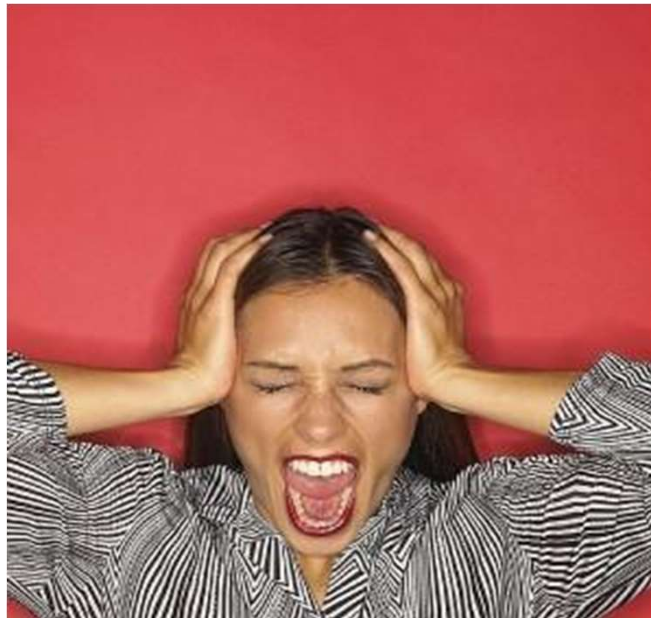


## **Seven Important Questions to Ask The Home Inspector:**

- 1. What does your inspection cover ?**
- 2. How long have you been a home inspector and how many inspections have you completed ?**
- 3. Will I be able to attend the inspection ?**
- 4. Do you maintain membership in a professional home inspector association?**
- 5. What type of inspection reports do you provide and how long will it take to receive the report?**
- 6. How long will the inspection take?**
- 7. May I see your credentials?**



# Home Inspection Adventures



































**CODE VIOLATION**





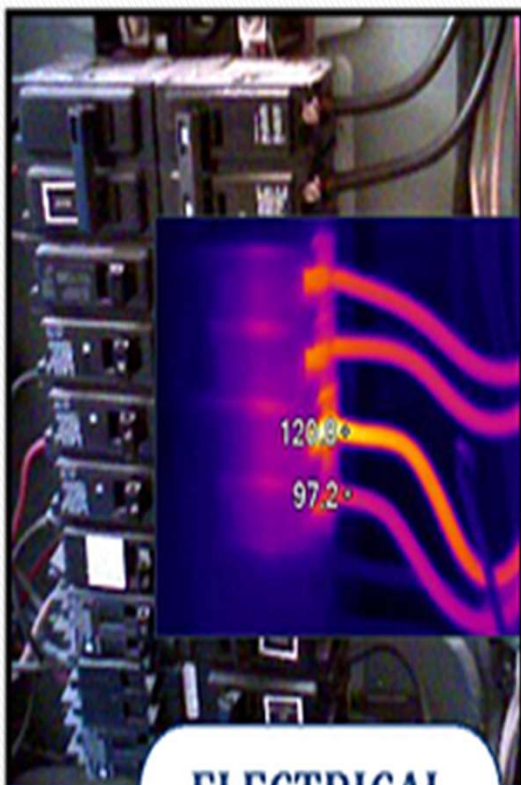


How is this for an example of rust buildup, Water can hardly get through.



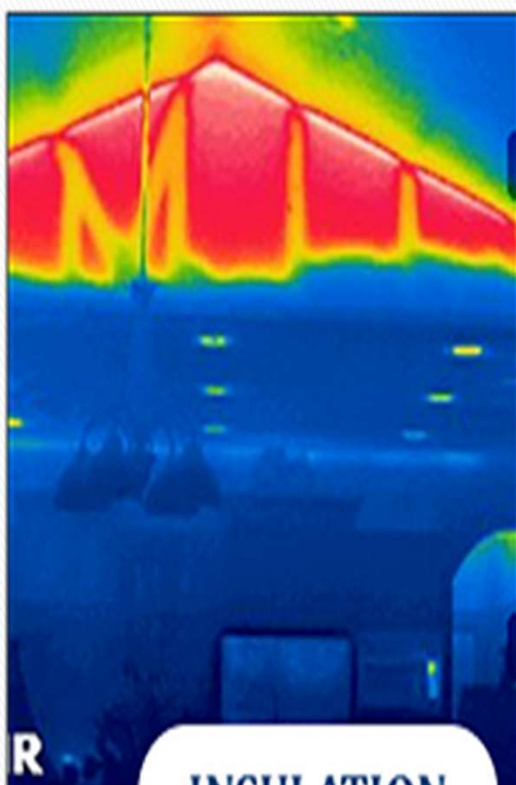






## ELECTRICAL

Infrared Allows for the Most Advanced  
Electrical System Inspection Available



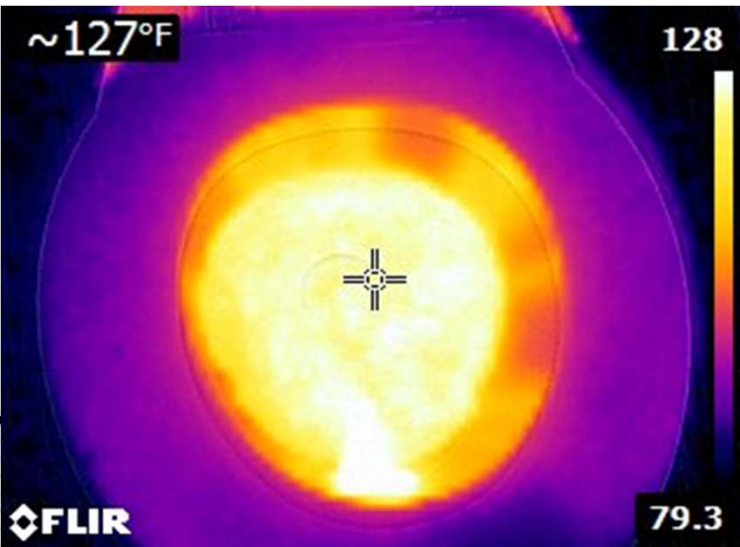
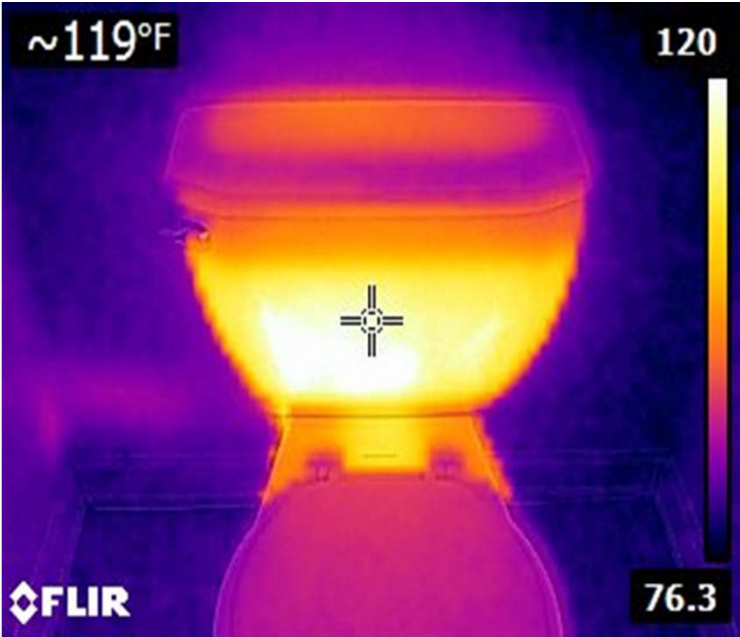
## INSULATION

Infrared Can Instantly Detect Insulation  
Voids or Insulation Defects



## PLUMBING

Infrared Allows for the Most Advanced  
Plumbing System Inspection Available





## Environmental Test

- **RADON**( Lung Cancer)
- **MOLD** (allergic reactions, respiratory problems )
- **ASBESTOS** (Lung Cancer, Mesothelioma)
- **WATER** (vomiting and intense nausea)
- **LEAD BASED PAINT** (Neurological Effects)





**Jacques Mountain**

**IG: mrdreamhomeinspections**

**FB: Jacques Mountain**

# Maintaining Your Investment



**Lisa Jones**  
Executive Director  
HouseProud

*Moderator*



**Colleen Higgins**  
Client Advocate  
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# Vendor Fair

[HouseATL.org](http://HouseATL.org)

**Protecting Your Investment**

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[HouseATL.org](http://HouseATL.org)

# Fireside Chat: Protecting Your Investment



**Saba Long**  
Executive Director  
Atlanta Civic Circle

*Panel Moderator*



**Dr. Christie Cade**  
Vice President  
NeighborWorks America

Co-Chair  
HouseATL  
Homeownership  
Working Group



**Karen Brown**  
Managing Attorney  
Atlanta Legal Aid



**Sharon Baker-  
Boykin, Esquire**  
Attorney and Author



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[HouseATL.org](http://HouseATL.org)

**B  
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A  
K**

*Closing session begins at 3:30 p.m.*

# Closing Session



**Carolyn Kovar**  
Senior Policy Analyst  
City of Atlanta Mayor's  
Office



**Colin DeLargy**  
Senior Policy Analyst  
City of Atlanta Mayor's  
Office

# Final Reflections



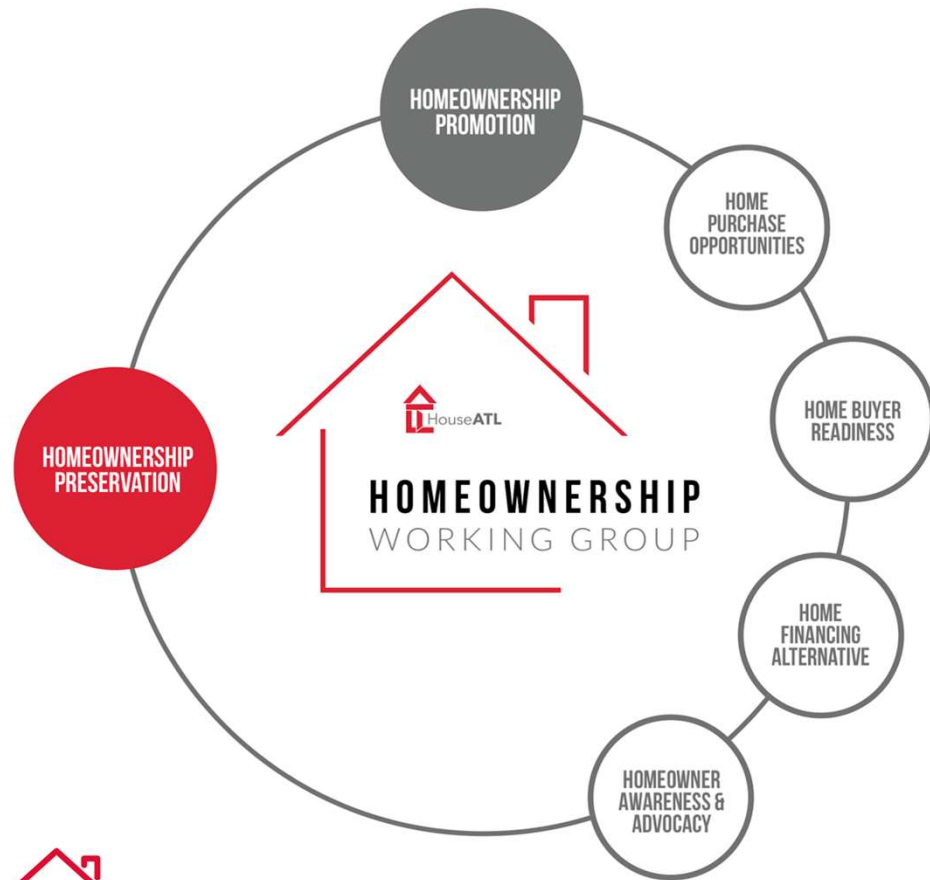
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## HouseATL Homeownership Working Group Leadership

Dr. Christie Cade, Co-lead  
Karen Hatcher, Co-lead

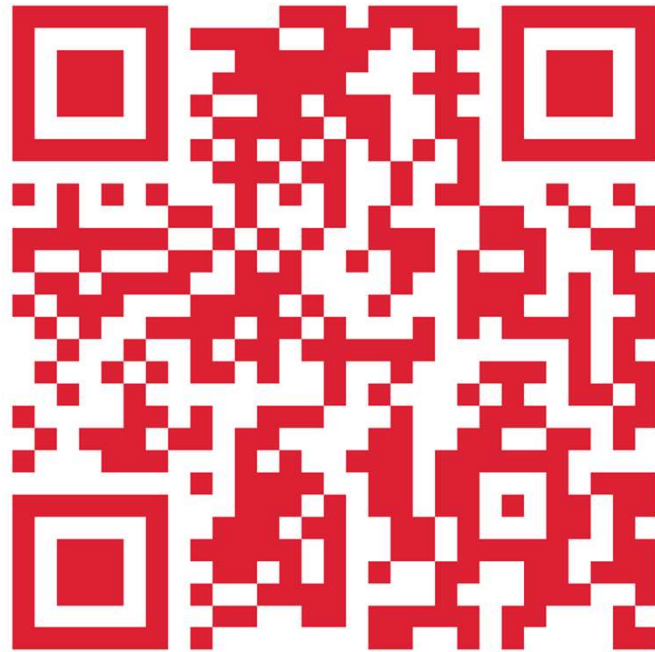
### Homeownership Preservation

CJ Morris, Sub-group Co-lead  
Shanda Laws, Sub-group Co-lead

### Homeownership Promotion

Eboni Killian, Sub-group Lead

**Get Involved!**



**Homeownership Promotion**





# Q&A

# Thank you for joining us today!

## Additional Homeownership Resources:



## Share your feedback!

Help us make the most of future events!



## For questions about HouseATL contact:

[info@houseatl.org](mailto:info@houseatl.org)