



Saturday, October 3, 2026
10AM - 3:00PM

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Ameris Bank | Southern First Bank | Silverton Mortgage | Zillow

WELCOME!





WELCOME!

Natallie Keiser, Executive Director of HouseATL



About HouseATL

- HouseATL advances equitable housing outcomes for individuals and families in the metro Atlanta region by leading **cross-sector collaboration** and advocating for **affordable housing policies** and solutions.
- Envision a region where people at **all income levels** have housing choices and live with dignity.

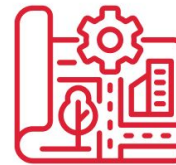
Guided by 23 data-driven housing recommendations and fueled by a membership of 500, HouseATL:



Advocates for policies that make housing more affordable, stable & fair.



Supports efforts to preserve & build affordable homes.



Works to ensure housing is tied to good schools, transit & job access through regional planning.



Engages with community members to uplift needs & align solutions.



2026 HOME Expo Sponsors

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Welcome to Clayton County!



**Dr. Alika
Anderson-Henry**

Chairwoman
Clayton County Board of Commissioners



Linda Boswell

Grants Administrator,
Office of Grants Administration
Clayton County Board of Commissioners



Welcome from our Title Sponsor



Kelly Harper Lee

Executive Director, Community Relations

Wells Fargo

**WELLS
FARGO**



HouseATL.org

Event Overview



Eboni Killian

Managing Broker
Sovereign Realty & Management
AHWD®, SRS, ABR, RENE, SFR,
MRP

Co-chair, HouseATL
Homeownership Working Group



Archie Emerson

Broker/Owner
Dedicated Realty, Inc.

Certified Branch Manager
NID Housing Counseling Agency

Co-chair, HouseATL
Homeownership Working Group



Agenda | Saturday, October 3 | 10 AM - 3 PM

MORNING

Homeownership Promotion Track

- 10:00 AM** Welcome & Event Overview
- 10:20 AM** **Session 1: First-time Homebuying, Mortgages and Downpayment Assistance**
- 11:00 AM** Door Prizes & Break
- 11:10 AM** **Session 2: The Road to Homeownership: An Interactive Readiness Workshop**
- 11:50 AM** Door Prizes
- 12:00 PM** Lunch Pickup & Vendor Showcase

AFTERNOON

Homeownership Preservation Track

- 1:00 PM** Welcome, Homeownership Preservation Overview & Acknowledgements
- 1:15 PM** **Session 3: Addressing Heirs Property and Property Tax Challenges**
- 2:00 PM** Door Prizes & Break
- 2:10 PM** **Session 4: Home Modifications and Critical Repairs for Seniors**
- 2:50 PM** Final Door Prizes



Full agenda:



HouseATL.org

Visit Our Vendors and Sponsors!

Stop by during lunch for tips, expert guidance and resources.



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14th & Luxe Realty
Anchor Home Mortgage
Atlanta Land Trust
Clayton County Office of Grants
Administration
Develop Clayton
DreamHomeToday.net

Fairway Independent Mortgage - Darrell
Beaudoin "With Team Beaudoin"
Fulton County Department of Community
Development
Her-Co Realty
The Homeownership Urban Blueprint
JLD Realty Group
Maximum One Realtor Partners

Nehemiah Project Community
Development Corporation
Rebuilding Together Atlanta
Sade & Co.
Self-Help Credit Union
Sovereign Realty & Management
Urban Oasis
VA REP Atlanta



HouseATL.org

Session 1: First-time Homebuying, Mortgages and Downpayment Assistance



Archie Emerson

Branch Manager
NID Housing Counseling Agency



Michele Calloway

Director/Educator
The INSTITUTE for Community Pros



Eboni Killian

Managing Broker
Sovereign Realty & Management
Moderator



Session Sponsor



DOOR PRIZES!

Check your tickets!

Break | See you at 11:10 AM!

Up next:

Session 2:

**The Road to
Homeownership: An
Interactive Readiness
Workshop**



Session 2: The Road to Homeownership: An Interactive Readiness Workshop



Anh-Ton Tran, PhD

Research, Design and Policy Consultant



Carl DiSalvo, PhD

Professor
Georgia Tech



Barbara Guillory

Managing Director
The Business Brokers Network
Moderator



Session Sponsor



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DOOR PRIZES!

Check your tickets!

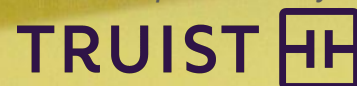


LUNCH PICKUP & VENDOR SHOWCASE

*Grab your lunch and visit our vendors.
We start again at 1 PM.*



Lunch sponsored by



Welcome Back: Homeownership Preservation



Eboni Killian

Managing Broker
Sovereign Realty & Management
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Dream HOME Expo Planning Committee

CO-LEADS

Kym Cromartie

Shannon Erickson

COMMITTEE MEMBERS

Angel Crayton

Archie Emerson

Barbara Guillory

Arnee Harrison

Eboni Killian

Shanda Laws

Sara Nessianbaum

Michelle Rosser

HouseATL Homeownership Working Group Leadership

CO-LEADS

Eboni Killian

Archie Emerson

Homeownership Preservation

Ashley Edwards, Subgroup Co-lead

Shanda Joy Laws, Subgroup Co-lead

Homeownership Promotion

Sara Nessianbaum, Subgroup Co-lead

Barbara Guillory, Subgroup Co-lead



Welcome from our Platinum Sponsor



Mouhammadou Khouma

Mortgage Loan Officer

Truist



Georgia Senate District 34 Welcome!



Sen. Kenya Wicks

Georgia State Senate, District 34

Session 3: Addressing Heirs Property and Property Tax Challenges



Ashley Edwards

Founder
AAA Probate Resources



Stacy Reynolds

Attorney
Atlanta Legal Aid



Angel Crayton

Real Estate Broker
14th & Luxe Realty
Moderator

Session Sponsor



Protecting the Home

Before There's a Problem

Heirs' Property Prevention for Today's Homeowner

Ashley Edwards | Legacy & Housing Preservation Strategy Consultant
Founder of AAA Probate Resources

Leave assets, not chaos.



Could this happen in your family?

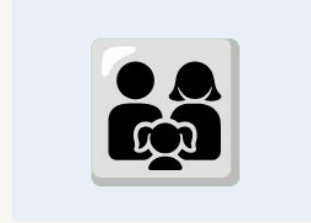
Start with what you know.



**Whose name is
on the deed?**



**How would
it transfer?**



**Does your
family know?**



**Any old
property
unresolved?**

You can't protect what you haven't taken time to understand.

How heirs' property can happen

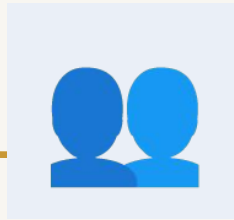
Without a clear transfer plan, one home can become shared across generations.



**One
owner**



**Owner
passes**



**Multiple
heirs**



**No clear
action**

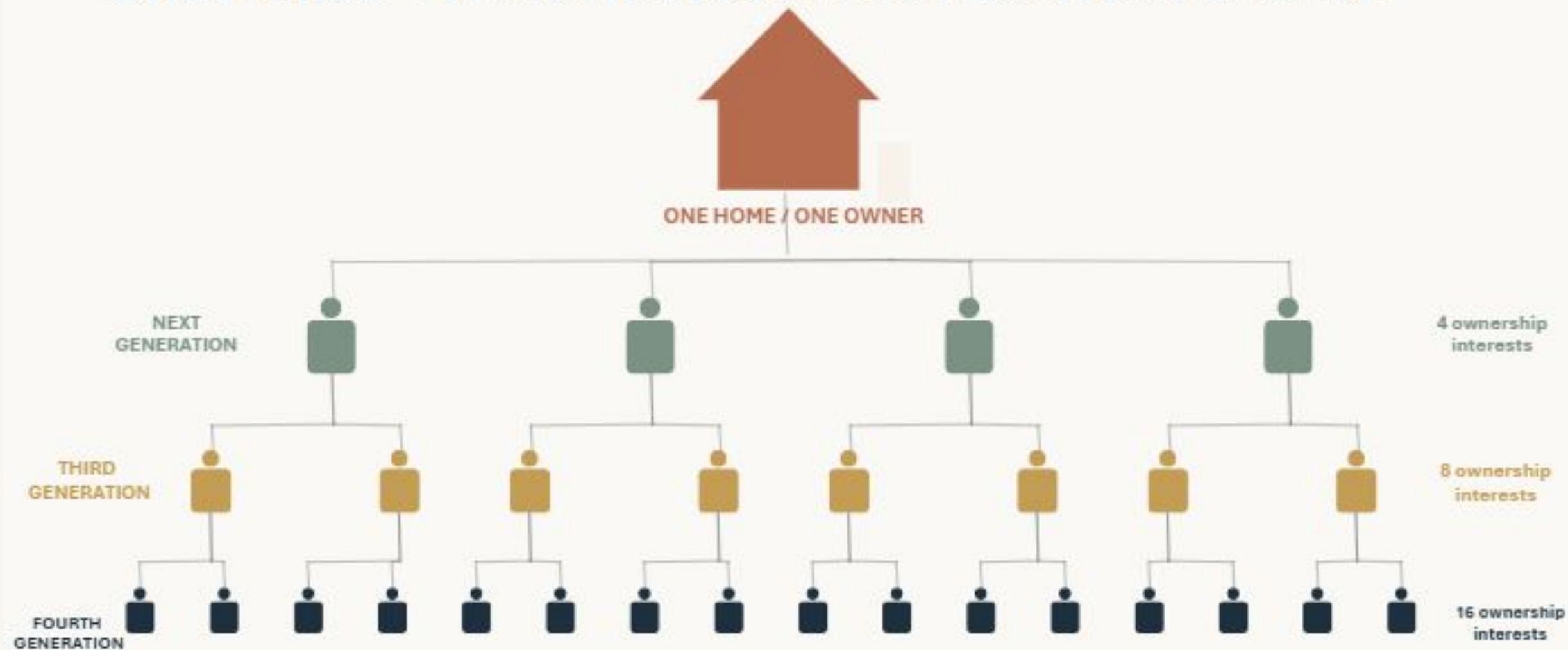


**More
generations**

Shared ownership can become unclear or complicated.

Heirs' property can be created unintentionally while life keeps moving.

One House → More Interests With Each Generation



Why this matters to today's homeowner

**Heirs' property
has to start
somewhere.**

**First in your family to own?
You can also be first to prevent it.**

Can affect:

repairs

assistance

refinance

decisions

keeping it



Home preservation includes what happens to the home next.

Prevention while you still have choices



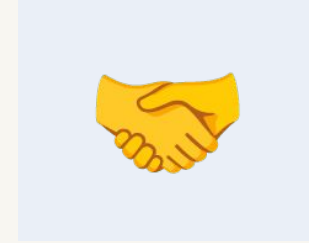
KNOW

what you own
and how it's titled



DECIDE

what you want
to happen



PLAN

with the right
professional support

Wills and trusts are planning tools. The right fit depends on your situation and transfer goals.

Planning before a crisis gives you more choices.

What can you do now?

KNOW IT



Confirm the deed.

ADDRESS IT



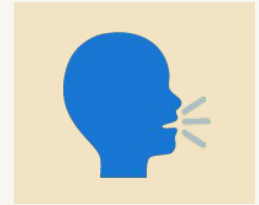
Don't ignore old property.

PLAN IT



Get guidance.

COMMUNICATE IT



Tell the right people.

Leave assets, not chaos.

A few intentional steps today can prevent a much more complicated situation later.

One more word on estate planning...

Transfer-on-Death Deed

A new tool in Georgia

- Similar to a POD named on your bank account
- Designated grantee gets the house upon your death
 - No probate, *but*
 - Grantee **MUST** record an affidavit!
- **Fully revocable** - and you remain the owner while alive
- Good idea to have a will as back-up

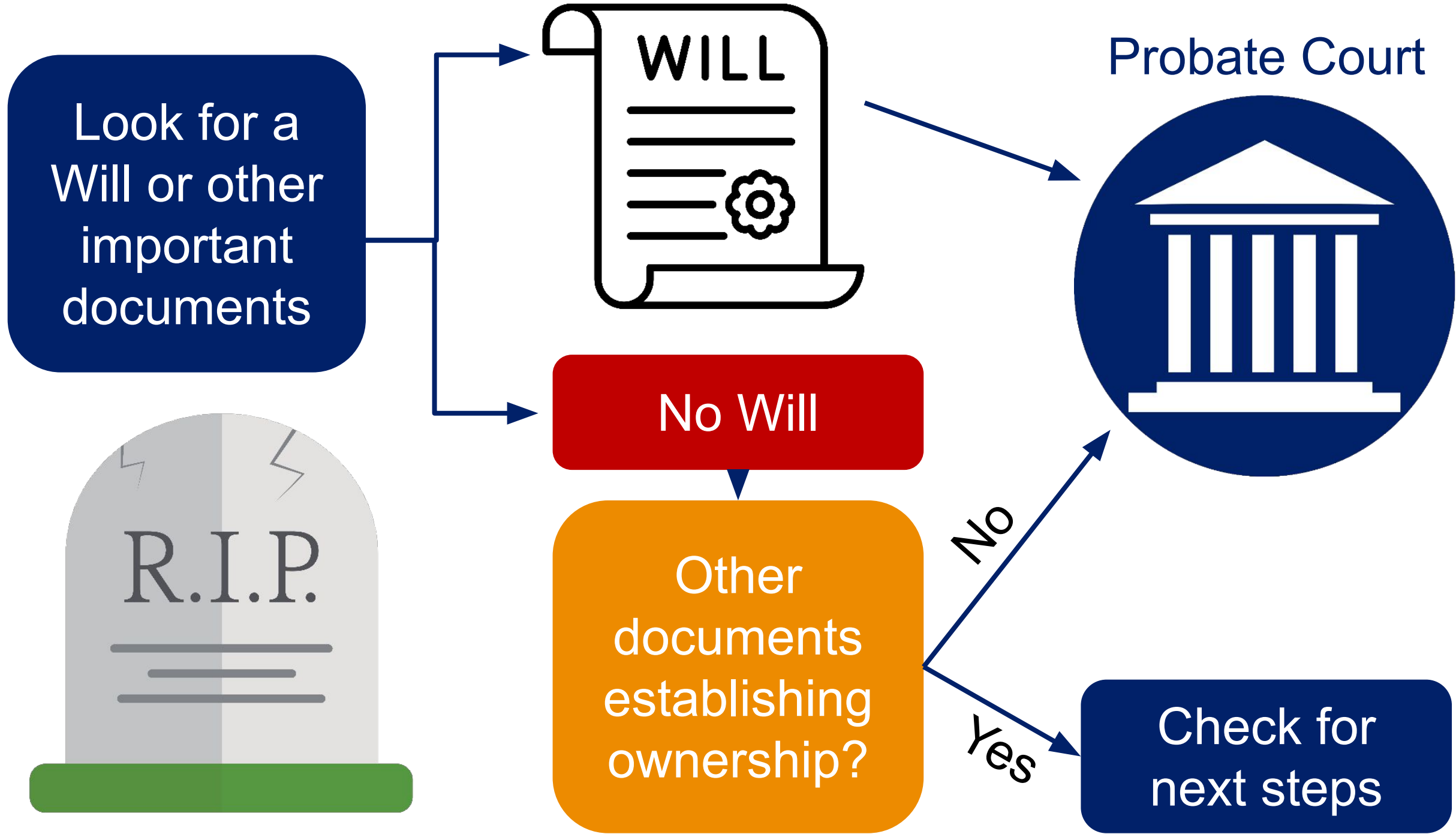


**Heirs
Property:
Let's fix it!**



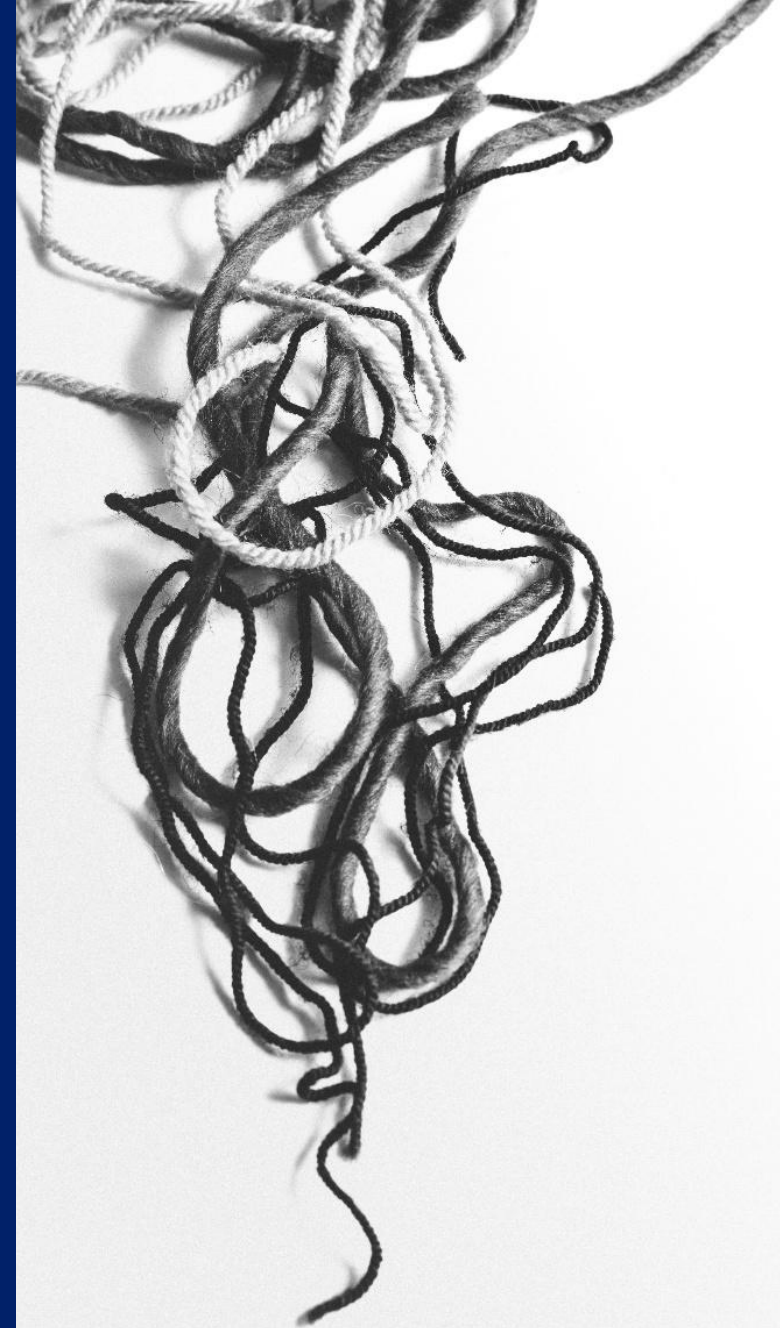
Don't be scared of Probate Court

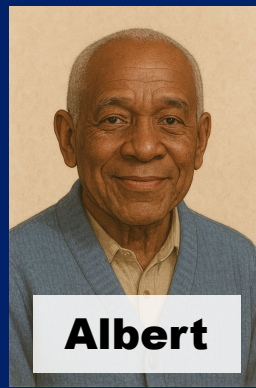




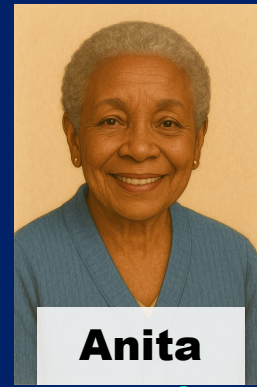
□ Untangling Title

- Find who owns the property and how they own it
- Identify heirs and beneficiaries
- Locate wills, if any
- Determine what is in the “estate”
- Develop a plan



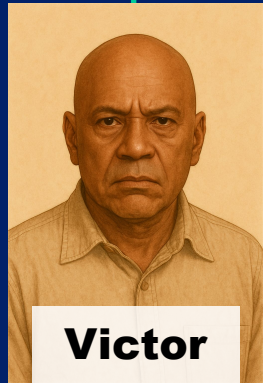


Albert

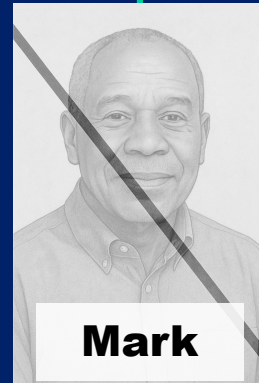


Anita

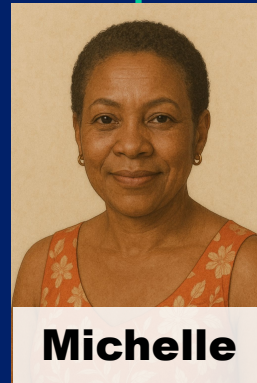
Who are the
heirs-at-law?



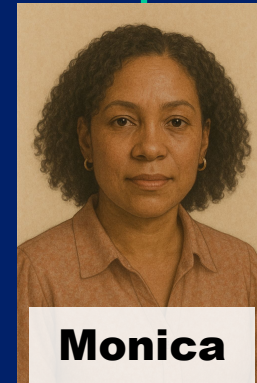
Victor



Mark



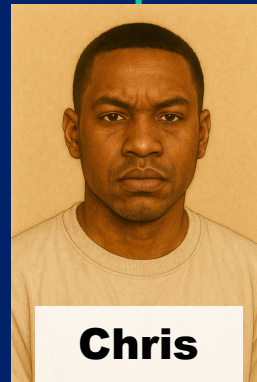
Michelle



Monica



Corey



Chris



What is in an Estate?

- Probate vs. Non-probate assets
- Real Property
 - Ownership and how titled (tenants in common or joint with survivorship)
 - Mortgages
- Personal Property
- Life Insurance
 - Beneficiary designations
- Financial assets
 - Joint with survivorship
 - Payable on Death Designations



□ Probate Court

- Petition for Letters of Administration
- Petition to Probate a Will
- Petition for Year's Support
- Petition for No Administration Necessary
- <https://georgiacourts.gov/probate/standard-forms/>
- Probate clinics or other basic help may be available.

What Information Do You Need?



Heirs-at-law and, if there is a will, the Beneficiaries

- Names and addresses
- Dates of Death if deceased
- Age or Over 18

Who will be the Executor or Administrator of the Estate

Full name and date of death of the person whose estate you are probating

Get a Death Certificate and you may need an obituary or funeral program

So you have “Letters”: What’s Next?



- Identify Assets of the Estate
- Run a “Notice to Debtors and Creditors”
- Wait the 3-month claim period
- Pay the debts of the estate
- Distribute the remaining property to the Heirs-at-law or Beneficiaries
- “Fiduciary duty”

Complete the process
and make sure deed
records reflect the new
owner!

New owners should do
their own estate
planning.





□ Probate Alternatives

- Affidavits of Descent
- Uniform Partition of Heirs Property Act
- Quiet Title Action

(or interim steps)

- Successor-in-Interest
- Apply for homestead exemptions & appeal property taxes

Who is eligible for exemptions?

Someone with a “**bona fide claim to ownership**” in their **primary residence**, such as:

- Someone **with a deed** in his or her name, alone or jointly with others.
- Someone with a **Life Estate** in the home.
- A person with a **contract for purchase** of the home.
- A person who resides in a **home owned by a parent** who is deceased or incapacitated.
- A person who resides in the home **he or she will inherit**, but the home is being probated.
- A person who resides in a home that is **in a trust** and that person is a beneficiary under the trust.
- The **spouse of a homeowner** who lives in the home (*but* spouses can only have one homestead exemption).

THANK YOU!

NEED HELP?

- Apply online at atlantalegalaid.org/get-help
- Apply through the phone
(404) 524-5811
- For seniors call Georgia
Senior Legal Aid
(404) 389-9992

Stacy Reynolds, Attorney
Senior Citizens Law Project
Atlanta Legal Aid Society
54 Ellis St. NE
Atlanta, GA 30303
sereynolds@atlantalegalaid.org



DOOR PRIZES!

Check your tickets!



Break

See you at 2:10 PM!

Up next:

Session 4:

**Home Modifications
and Critical Repairs
for Seniors**

Session 4: Home Modifications and Critical Repairs for Seniors



Linda Boswell

Grants Administrator, Office of Grants
Administration
Clayton County Board of
Commissioners



Ingrid Thompson

Co-Founder and CEO
Nehemiah Project Community
Development Corporation



April Cline

Executive Director
Rebuilding Together Atlanta



Shanda Joy Laws

Owner and Associate Broker
Adara Properties brokered by eXp
Realty
Moderator

DOOR PRIZES!

Check your tickets!



Thank you for joining us today!

**Additional Homeowner
Resources:**



Share your feedback!

Help us make the most of
future events!



**For questions about
HouseATL contact:**

info@houseatl.org

THANK YOU!



Get Involved!



Join HouseATL and its
Homeownership Working Group
if you'd like to help other
homebuyers and homeowners



HouseATL.org

For Future Assistance



**Join The HUB by The Urban League of
Greater Atlanta to connect to additional
resources**

