Invest Atlanta and Atlanta Beltline, Inc. Launch Mortgage Assistance Program Along the Beltline

ATLANTA, GA, UNITED STATES, July 23, 2026 /EINPresswire.com/ -- New down payment assistance program offers up to $30,000 to help longtime residents and public servants buy homes in Beltline neighborhoods on the south and west side

For generations, families in Beltline neighborhoods have watched the streets around them change while wondering if there would still be a place for them to call home. For the teachers, firefighters, and city employees who serve those same neighborhoods every day, homeownership nearby has often felt out of reach. Today, Invest Atlanta and Atlanta Beltline, Inc. are working to change that story with the launch of the Atlanta Beltline Mortgage Assistance Program, a new downpayment assistance program built to help legacy residents and public sector employees.

Eligible long-term residents and public sector employees may receive up to $30,000 in assistance. Other qualified homebuyers may receive up to $20,000. Eligible homeowners may purchase homes within the Beltline Tax Allocation District (TAD) on the south and west sides of the city. Funds can be used for down payments, closing costs, permanent interest rate buydowns, principal reduction, or a combination of these expenses.

“The Beltline Mortgage Assistance Program reflects the City’s commitment to protecting housing affordability and legacy neighborhoods,” said Mayor Andre Dickens, Board Chair at Invest Atlanta and Board Member at Atlanta Beltline, Inc. “By removing the financial barriers that so often prevent residents from remaining in their communities or hinder potential buyers from taking the first step toward purchasing a home, we can achieve community-centered development that includes putting the dream of homeownership within reach for more Atlantans.”

Funded through Atlanta Beltline, Inc.’s affordable housing budget and administered by Invest

Atlanta on behalf of the Beltline, the program will operate alongside Invest Atlanta's existing downpayment assistance programs, giving homebuyers in neighborhoods adjacent to the Beltline with an additional resource tailored to the geography and affordability goals of the Beltline itself.

"Homeownership is one of the most powerful tools we have for building generational wealth, and for too long, rising costs along the Beltline have pushed that opportunity further out of reach for the very residents and public servants who make these neighborhoods thrive," said Dr. Eloisa Klementich, president and CEO of Invest Atlanta. "Invest Atlanta has provided downpayment assistance to more than 650 homebuyers totaling more than $13 million."

This program was built around a simple idea: the people who have lived in and served Beltline communities the longest should have a real chance to own a home there. The program is designed to:

- Empower long-time residents to remain in, or return to, Beltline communities
- Attract and retain civil servants — teachers, first responders, and other public employees — as local homeowners
- Promote affordability while helping families build wealth through homeownership
- Advance Invest Atlanta and Atlanta Beltline, Inc.'s shared commitment to inclusive, community-centered development.

"The Atlanta Beltline is for all Atlantans, and that's why we like to call it 'the People's Project,'" said Clyde Higgs, President & CEO of Atlanta Beltline, Inc. "Affordable housing has always been central to the Atlanta Beltline mission, and homeownership is one of the most meaningful ways families build stability and generational wealth. This program helps ensure that longtime residents and the public servants who serve these neighborhoods have a real opportunity to own a home and share in the Beltline's success."

Eligible buyers can purchase single-family homes, townhomes, condos, or 2-4-unit properties using FHA, VA, or conventional 30-year fixed-rate loans. Key eligibility highlights include:

- Minimum credit score of 620
- Maximum household income of 140% AMI (120% AMI for land trust transactions)
- Loans up to $400,000, with no maximum home purchase price
- A minimum homebuyer contribution of $1,500 toward the transaction
- Completion of a HUD-approved, 8-hour homebuyer education course through an Invest Atlanta participating provider, plus an Invest Atlanta Q&A session

To date, the Beltline has reached 81% of its goal to create or preserve 5,600 affordable housing units by 2030, delivering 4,555 units within the TAD. Since 2018, the Beltline has more than doubled the number of completed affordable housing units along the corridor, with nearly three-fourths of these reserved for people earning 60% or less of the Area Median Income (AMI).

While much of the Beltline's affordable housing work has focused on creating and preserving rental housing, the Mortgage Assistance Program expands that commitment by increasing access to affordable homeownership. The timing of the program also aligns with new homeownership opportunities planned along the corridor, including approximately 150 for-sale homes at 425 Chappell Road.

Investing in land for long-term affordability has guided the Beltline to create equitable, inclusive and sustainable development that meets and exceeds the needs of Atlanta's residents and small businesses. To date, the Beltline has secured 94 acres of land to support the expansion of affordable housing and affordable commercial space along the corridor.

The Beltline Mortgage Assistance Program reflects a broader vision shared by Invest Atlanta and Atlanta Beltline, Inc. that the transformation happening along the Beltline should create opportunity for the people who already call these neighborhoods home, not just for those who arrive after the change. Prospective home buyers interested in learning more about eligibility and how to apply can visit Homebuyer Programs & Downpayment Assistance.

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