

The Atlanta Journal-Constitution

New financial center opens to support Atlanta's Westside community



Caption

Credit: HYOSUB SHIN / AJC

By [Wilborn P. Nobles III](#), The Atlanta Journal-Constitution

July 6, 2021

Atlanta's Westside neighborhoods lack banking resources, but business leaders hope the latest opening of a new financial center will provide support for the underserved community.

Elected officials joined leaders from Equifax last week to celebrate the official debut of the On the Rise Financial Center and Quest Westside Impact Center.

Located near the corner of Joseph E. Boone Boulevard and Joseph E. Lowery Boulevard, the center will offer residents free one-on-one financial coaching, including preparation for buying a home or starting a new business.

Residents can also visit the center for access to credit union products, including banking services. It is funded through the credit reporting agency Equifax, as well as Invest Atlanta and the Arthur M. Blank Foundation.

Equifax officials call the Westside one of the most “underbanked” communities nationwide. The median household income in Vine City in 2018 was about \$30,000 — which was half the citywide median at the time, according to U.S. Census data. And nearly 40% of residents in English Avenue live in poverty, about double the citywide rate.

[Explore In ‘underbanked’ Westside, program works to make residents more financially secure](#)

“The banks aren’t here, there’s no branch here any longer, and the credit score around here is around 520 on average, which is really bad,” said David Stiffler, president of the Equifax Foundation.

The center focuses on the neighborhoods of English Avenue, Vine City and Castleberry Hill, but it plans to expand its reach in the future. The building is owned by the Quest Community Development Organization.

Leonard Adams, Jr., Quest Community’s founder and CEO, said additional services in the building include behavioral health and social services, as well as access to services concerning Social Security. Adams also said the rear of the building will offer affordable housing to residents once the project is completed at the end of July.

Roughly 300 other units for affordable housing are also coming into the area within the next two years, he said.

Several residents could already be seen visiting vendor tables to receive resources focused on affordable housing and financial assistance. Other residents left the center carrying plates of fried fish or pulled pork from the community barbeque organized after the ribbon cutting ceremony.

City Councilman Andre Dickens lauded the center as an opportunity to cultivate financial literacy. [State Rep. Mesha Mainor, an Atlanta Democrat](#), said the center’s mission “is near and dear to my heart” because she grew up in the Westside area. Fellow Democratic State Rep. Kim Schofield, of Atlanta, called the center “amazing.”

Olivia Maxwell, On the Rise Executive Director, could be seen hugging residents and encouraging them to tell their friends to visit the center for support. She told The Atlanta Journal-Constitution that the center will give residents an opportunity to build generational wealth.

“We’re investing in your future,” Maxwell said. “All of us have made mistakes, or have not had the resources. Pull that shame down and come through the door. We’re here to help.”