



Temporary Mortgage Payment Assistance

www.HomeSafeGeorgia.com

Visit www.HomeSafeGeorgia.com to...

- **Learn** how to get current on your mortgage payments
- **Find** answers to frequently asked questions
- **Apply** for mortgage payment assistance while you seek work

HomeSafe Georgia provides up to 18 months of temporary mortgage payment assistance for the unemployed or underemployed.

HomeSafe Georgia Eligibility Requirements:

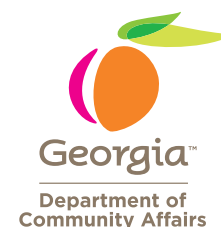
- You're unemployed OR underemployed (25% reduction in income or 30% loss in gross receipts if self-employed);
- You're a legal U.S. resident who owns the property, it's your primary residence, and it's classified as real estate;
- Your monthly mortgage payment is greater than 25% of your monthly household income;
- You were current on your mortgage prior to the event where you lost your income;
- You're current or no more than six months behind on your mortgage at the time you apply;
- You don't have more than \$5,000 in liquid assets (doesn't apply to retirement accounts);
- You don't have an active bankruptcy or a tax lien;
- You haven't been convicted of a mortgage-related felony in the last 10 years; and
- Your total outstanding mortgage balance isn't more than \$417,000.

If you're approved for assistance, HomeSafe Georgia will bring you current on your mortgage payments (up to six months of delinquent payments).

Participants will pay 5% of their current income toward their mortgage payment. Veterans and active military may request a waiver of this payment.

Applications are processed on a first-come, first-served basis. Applications may take up to 12 weeks to process during high-volume periods.

If your property is already in foreclosure, you're encouraged to contact a local HUD-approved housing counseling agency.



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