

"I love my home. HomeSafe Georgia not only saved it from foreclosure, but the program also gave me the stability I needed. With the mortgage payment handled, I didn't have to worry about the payment while also trying to find another job."

NEIL ANN R.

"Losing a job is a humbling experience. But if you get in that position, understand that you are not alone. I did my research to find a reputable, government program when I needed help to pay my mortgage. It enabled me to get through a tough time and now my career has a second wind."

NICOLE A.

"HomeSafe Georgia really helped my family and me in a way that is indescribable. Without HomeSafe Georgia, I am not quite sure how we would have made it through paying our mortgage after having a new baby and losing our jobs."

DWIGHT M.

## Find out if you may qualify

- ✓ Do you own and occupy your home as your primary residence?
- ✓ Is your total mortgage balance less than \$417,000?
- ✓ Have you suffered a financial hardship within the last 4 years due to a job or wage loss, or have you experienced a medical, military or death-related hardship?
- ✓ Are you a legal U.S. resident?

IF YOU ANSWERED **YES TO ALL OF THE QUESTIONS ABOVE**, YOU MAY BE ELIGIBLE.

**HomeSafe**  
Georgia® | Free  
Mortgage  
Payment  
Assistance

[www.homesafegeorgia.com](http://www.homesafegeorgia.com)  
1-877-519-4443  
[homesafe@dca.ga.gov](mailto:homesafe@dca.ga.gov)

Georgia Department of  
**Community Affairs**



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# HAVING TROUBLE PAYING YOUR MORTGAGE?

You may be eligible for free mortgage payment assistance from HomeSafe Georgia.

**HomeSafe**  
Georgia® | Free  
Mortgage  
Payment  
Assistance

We help homeowners avoid foreclosure and remain in their homes.



Federally funded and state operated, HomeSafe Georgia offers mortgage assistance programs to eligible homeowners.



## MORTGAGE PAYMENT ASSISTANCE

Mortgage Payment Assistance offers up to 24 months of assistance to eligible applicants who have had an unemployment or underemployment hardship in the last 4 years and need help paying their mortgage. The goal of this program is to provide monthly mortgage payment assistance while homeowners search for new or better employment.

## MORTGAGE PAYMENT REDUCTION

Mortgage Payment Reduction offers a one-time payment of up to \$45,000 submitted directly to your lender if you have suffered a permanent loss of income in the last 4 years. The goal of this program is to obtain an affordable mortgage payment.

## MORTGAGE REINSTATEMENT ASSISTANCE

Mortgage Reinstatement Assistance offers financial hardship help to eligible applicants who can currently afford their mortgage payments, but had fallen behind on payments due to a qualifying military, medical or death hardship that began in the last 4 years. The goal of the program is to bring a delinquent mortgage current.



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Georgia®

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Payment  
Assistance

To find out if you may qualify, apply online at  
[www.homesafegeorgia.com](http://www.homesafegeorgia.com)