HomeSafe Georgia programs are closing. Application packages must be submitted by March 31, 2020 to be considered for assistance.

HomeSafe Georgia is a limited funded program and not all eligible homeowners may receive assistance before funds are exhausted. Application to HomeSafe Georgia does not guarantee that assistance will be provided or that funds will be available.

Mortgage Reinstatement Assistance

The Mortgage Reinstatement Assistance program helps catch up delinquent mortgage payments caused by a qualifying financial hardship. For eligible homeowners, the program provides a onetime payment of up to $50,000 submitted directly to the lender/servicer to help bring the loan current, so the homeowner can resume making timely payments. Payments and fees outside of HomeSafe Georgia assistance are the responsibility of the homeowner.

Interested homeowners are encouraged to read the Mortgage Reinstatement FAQ (tab) for more information.

Mortgage Reinstatement Eligibility Requirements

The term “Applicant” includes all homeowners and borrowers of the home, plus the spouse of the residing homeowner (if married), even if the spouse is not a borrower or homeowner. All must cooperate in the application process.

Applicants, the property, and the mortgage must meet all eligibility requirements at the time of application review.

- The program applies only to the applicant’s primary residence.
- The total mortgage lien balance for the property does not exceed $510,400.
- The mortgage is 2 or more months’ delinquent (owe for 3 or more payments).
- The amount needed for payment reinstatement does not exceed $50,000.
  - If the total amount owed is over $50,000 and a full reinstatement is required, the homeowner must have the funds available for the difference and the lender be willing to accept the funds from the homeowner at the time of assistance.
- The current income of the residing homeowners/borrowers/spouse supports the mortgage payment.
- The applicant suffered a verifiable, qualifying financial hardship that prevented making the mortgage payment (verifiable documentation required):
- Involuntary Unemployment or Underemployment
- Military
- Divorce (finalized)
- Catastrophic Medical (not routine medical care)
- Disability
- Death (spouse, homeowner, parent, sibling, child, dependent)

The lender/servicer must be participating in the HomeSafe Georgia program or agree to participate by March 31, 2020.

- Applicant(s) are not in active bankruptcy, regardless if the mortgage was excluded.
- Applicant(s) are current on tax return filings.
  - Tax liens, if any, are less than $10,000 total and have a documented active payment plan in place.
- Applicant(s) have not previously received HomeSafe Georgia or Hardest Hit Fund® assistance.

Additional underwriting criteria apply.

Have questions or need help with an application?

Customer Service is available Monday through Friday from 8:00 a.m. to 5:00 p.m. (except holidays) to answer general questions regarding HomeSafe Georgia programs.

Applicants needing help filling out their application should call, mail, or email Customer Service before March 16, 2020 to schedule an appointment for help over the phone or in person at our Atlanta office. The application package must be submitted by March 31, 2020 to be considered for assistance.

- Email: homesafe@dca.ga.gov (Include your Name, Address, and Phone Number)
- Phone 770-806-2100, or toll free 1-877-519-4443
- Para asistencia en Español, presiene (4) cuatro
- TDD/TTY Line 404-679-4915, or toll free 1-877-204-1194
- Mail: HomeSafe Georgia c/o Georgia Dept. of Community Affairs
  60 Executive Park South, NE
  Atlanta, GA 30329-2231

Submitting an application package? Keep a copy of the application package and proof of delivery and/or receipt for your records.