



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 funds will be available or assistance will be provided.

Mortgage Reinstatement Assistance

The Mortgage Reinstatement Assistance program helps homeowners 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 bring the loan current.

Mortgage Reinstatement Eligibility Requirements

The term "Applicant" includes all homeowners and borrowers legally responsible for the home, plus the spouse of the residing homeowner, even if the spouse is not a borrower or homeowner.

- The program applies only to an applicant's primary residence.
- The total mortgage lien balance on all mortgages for the property does not exceed \$453,100.
- The mortgage is two or more months delinquent.
- The amount needed for reinstatement does not exceed \$50,000.
- The current gross household income supports the mortgage payment.
- The mortgage delinquency was caused by a qualifying type of hardship, such as:
 - Involuntary Unemployment or Underemployment
 - Military
 - Divorce (finalized)
 - Catastrophic Medical
 - Disability
 - Death
- The [lender/servicer](#) must be participating in the HomeSafe Georgia program or agree to participate.
- Applicant(s) are not in active bankruptcy.
- 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 assistance.

Verifiable documentation of the hardship and current income is required with the application. 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 state holidays, to answer general questions regarding HomeSafe Georgia programs.

Applicants needing help with their application can call or email Customer Service to schedule an appointment. Assistance can be provided over the phone or in person at our Atlanta office.

- Phone 770-806-2100, or toll free 1-877-519-4443
- Para asistencia en Español, presiene (4) cuatro
- TDD/TYY Line 404-679-4915, or toll free 1-877-204-1194
- Email: homesafe@dca.ga.gov