

# HomeSafe Georgia

**Want to minimize the time your application is spent in processing? Follow these guidelines:**

- 1. Read the eligibility requirements.** HomeSafe Georgia has three programs and you must meet all eligibility requirements for a program to receive assistance. Qualifying hardships include unemployment, underemployment, military, medical, death, and permanent loss of income. The hardship must have begun in the last 36 months. See the “Eligibility Requirements” tab for details for each program. Not all applicants will qualify and we are unable to make exceptions to our requirements.
- 2. Apply online.** Select the “Start Now” button. The online application usually takes an hour. (Applications are also available upon request.) The applicant must be the homeowner or the spouse of the homeowner, residing in the property. The application must include the spouse (if applicable) and anyone who is legally bound to the home. Your hardship letter in the application must be clear and concise, listing the name of the person with the hardship, the type of hardship, the date the hardship started, and how the hardship affected the mortgage payment. If applying for assistance due to a medical hardship, do not include any details regarding medical conditions but use the form printed with the application package.
- 3. An application package is required.** Completing the online application is the first step. You must download, print, complete, and sign the application. A submission list is printed as part of the downloaded application. You must gather the required documents listed, and along with your application, submit the application package to us.
- 4. Review.** Read your application and review your supporting documents as if they were new to you. Is your application and hardship clear? Have you gathered all the required documents?
- 5. Submit the application package.** The application package should be faxed, mailed, or delivered to our office. A complete application means we have all information required to make an eligibility decision. If you have a foreclosure sale date, notify us immediately and provide a copy of the attorney’s letter. We will expedite your application. (All documents are still required.)
- 6. Acknowledgment.** An email acknowledgment of receipt will be sent within 10 to 15 business days. Your application will be assigned within 3 to 4 weeks of receipt to a counselor or processor to work, and they will contact you. Submit any documentation requested as quickly as possible and follow up to make sure it was received.
- 7. Decision.** In most cases, an eligibility decision can be made by the counselor/processor in 60 days. Underwriting, closing, and lender approval will take approximately 45 days.

HomeSafe Georgia provides temporary mortgage assistance to eligible homeowners through a subordinate no interest, forgivable loan. HomeSafe Georgia does not change the terms or conditions of your existing loan.

*Free use of computers, faxes, and copiers is available at most Dept. of Labor Career Centers. The application package will be reviewed by a processor or counselor. If the*

application package is incomplete or the eligibility is uncertain, additional items will be requested. Failure to provide the requested items within 30 days of the request will result in the withdrawal of the application.