



BEHIND ON YOUR MORTGAGE PAYMENTS?

Affected by COVID-19 - Help is available.

FREE assistance from Georgia Mortgage Assistance

State Home Mortgage is participating in a pilot program that offers mortgage assistance via a grant. The pilot program requirements are very specific, and we have identified you as a potential candidate for the assistance.

The basic requirements for the program are as follows:

- The homeowner has a loan in forbearance with State Home Mortgage.
- The mortgage was paid current as of January 1, 2020.
- The home is occupied by the homeowner.
- The homeowner's (plus spouse's) income at the time of hardship is at or below 100% of the Area Median Income for the county of residence. (Note: Atlanta area ranges from \$60,400-\$86,200)
- The homeowner (or spouse) suffered a significant loss of income or significant increase in expenses due to the pandemic.

Apply online at www.GeorgiaMortgageAssistance.ga.gov or

contact Georgia Mortgage Assistance at 770-806-2100 / 1-877-519-4443

Email: HAF@dca.ga.gov

Avoid Scams from Predators. Watch out for companies that charge a fee for these services.

Energy Assistance Program

<u>Banks</u>	855-636-3108
<u>Barrow</u>	855-636-3108
<u>Clarke</u>	855-636-3108
<u>Dawson</u>	855-636-3108
<u>Elbert</u>	855-636-3108
<u>Forsyth</u>	855-636-3108
<u>Franklin</u>	855-636-3108
<u>Habersham</u>	855-636-3108
<u>Hall</u>	855-636-3108
<u>Hart</u>	855-636-3108
<u>Jackson</u>	855-636-3108
<u>Lumpkin</u>	855-636-3108
<u>Madison</u>	855-636-3108
<u>Oconee</u>	855-636-3108
<u>Oglethorpe</u>	855-636-3108
<u>Rabun</u>	855-636-3108
<u>Stephens</u>	855-636-3108
<u>Towns</u>	855-636-3108
<u>Union</u>	855-636-3108
<u>White</u>	855-636-3108

Must have an appointment!

A one-time payment will be made to the home energy supplier on behalf of eligible households. Eligibility for the program is based on the income of everyone living in the home (please see income chart below for maximum annual income per household size). All eligible households must be responsible for their home heating bill.

Elderly/Homebound Household ONLY: November 1, 2021

**All applicants must be age 65 or older – OR – completely unable to leave the home due to health reasons.*

General Public:

December 1, 2021

INCOME GUIDELINES 2022	
Household Size	ANNUAL GROSS INCOME
1	\$26,474
2	\$34,619
3	\$42,765
4	\$50,911
5	\$59,057
6	\$67,203
7	\$68,730

When applying for assistance, the applicant will provide:

- Social Security Number Verification for everyone in the home
- Citizen Verification for the Applicant (photo ID)
- Verification of all household income for the past 30 days
- Most recent home heating AND electric bill



For more information, visit us online at

www.ndo.org



ANGEL TREE

Calling all ANGELS:

For Christmas 2021, if you or your family need financial assistance to provide gifts for your child(ren), applications for The Angel Tree Program are on-line:

www.saangeltree.org

If you need assistance with this application, come to the Toccoa Service Center at 306 East Franklin Street on October 18th 1-3:00 pm; October 19th 1-6:00pm; or October 20th 1-3:00 pm

OR email:

rebecca.dixon@uss.salvationarmy.org



Call or turn in form
to the Salvation
Army 706-886-5293

Love Him Love Them
Give Hope, Touch Lives, Change Hearts

Thanksgiving Route Questions

Name(s): _____

Address: _____

City: _____

Telephone Number: _____

of plates: _____

- Bibles** _____
- Blankets** _____
- Laundry detergent** _____ **Bleach:** _____
- Other food:** _____
- Pet food** **Cat:** _____ **Dog:** _____

Prayer Request(s): _____

Additional Information: _____

Love Him Love Them Ministries • P.O. Box 505, Lavonia, GA 30553

www.lovehimlovethem.org

If you are a renter who has fallen behind on rent or utility payments during the COVID-19 pandemic, you may be eligible for rental or utility assistance.

Who is eligible? If you or someone in your household has received unemployment insurance or experienced financial hardship during the COVID-19 pandemic, are at risk of eviction or housing instability, and have an income at or below 80% of the Area Median Income, you may qualify for rental or utility assistance.

How do I apply and check if I am eligible? To apply to the Georgia Rental Assistance program and check your eligibility, you can go to georgiarentalassistance.ga.gov. You will need to complete a COVID hardship form and provide your identification, income verification information, a past-due rent or utility notice, and a copy of your lease.

Rental assistance can be used to pay past-due rent and utilities like electricity and water. Depending on the program, assistance can also be used for legal assistance and costs associated with moving like a security deposit.

How does the rental assistance program work in Georgia? The Georgia Department of Community Affairs (DCA) administers the State of Georgia Rental Assistance Program. Counties or cities with over 200,000 people have additional funding to administer their own rental assistance programs as well. The 12 counties or cities that run their own rental assistance programs are:

- Augusta-Richmond County
- Chatham County
- Cherokee County
- The City of Atlanta
- Clayton County
- Cobb County
- DeKalb County
- Forsyth County
- Fulton County
- Gwinnett County
- Hall County
- Henry County

If you live in the 12 counties/cities that have their own programs, you can go to georgiarentalassistance.ga.gov/faq, which includes a link to those programs. You can also apply directly through the Georgia Rental Assistance Program at georgiarentalassistance.ga.gov as DCA is providing rental and utility assistance statewide.

Ninth District Opportunity Inc is handling local Counties!
What are some common misconceptions about the program?:

	Misconception	Fact
1	I cannot receive rental assistance if I have already been evicted.	You can receive rental assistance after you have been evicted. Rental assistance can be used for a security deposit or to help pay future rent.
2	Rental assistance is like a stimulus check and will automatically be deposited in my account or mailed.	You need to apply for rental assistance and applications need to be processed. This means you will need to allow adequate time for processing your application.
3	I need to wait for my landlord to reach out to me before applying for rental assistance.	You do not need to wait for your landlord to start the application process; you can apply directly for assistance.
4	I was denied for rental assistance before, so I cannot reapply.	You can appeal your denial if you believe you were denied in error or reapply if you believe your current situation makes you eligible for the program.

Access and share a digital version of this document at ossoff.senate.gov/era