



**City of Douglas**  
**Coffee County Georgia**  
**Housing Resource Guide**

*Housing Fair 2020*

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# Credit Knowledge: Credit Report and Credit Score

## *The Better The Report and Score Means Better Housing Options*

### What Is A Credit Score?

- Numerical score that represents someone's creditworthiness
- Shows how likely a recipient of a loan is to pay that loan off
- Calculated by the information provided on credit reports
- Used by 90% of top lenders
- Helps lenders evaluate a credit report
- Numerical score that summarizes credit risk
- Influences the terms (interest rates) and amount of credit provided by the lender
- Provides lenders a snapshot of the borrower's credit history<sup>[1]</sup>

### What Credit Scores Are Good?



#### Excellent Credit : 800+

Excellent credit score shows that the borrower is a low risk in terms of paying off a loan.

#### Very Good Credit : 740-799

Very good credit score shows that the borrower is dependable on paying off a loan.

#### Good Credit : 670-739

A good credit score is accepted by lenders.

#### Fair Credit : 580-669

Fair credit score is still usually accepted by lenders.

#### Poor Credit : <580

Poor credit score shows that the borrower is not dependable on paying off a loan.<sup>[1]</sup>

## How Is Credit Score Affected? How Can Credit Score Be Repaired?

Positives/Repairs (+)	Negatives/Harms (-)
<p><b>Pay bills on time</b></p> <ul style="list-style-type: none"> <li>• Set reminders on phone</li> <li>• Keep a calendar</li> </ul> <p><b>Paying off debt</b></p> <ul style="list-style-type: none"> <li>• Keep a budget</li> <li>• Allocate monetary resources effectively</li> </ul> <p><b>Make an outstanding payment</b></p> <ul style="list-style-type: none"> <li>• Budget properly</li> <li>• Set reminders</li> </ul> <p><b>Check credit report for inaccurate information</b></p> <ul style="list-style-type: none"> <li>• Free annual credit report at <a href="http://AnnualCreditReport.com">AnnualCreditReport.com</a></li> </ul> <p><b>Limit new credit requests</b></p> <ul style="list-style-type: none"> <li>• Stay away from additional credit in a short time frame</li> </ul>	<p><b>Missing Payments</b></p> <ul style="list-style-type: none"> <li>• Set reminders</li> </ul> <p><b>Using too much available credit</b></p> <ul style="list-style-type: none"> <li>• Use less than 30% at a time</li> </ul> <p><b>In a short amount of time, applying for a lot of credit</b></p> <ul style="list-style-type: none"> <li>• Stay away from additional credit in a short time frame</li> </ul> <p><b>Defaulting on accounts</b></p> <ul style="list-style-type: none"> <li>• Continue to pay off previous debts<sup>[2]</sup></li> </ul>

### Why Is It Important To Have Good Credit?

- ➔ Lower interest rates on loans and credit cards
- ➔ Being approved for rentals
- ➔ Getting a job (employers are starting to run credit checks)
- ➔ Starting a business



[1] <https://www.myfico.com/credit-education/credit-scores>

[2] <https://www.experian.com/blogs/ask-experian/credit-education/score-basics/what-affects-your-credit-scores/>

[3] <https://www.usa.gov/credit-reports#item-213816>

## Financial Management

### How to increase your income:

- Eliminate unnecessary expenses
- Grocery shop with a list and stick to it
- Get a Second job
- More education, certifications, or specialize
- Work overtime
- Negotiate higher salary/wage
- Sell assets (e.g., car)
- Hold a yard/garage sale
- Teach a skill/craft/activity
- Sell a craft (e.g., jewelry or carpentry)
- Charge rent (if adult dependents in home)
- Evaluate tax withholdings

### Decrease Debt:

- Cancel or downgrade services (cable, phone, insurance)
- Limit frivolous spending
- Pay off credit card debt, old utility bills, loans
- Track spending and see where you can reduce spending

### What is on your credit report?



- Personal Information- name, social security, employers, phone numbers
- Number of inquiries-request from a business to review credit profile
- Public Records-bankruptcy, judgements, tax liens, wage garnishments
- Account/Tradeline Information- history of accounts, credit limits, balances owed, credit account
- Consumer Rights- consumer protection information about credit report

\*\*\*You are allowed on free credit report from the 3 major credit companies (Equifax, Experian, and Transunion) a year at [AnnualCreditReport.com](http://AnnualCreditReport.com).

*Know what is on your credit score and what is on your credit report will allow you to know what you can afford and loans that you would be eligible for. Therefore, if you wanted to buy a house or a car know your credit score will allow you to choose the best plan that is within your means. You must use your credit wisely because low credit score will not allow you to get conventional or any loans.*

## Build Your Assets/Reduce Unnecessary Expenses

- Pick a bank: Some banks have numerous service fees and could work against you.
- Emergency Savings: for unexpected expenses so that you do not have to borrow money
- Invest for retirement: start early to get the largest return on your money,
- Utilize credit unions and Tax credit banks

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## Should I Rent or Buy?

### Some things to consider when wanting to buy a house are:

- Are you ready to buy? (low to no debt, emergency fund, etc.)
- Do you have enough cash for a 10-20% down payment or are willing to pay for mortgage insurance if less than required down? Or are willing and eligible for mortgage insurance?
- Will your mortgage payment be 28% or less of your monthly take-home income?
- Do you plan to stay in the same location for more than three years?



#### ADVANTAGES of BUYING a house are:

- Every payment brings you closer to owning the house
- You can cash in on appreciation
- You have tax advantages
- You have the freedom to renovate your house
- You have more privacy
- Knowledge it's your property

#### DISADVANTAGES of BUYING a house are:

- It's more challenging to relocate if needed
- You have many more expenses and maintenance responsibilities
- Less liquid investment and intertwined with housing markets



## Some things to consider if renting may be better option -

- If your current goals are to pay off debt, increase credit score and save for a downpayment
- Your job may require you to relocate in the near future
- You are deciding if the community is a good fit



### ADVANTAGES of RENTING a house are:

- You have more flexibility to relocate
- Limited maintenance responsibilities

### DISADVANTAGES of RENTING a house are:

- Rent rates and lease requirements are predominantly dictated by the landlord
- No tax incentives
- No equity increases
- You have less freedom to renovate and individualize your living environment

Homeownership often tips the money scale because of all the different costs such as maintenance, taxes and homeowner's insurance on top of your mortgage payment. However, long-term costs may change the picture.

Deciding whether or not to rent or buy a house isn't an easy choice. It is smart to partner with someone who is a professional who can help navigate your options.



## Renting

### Finding the right place for you: Georgia Housing Search

FREE online rental housing listing and locator service

[www.georghousingsearch.org](http://www.georghousingsearch.org)

1-877-428-8844

Narrow your search to fit your needs including rental amount, number of bedrooms, vouchers accepted, etc.

### Your credit score will affect your ability to rent

What credit score is needed to rent a house can differ from landlord to landlord, but you can expect the minimum to be somewhere between 600 and 620.

### Know your rights and responsibilities:

[https://www.dca.ga.gov/sites/default/files/georgia\\_landlord-tenant\\_handbook.pdf](https://www.dca.ga.gov/sites/default/files/georgia_landlord-tenant_handbook.pdf)

Read your lease carefully to determine what is provided

- Can you have visitors?
- Can you have pets?
- Which utilities are you responsible for?

### Fair Housing Act

Discriminatory practices in the housing and financial and housing industry and The Fair Housing Act

- Landlords and Lenders are guilty of discriminating and choosing to deny people that should typically qualify.
- Current U.S. Federal Laws, as Outlined in the Fair Housing Act, prohibit discrimination in most housing-related transactions based on certain protected characteristics.



**What can you afford?**

**28%-32%**

**of your monthly income is suitable for a rental payment**

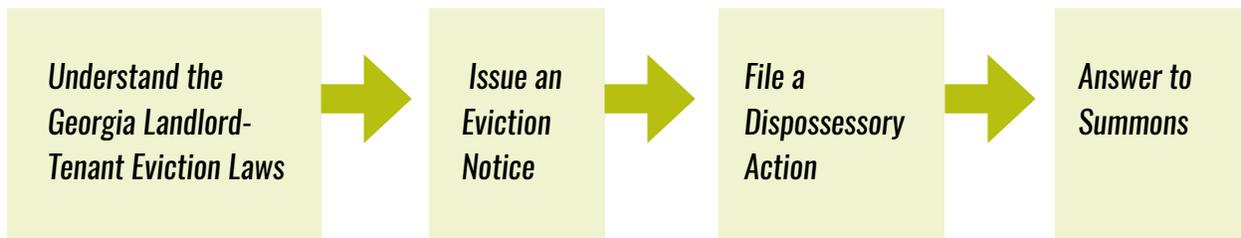
**TIP**

**Do you a thorough walk-through and document all damage at move in to avoid future charges.**



## Facing Evictions: Understanding The Eviction Process in Georgia

As a landlord in Georgia, you always hope that you will never have to go through the tedious, stressful, and costly eviction process. Sadly, you may encounter it for one reason or another. All the same, it's advisable to be well-informed and prepared by taking time to familiarize yourself with the entire process.



### 1

#### Understand the Georgia Landlord-Tenant Eviction Laws

Georgia laws have some unique features that distinguish them from other states. The laws make it easier for you to evict a tenant if they have violated the rental/lease agreement or **failed to pay rent**.

However, as a landlord, the law prohibits you from threatening a tenant, removing his or her valuables from the rental property, denying a renter access to the property, or shutting off utilities. These eviction measures are known as “**self-help**” and are illegal (Ga. Code Ann. § 44-7-14.1)

Using self-help eviction measures could subject you to criminal charges and render you liable for monetary damages if the renter files a lawsuit. So, it's best to follow the set rules.

Secondly, the law requires you to file a complaint with the court of law. If the judge rules in your favor, you can evict the renter from your property. If the judge rules in favor of the renter, then you have the option to lodge an appeal.

2

## Issue an Eviction Notice

Georgia law allows you to evict a tenant for failing to pay rent on time, as well as for other reasons. This is usually by the first day of the month. During this time, you must serve the tenant with an eviction notice.

The law does not require the notice to be written. You have the option to orally notify the renter that you will begin eviction proceedings if they fail to pay the due rent. However, it's a good idea to put the notice in writing to avoid missing out some details.

The eviction notice should contain the following information;

- ➔ The date the eviction notice was served to the renter
- ➔ The tenant's full name and address of the rental unit
- ➔ The reason for the eviction notice
- ➔ The total amount of overdue rent- this may include late charges if any
- ➔ A statement that the tenant has a specific period of time to pay the rent or you will begin eviction proceedings
- ➔ A statement indicating how the eviction notice was served to the renter.

Unlike most states, the Georgia landlord-tenant law does not specify how long you should wait before filing an eviction lawsuit. You have the option to give the tenant a period of 24 hours-10 days to comply with the notice. If the tenant refuses to comply, you can go ahead and file an eviction lawsuit.

### ***Notice of Termination Without Cause***

If you don't have any reason to terminate a tenancy early, the law requires you to wait until the end of the lease term. In certain cases, you may be obligated to give the tenant a written notice. These cases may include;

### ***Month-to-Month Tenancy***

You are required to serve a tenant with a written 60-day notice if the tenant is in a month-to-month tenancy. If the tenant decides not to vacate the property after this period, you can file an eviction lawsuit.



## *Fixed-term Tenancy*

If you don't have a reason to evict a renter who is in a fixed-term tenancy, you must wait for their lease to end. In such a case, you don't have to send them a notice, unless the terms of the rental/lease agreement require you to do so.

### **3** **File a Dispossessory Action**

If the tenant fails to comply even after serving him/her with an eviction notice, then you need to obtain a dispossessory affidavit. It's also known as a dispossessory warrant and must be obtained from the judge. The affidavit contains the following information:

- ➔ The full names of the involved parties
- ➔ The reason(s) for the eviction
- ➔ A statement that the landlord had demanded possession of the rental property and had been denied
- ➔ The overdue rent, if any

Once the dispossessory affidavit is prepared, the judge will then issue a summons to the sheriff to serve on the renter. The tenant has a period of 7 days to answer the summons. If the summons cannot be served personally, it may be mailed or attached to the rental unit.

### **4** **Answer to Summons**

The renter is required to respond to the summons either in writing or by going to court. The court clerk will write an answer which contains the renters' defenses to the eviction. If the tenant provides an answer within 7 days, the court will then schedule a hearing within 10 days.

If no answer is provided, then you can request a default and ask for a Writ of Possession. The court will order the sheriff to serve the writ of possession on the renter. In this case, the tenant will only have 24 hours to vacate the premises.

## *Court Hearing*

If the tenant still fails to comply, an eviction hearing will be scheduled. If you win the case, the court will issue a Writ of Possession ordering the tenant to move out of the property within 10 days. A separate judgment for monetary damages may be issued.

If the judge rules in favor of the renter, he/she may continue living on the rental property. You can choose to lodge an appeal opposing the court’s judgment. The renter can also decide to lodge an appeal if he/she finds the judgment unfair.

### **The Eviction**

Assuming that the judge has ruled in your favor, the tenant has 10 days to vacate. The sheriff will provide the tenant with a 24-hour notice. If the renter refuses to vacate after the 10-days period expires, the county sheriff will forcibly evict them. You will then be responsible for disposing of the tenant’s personal possessions.

Once you remove the renters’ personal belongings, you have no further obligation to keep or protect them.

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## **Fair Housing for Renters**

### **Population and Household Demographics**

With a population of 43,003, there are 14,321 households in the county with an average household size of 2.73 persons. 33.29% of households in Coffee County are renters.

### **Low Income Housing Tax Credits**

- ➔ The Low-Income Housing Tax Credit (LIHTC) program aims to create affordable rental housing for low and very low income families.
- ➔ From 1990 to 2011, 4 low income apartment communities containing 235 rental apartments have been constructed and made affordable to low income persons in Coffee County by the Low Income Housing Tax Credit Program.





- If your income is less than 60% of the Area Median Income (AMI), you should not expect to pay more than the rent value for a unit in the table below. However, Affordable apartment communities that receive funding through the Low Income Housing Tax Credit program may have rental units that are not subject to income and rent limits.
- Rent limits for the LIHTC Program are determined so that a household making the maximum income for the expected household size of the unit would only pay 30% of their income for rent.
- For example, the expected household size for a two bedroom apartment is 3 people. Using the table above, the maximum income for a 3 person household at 60% of the AMI in Coffee County is \$28,140 a year, or \$2,345 a month. To determine the maximum rent in the table below we multiply the monthly maximum income, \$2,345 by 30% to get a maximum rent of \$704 a month.

### Area Median Income

- Affordable housing program eligibility is always determined by one's income. Each household's income is compared to the incomes of all other households in the area. This is accomplished through a statistic established by the government called the Area Median Income, most often referred to as AMI. The AMI is calculated and published each year by HUD.
- In Coffee County, HUD calculates the Area Median Income for a family of four as \$46,200



### Fair Market Rents

- Fair Market Rents, often abbreviated as FMR, can be used to better understand the average housing costs of an area. Notably, Fair Market Rents are used to establish the payment standards for the Housing Choice Voucher Program, maximum rents in HOME financed rental projects and initial rents for Section 8 project based assistance.



**Resources:** <https://affordablehousingonline.com/housing-search/Georgia/Coffee-County>

# Home Ownership



## Is It Right For You?

### *The Importance of Developing a Budget is to Achieve Financial Goals*

**Tip #1:** *Identify what your short- and long-term goals are:*

Homeowners need a consistent income in order to qualify for a mortgage and make monthly payments. In order to ensure that homeowners can recoup the home buying and selling costs, they should consider remaining in the home they purchased for several years.

**Tip #2:** *How much can you afford?*

Homebuyers with higher credit scores will typically qualify for better mortgage terms. There are programs for first- time home buyers and conventional mortgage products for borrowers with lower credit or limited credit. (For more information on these programs visit: [www.gadream.com](http://www.gadream.com))

**Tip #3:** *Ask yourself before you decide:*

- Homeowners take care of all home repairs, maintenance, and yard work either by doing it themselves or hiring contract workers.
- Have a good record of paying bills and debts on time.
- Credit score currently above 640.
- Willing to abide by standards established by a community association
- Willing to adjust your budget and spending habits.
- Annual income equivalent to at least a third of the average home price in the desired neighborhood



## Upfront costs

1. **Down payment:** Cash payment that homebuyers are typically required to pay when closing on a home loan, (up to 20% of the home price) For more information on Down Payment Assistance Programs visit: <https://www.hud.gov/states>
2. **Closing costs:** often range from 3 to 4% of the purchase price of the home; fees for final property transfer that are not included in the price of the property.



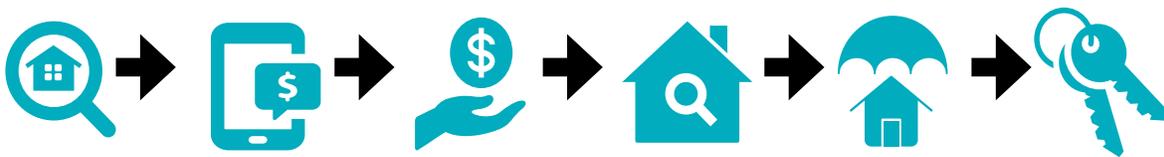
<sup>[2]</sup> HUD Housing Counselor Training, 2.1 Study Guide. United States Department of Housing and Urban Development. p. 9-22

## Home affordability

### Down Payment Assistance Program Resources

- ➔ Georgia Dream Homeownership Program - low-interest financing, down payment assistance, homebuyer education: <https://dca.ga.gov/safe-affordable-housing/homeownership/georgia-dream>
- ➔ Habitat for Humanity - Habitat affiliates bring homeownership to very low income families: <https://www.habitat.org/>
- ➔ USDA Rural Development - programs that reduce the cost of homeownership for low and moderate-income families: <https://www.rd.usda.gov/ga>

## Purchasing process



1	2	3	4	5	6
Shop for a home	Make an offer	Obtain financing	Get a home inspection	Purchase homeowners insurance	Close on the home

## Calculating Housing Ratios

**Front-End (housing) Ratio:** A rate that calculates a borrower’s housing-related obligations as a percentage of gross monthly income.

### FRONT-END RATIO

<ul style="list-style-type: none"> <li>• PRINCIPLE</li> <li>• INTEREST</li> <li>• MORTGAGE INSURANCE</li> <li>• TAXES</li> <li>• INSERANCE</li> </ul>		<p><b>GROSS MONTHLY INCOME</b></p>
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*\*\*A front-end ratio of 28% is considered affordable for homeowners obtaining a conventional loan. A front-end ratio guideline for homeowners obtaining an FHA loan is 31%*

**Back-End (debt-to-income) Ratio:** A rate that calculates a borrower’s total monthly debt, including housing and other debt obligations, as a percentage of gross monthly income.

### BACK-END RATIO

<p><b>ALL RECURRING MONTHLY DEBT</b></p>		<p><b>GROSS MONTHLY INCOME</b></p>
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*\*\*Though the maximum back-end ratio for conventional loans was traditionally 36%, limits can increase to 45% depending on the loan product. Eligible clients who meet specific criteria may even qualify for certain mortgage products with back-end ratios as high as 50%.*

## Homeowner’s rights.

1. Credit available to everyone.
2. Home sellers cannot require homebuyers to purchase title insurance from a particular company.
3. Lenders need to disclose important information to borrowers in a variety of consumer finance transactions, including mortgage finance.
4. Federal law enforcing special disclosure requirements and restrictions on terms for loans that meet high-cost mortgage tests.



### Avoid loan scams.

- Review paperwork carefully before signing.
- Research before making decisions.
- Be suspicious of offers that seem too good to be true.
- Be skeptical when lenders require you to act immediately.
- Avoid higher-risk loans.
- Ensure that you aren't paying higher interest rates because of discriminatory practices.
- Don't Borrow more money than you know you can afford to repay.
- Don't Write false statements on a loan application.
- Don't Pay fees for unnecessary or nonexistent products/services.

### Purchasing homeowners Insurance

Homeowners insurance can avoid a large financial loss if the property is significantly damaged or destroyed and it offers a financial security.

1. Selecting an insurance agent and policy.
2. Basic types of homeowners insurance coverage.
3. Earthquake insurance and flood insurance.



**Resources:** <https://www.hud.gov/states/georgia/homeownership>

### Bottom Line

When making large purchases such as a home, it is important to have an emergency fund built up. If you prepare for unemployment or other emergencies by establishing an emergency fund, you will be more financially prepared in the future to purchase a home.

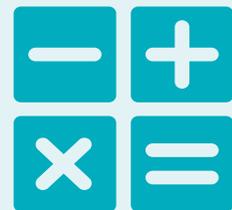
## What Can You Afford?

### What can you afford regarding housing in Coffee County in Georgia?

When determining how much house you can afford, most professional advisors believe that people should not spend any more than 28 percent of their gross monthly income on housing expenses and no more than 36 percent on total debt. This includes housing as well as things like student loans, car expenses, and credit card payments. The 28%/36% rule is a broadly accepted starting point for determining home affordability, but you'll still want to take your entire financial situation into account when considering how much house you can afford.

#### Start by crunching the numbers

1. People looking to buy a house for the first time should start a budget by figuring out how much you (and you partner, if available) earn each month. Also include all revenue streams such as investment profits to rental earnings.
2. List housing costs and your total down payment. Include property tax, estimated mortgage interest rate and the loan terms.
3. Lastly, calculate all expenses. Meaning all the money you spend on a daily basis. Be accurate about how much money you spend; this will then help what you can reasonably afford.



A better way to understand how to calculate how much house you can afford is by taking into account a few primary items, such as household income, monthly debts, and the amount of available savings for a down payment. With that being said, it's important to have a certain level of comfort in understanding your monthly mortgage payments. While your household income and monthly debts can be relatively constant, your overall savings and how much you wish to allocate toward your home can vary depending on how much you wish to set aside for a future expenditure.



## Loan Resources

### Conventional Mortgage Loans

This is the most common type of mortgage and is backed by private lenders, like banks.

This type of mortgage is good for those who:

- Have a good credit history.
- Have funds for a down payment (typically 20% of the purchase price) and closing costs.
- Meet lender-specific qualification requirements regarding income, credit score, and other factors.



### Subprime Mortgage Loans

A type of mortgage with less stringent lending and underwriting terms and conditions, usually offered to borrowers with blemished or limited credit histories. This type of mortgage may be a good fit for those who:

- Have a poor credit history.
- Are ineligible for other loans.

### Government loans

**FHA** The Federal Housing Administration. FHA-insured mortgages may be a good fit for clients who:

- Have limited funds for a down payment and closing costs.
- May not qualify for a conventional mortgage loan due to flawed credit history, bankruptcy, or high debt-to-income ratios.

**VA** VA mortgages are guaranteed for eligible veterans, active duty personnel, and surviving spouses. They offer competitive rates and low or no down payment. This type of mortgage may be a good fit for those who:

- Are eligible veterans, active duty personnel, and surviving spouses.
- Have suitable credit and sufficient income.
- Have a valid Certificate of Eligibility.

**USDA** The United States Department of Agriculture, Rural Development program offers both guaranteed and direct loans to homeowners interested in living in eligible rural areas. Guaranteed loans are designed for homebuyers with low- to moderate-income, offer competitive rates, and do not require a down payment. USDA requires homebuyer income must be less than 80% of AMI and unable to obtain other financing but have reasonable credit. This type of mortgage may be a good fit for those who:

- Want to live in eligible rural areas, as defined by the USDA.
- Make less than 115% of Area Median Income, or AMI.
- May need flexible credit guidelines or need to rely on non-traditional credit for qualification.
- May not have funds for a down payment.
- Must be without adequate housing.

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### **First time homebuyer optionals:**

- Georgia Standard Down Payment Assistance provides all eligible borrowers with at least \$5,000 cash assistance.
- Georgia PEN offers up to \$7,500 in assistance to first responders, military, educators, health care professionals and others.
- Georgia Choice helps qualified disabled borrowers with \$7,500 in down payment assistance.



## Facing Foreclosure

### What is a Foreclosure?

A legal process when a mortgaged property is sold to pay the loan of the defaulting borrower.

### Options to Reduce the Financial Burden of Foreclosure:

#### You could:

1. Receive financial assistance that can be used for relocation costs or other expenses
2. Receive tax relief from paying taxes on bank's losses in foreclosure (visit IRS.gov and search "Forgiven Mortgage Debt" for information on availability)
3. Request option for a delinquency request to be removed<sup>[1]</sup>

### How Does Foreclosure Work in Georgia?

Georgia is a "non-judicial foreclosure" state, which means the lender can foreclose on your home without filing a suit or appearing in court before a judge. There are several options available to a homeowner facing foreclosure:

- ➔ Contact a lender/servicer and make arrangements to cure the default. This usually means making a cash payment towards the current loan.
- ➔ Contact a lender/servicer to make arrangements for a "short sale".<sup>[a]</sup>
- ➔ Contact your lender/servicer to make arrangements for a "deed in lieu of foreclosure".<sup>[b]</sup>
- ➔ Consult a private attorney to see if there are legal grounds to seek a restraining order from the lender coming on your property.

These options are available for the homeowner will depend on the particular facts of the case. In all cases, a person must act immediately after receiving notice of a foreclosure.

[a] **Short sale:** When a home is sold less than the remaining balance on a mortgage.

[b] **Deed in lieu of foreclosure:** A legal document signed by homeowner to voluntarily transfer ownership of the property to the lender in exchange for a release from the loan.

### Consequences of Foreclosure:

*It will remain on credit report up to seven years and will lower score significantly*

*Can prevent the option to buy another home for several years*

*May limit how much time there is to vacate the property after sale date*

*May require paying taxes on lender's losses from the process*

## Before consulting with a housing counselor with foreclosure:

### Gather all documents pertaining to your mortgage:

- loan closing documents, any subsequent closings, letters and mortgage statements, and records of payments

### Know your options:

1. You might be able to still stay in your home if you are eligible to refinance or modify your mortgage loan to lower your payment to make it more affordable.
2. If you choose to leave your home, consulting with your mortgage company for a short sale will allow you to sell your home and pay off most of all your mortgage balance. There is also the option to transfer the ownership of your property to the owner of your mortgage through a “deed-in-lieu”.

***\*Always Remember: It is important to create an emergency budget to increase savings, reduce expenses, and pay down debt in financial emergency situations.***



### Resources:

[1] HUD Housing Counselor Training. 5.3 Study Guide. Avoiding Foreclosure. United States Department of Housing and Urban Development. p. 5-6

[2] <https://law.georgia.gov/resources/mortgage-and-foreclosure-information>



## Legal Resources

<http://consumer.georgia.gov/consumer-topics/foreclosure-prevention-help>

**State Bar of Georgia-** 404-527-8700 or 800-334-6865

If you need help in locating a private attorney or a Georgia Legal Services Program office to assist you.

**HOPE Hotline-** 888-995-HOPE (888-995-4673) or visit [www.995hope.org](http://www.995hope.org)

Is sponsored by the nonprofit Homeownership Preservation Foundation to help homeowners prevent foreclosure.

**U.S. Department of Housing and Urban Development-** ([www.hud.gov/foreclosure](http://www.hud.gov/foreclosure))

Provides tips on avoiding foreclosure, or call 800-569-4287 (TTY 800-877-8339) to find a HUD-approved housing counselor near you.

**Neighborhood Assistance Corporation of America-** 404-377-4545

A non-profit advocacy HUD certified counseling agency that provides workshops and counseling for at-risk homeowners and homebuyers. All of NACA's services are free.

**HomeSafe Georgia-** [HomeSafeGeorgia.com](http://HomeSafeGeorgia.com) or call 1-877-519-4443

Provides "bridge" mortgage assistance to many Georgians who are unemployed or have seen a dramatic decrease in their income due to national economic conditions.

## Find yourself Homeless: There is Help

### **COFFEE COUNTY SERVICE CENTER DOUGLAS**

1115 West Baker Highway  
Douglas, GA 31533  
(912)384-3700

From a state perspective, there are many resources an individual can look towards if in need of shelter, food, utility assistance, medical assistance, clothing, transportation, and other basic needs. The website [www.dca.ga.gov](http://www.dca.ga.gov) is much more detailed and gives great explanation of what to do if you find yourself homeless or an individual of special needs housing. Below are summaries of what this website offers for homelessness and special needs housing:

### **Emergency Solutions Grants**

Program provides street outreach, emergency shelter, rapid re-housing, homelessness prevention, and related services to persons experiencing homelessness or in danger of becoming homeless throughout the state.

### **Georgia Balance of State Continuum of Care**

Designed to promote community wide commitment to the goal of ending homelessness.

### **Home Access Program**

Home Access Program is designed to promote independence and allow persons with disabilities to reside in their homes with the appropriate home modifications and to avoid unnecessary entry into nursing homes

### **Housing Opportunities for Persons with AIDS (HOPWA) -**

Federally funded HUD program that offers a variety of housing solutions and support services for low-income persons living with HIV/AIDS



### **HUD 811**

Program offering rental assistance and supportive services for people between the ages of 18 and 61 with long-term disabilities, who may have difficulty living successfully in the community and may become homeless or institutionalized without support

### **Reentry Partnership Housing**

Program is a means to provide housing to qualified individuals under parole or probation supervision of the Georgia Department of Community Supervision (DCS) who do not have valid residence plans.

### **Shelter Plus Care**

provides permanent housing in connection with supportive services to persons who have a disability and are experiencing homelessness

### **State Housing Trust Fund for the Homeless**

The mission of the State Housing Trust Fund for the Homeless is to support organizations that provide housing and services for individuals and families striving to end their state of homelessness. These groups include: Non-Profits, Faith-Based Organizations, Community Homeless Provider Networks, and Public Programs

